



Cumberland UNIVERSITY

WINTER 2022

PRIORITY REGISTRATION

Graduates, Seniors, and Juniors
October 24-December 9, 2022

Sophmores
October 31-December 9, 2022

Freshmen
November 7-December 9, 2022

New Students and Dual Enrollment
November 14-December 9, 2022

WINTER 2022

Dec. 9	Last day to get official to avoid \$200 late fee
Dec. 12	First day of class
Dec. 16	Last day to drop or add a class
Dec. 22	Last day to drop with a "W"
Dec. 23-Jan. 2	University Closed, Christmas
Jan. 3	Last day to "WP" or "WF"
Jan. 13	Last day of class

**Students must be official
by December 9, 2022, for
the Winter term.**

STEP 1 - STATEMENT OF FINANCIAL RESPONSIBILITY

This is on your CAMS ePortal and will appear the first time you sign in for the semester. You must choose "ACCEPT" before you are able to proceed in CAMS for any purpose including registering for classes. This will only appear the first time you sign in each semester. This Student Responsibility Statement is not new, but this feature will make it easier to record your acceptance electronically. This statement ensures each individual understands their responsibility as a Cumberland student, including financial obligations, the use of student email, communication, and student policies and collection costs, should your account be turned over to a collection agency. A copy of the statement is printed below:

To enroll in courses at Cumberland University, I understand and agree to the following terms and conditions:

- I am personally responsible for payment of all tuition and fees to Cumberland University. I must either pay my balance by the date published for the term, or, I must have a deferred payment plan approved by the University Business Office.
- I must read my Cumberland student emails on a regular basis to ensure I have the most current information regarding my account.
- I may be contacted regarding my student account at any personal telephone number provided to Cumberland University. Communication may be made to home telephone or mobile device using text or voice message.
- I am subject to and responsible for complying with all Cumberland University policies and procedures as stated in the *Cumberland University Catalog*.
- I understand that if my account is referred to a collection agency, I will be responsible for all reasonable collection costs including attorney fees and other charges necessary for collection of this debt. I also understand if my account is referred to a collection agency, my credit report may also be affected.

STEP 2 - MEET WITH YOUR ADVISOR AND PRIORITY REGISTRATION

After accepting the Financial Responsibility Agreement in CAMS, noted in Step 1, the student must meet with his or her advisor in order to register for classes. Students will use the program of study in the *University Catalog* and their personal transcript (available in CAMS) to select the courses appropriate for their major and/or minor. The student will make an appointment with their advisor to have the schedule reviewed; appointments may begin as early as October 24, 2022.

The advisor will review the selected courses and make suggestions. If in agreement, the advisor will allow access to registration. If the advisor does not agree with the schedule and the student does not want to make alterations, the advisor will allow access to registration and officially note the disapproval in the student's file. Please see special online registration instructions on our website at <https://support.cumberland.edu/portal/page/11-students>.

During the Priority Registration dates (page 1), the student will log in to CAMS and register for the courses agreed upon during advisement. Follow the steps in the *CU Register* which will include information about Financial Aid, Residence Life, Student Life, and Business Office requirements. When this process is complete, students will be priority registered for fall classes. Classes are filled on a first-come, first-served basis, by the number of credit hours *earned*. Students are encouraged to take advantage of Priority Registration.

STEP 3 - FINANCIAL AID OFFICE (MH-103)

Students who had *any* type of Cumberland University financial aid (scholarships, grants, loans, work-study, etc.) during the fall 2022 semester should review their spring 2023 schedule to determine if the pending financial aid is correct (ensure all loan amounts are correct, all scholarships are listed, and all grants are listed, consider if your fall 2022 grades, GPA, grade level, etc. change your spring 2023 financial aid). If any pending aid is not correct, or if any aid is not listed on your statement, contact the Financial Aid Office (615-547-1399 or financialaid@cumberland.edu) to complete any required forms or documentation, including spring 2023 loan applications.

Reminder: Financial Aid will only cover courses within the students' chosen major and/or minor.

The 2023-2024 FAFSA should be completed between October 1, 2022, and February 1, 2023, for Fall 2023. Some grant and scholarship eligibility require the FAFSA to be completed by certain dates to be eligible. The FAFSA is required for any aid including loans that will be awarded for the fall 2023 semester.

STEP 4 - UNIVERSITY BUSINESS OFFICE (MH-109)

Student billing statements may be viewed in the student CAMS ePortal at <http://charlie.cumberland.edu/estudent/login.asp>. Under the Admin tab click "My Ledger". Be sure to select the correct term (located in the profile tab). The student billing statement will include tuition and fee charges, housing charges, and pending financial aid (as applicable). Please note that **estimated** loan amount is the amount available. If you have **estimated** loans, you must see Financial Aid Office (MH-103) to accept loans and complete loan paperwork before you can make a payment or payment arrangements.

PAYMENT OR PAYMENT ARRANGEMENTS

Payment or payment arrangements must be made before the published deadlines to avoid a late fee or your schedule may be dropped. Registration will not be complete and students cannot attend classes, move into a residence hall, participate in academic or athletic activities and functions, or other University privileges until all tuition and fees are paid in US funds or appropriate payment arrangements have been made in the Business Office.

Payments may be made online by credit card (Visa, MasterCard, American Express, and Discover), debit card, or electronic check in your CAMS ePortal (click Ledger). Once in your Ledger click "Confirm Enrollment" if you have a zero or credit balance. Click "Make Payment" if you owe a balance, this will take you to the next screen to choose a payment option to pay the balance or the option to enroll in a payment plan. Payments may also be made in person to the University Business Office. Checks should be made payable to Cumberland University and include the student's University ID number on the face of the check.

THIRD-PARTY PROMISSORY NOTE

Cumberland University offers a deferred payment plan to those students whose employer/responsible party has agreed to pay for their classes. Each semester students must sign a third-party promissory note stating the employer/responsible party will pay the balance on completion of classes at the end of the semester. These students must also submit a signed statement each semester from their employer on company letterhead, outlining the amount the employer will pay and the requirements (GPA, number of credit hours, etc.). Contact the Business Office (studentbilling@cumberland.edu) to arrange for this payment option.

HOW TO ENROLL IN ELECTRONIC REFUNDS

Please enroll in Direct Deposit eRefunds. All student refunds are issued via an electronic funds transfer (EFT) for faster and safer refunds. Student refunds can deposit into a checking or savings account. You will need the bank routing number and checking or savings account number. NOTE: eRefunds cannot deposit to a credit card.

- Log into your student CAMS ePortal.
- Select MY EFT under the Admin tab.
- Select name icon in the top right.
- Select direct deposit refunds
- Follow the prompts to complete the process.

Once enrolled, all refunds payable to the student will deposit into the bank account entered. This will continue each semester, it is not necessary to enroll every semester. You will be enrolled until you withdraw from the process.

IMPORTANT REMINDERS

Students are responsible for keeping banking information updated and accurate, this can be changed using the MY EFT link in CAMS.

- Refunds to parents cannot be processed via direct deposit.
- Residence Life Housing Security Deposits will only be refunded through EFT Direct Deposit, paper checks will not be processed and the refund will be forfeited if not in compliance.
- You will not receive your transcript or diploma unless your balance is paid in full at the time of graduation.

DISCLOSURE STATEMENT

Should any pending credit to a student's account fail to materialize or a balance due results, the student is responsible for the balance. In the event the account remains unpaid and is referred to a collection agency, the student will also be responsible for all collection agency fees and/or attorney fees associated with collections.

ACADEMIC

RELEASE OF INFORMATION

The University complies with all provisions of the Family Education Rights and Privacy Act of 1974 dealing with the release of education records. No information, except directory information, contained in any students' records is released to persons outside the University or to unauthorized persons on the campus without the written consent of the student. The University reserves the right not to release directory information. Directory information includes name, home address, school address, telephone listing, major field of study, participation in officially recognized activities and sports, weight and height of members of an athletic team, dates of attendance, Deans List, degrees and awards received, and the most recent previous educational institution attended. This information may be released to appear in public documents and may be otherwise disclosed without student consent unless a written request not to release information is filed with the Registrar.

ADVISING

The University offers advising for both currently enrolled and incoming students. Advisors help students with their schedules, but the primary obligation for knowing all graduation requirements rests with the student.

PREREQUISITE

A prerequisite is a course or other specific preparation which must be completed before enrollment in an advanced course. Prerequisite information is contained in the course description sections of the University Catalog. A grade of "C" or higher must be earned before advancing to the next sequential course.

ACADEMIC ASSISTANCE

Students who need extra help in any course are urged to make an appointment with the instructor as soon as a problem develops. Free tutoring is available by contacting the Office of Student Success (615-547-1295).

WINTER 2022 WITHDRAWAL POLICY AND DATES

Withdrawal will be effective from the date the formal application for withdrawal is filed with the Registrar. The policy for winter 2022 is as follows:

WINTER 2022	WINTER (December 12-January 13)
Last day to drop without penalty	December 16
Last day to withdraw with a grade of "W;" student responsible for 50% of charges	December 22
Last day to withdraw with a "WP" or "WF;" student responsible for 75% of charges	January 3

When a student decreases the number of hours attempted during a term, a refund may be calculated based upon the official drop date as presented to the Registrar's Office. Credits are based on the tuition charges, not the amount paid. If the student is receiving financial assistance, credits will be returned to the financial aid accounts, including lenders of student loans, before any money is returned to the student. Students should note the requirement to return the unearned portion of federal financial aid might leave a balance owed to Cumberland University.

Withdrawals from school for any reason, during any term, must be made by official notification to the Registrar's Office (MH-104). **FAILURE TO ATTEND CLASS DOES NOT CANCEL ENROLLMENT.** The federal refund calculation policy will be used for students who have attended classes at Cumberland University and are receiving Title IV financial assistance.

Refunds will be granted on a pro-rata basis, when the student is forced to withdraw from the residence hall for personal medical reasons confirmed by a licensed physician, or at the request of Cumberland University Administration for reasons other than disciplinary.

When a student who has received federal financial aid (PELL Grants, FSEOG Grants, Federal Perkins Loans, or Direct Federal Parent Loans for Undergraduates) completely withdraws from the University, the unearned portion of the aid must be returned to the program. The unearned portion is calculated up to the first 60% of the enrollment period. The calculations are made on a pro-rata basis, of the total enrollment period. The federal government has set the order in which unearned aid must be returned to the programs. Please see the *University Catalog* for information regarding the order in which refunds are returned.

Students withdrawing from the University must contact the Registrar to begin the withdrawal process.

The University reserves the right to record any class for educational purposes.

Cumberland University is in compliance with all known federal, state, and local regulations regarding non-discrimination.

Fees for Winter 2022

TUITION - Undergraduate

\$525 Undergraduate tuition rate per hour plus access fee (WINTER ONLY)

TUITION - Graduate

\$650 Graduate tuition rate per hour (all graduate programs except MSP)

ROOM AND BOARD

\$425 Per month fee (Meal plan NOT included)

APPLICATION FEES

\$25 Undergraduate
\$50 Undergraduate online
\$50 International

ACCESS FEES

\$600 Full-time (12-18 hours) per semester
\$375 Part-time (1-11 hours) per semester

OTHER FEES

\$100 New Student Fee - undergraduate - one time fee
\$75 International student fee - per semester
See *Catalog* Additional fees required by course
\$200 Late registration fee for ALL students
\$300 Directed study fee - per course
\$25 Return payment fee

ACCREDITATION STATEMENT

CHARTER

Cumberland University has been continuously chartered by the State of Tennessee since 1842.

ACCREDITATION

Cumberland University is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award associate, baccalaureate, and master's degrees. Questions about the accreditation of Cumberland University may be directed in writing to the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, GA 30033-4097, by calling 404-679-4500, or by using information available on SACSCOC's website (www.sacscoc.org).

The Tennessee State Department of Education has approved Cumberland University to offer certain programs for specific teacher licenses and for Beginning and Aspiring Instructional Leadership licenses. Visit the Tennessee Department of Education website (www.tn.gov/education) for a listing of approved programs and endorsements offered through Cumberland University.

The baccalaureate and master's programs in nursing are approved by the Tennessee Board of Nursing (665 Mainstream Dr, 2nd Floor, Nashville, TN 37243; 615-532-5166).

The baccalaureate degree program in nursing and master's degree program in nursing at Cumberland University are accredited by the Commission on Collegiate Nursing Education, 655 K Street NW, Suite 750, Washington, DC 20001, 202-887-6791.

The Athletic Training (AT) program is accredited by the Commission on Accreditation of Athletic Training Education (CAATE), located at 6850 Austin Center Blvd., Ste. 100, Austin, TX 78737-3184 (phone 844-462-2283).

The Labry School of Science, Technology, and Business is accredited by the Accreditation Council for Business Schools & Programs (ACBSP) in its associate, baccalaureate, and graduate business programs (11520 West 119th Street, Overland Park, KS 66213; 913-339-9356).

AUTHORIZATION

Cumberland University is authorized to offer professional continuing education for accountants by the Board of Accountancy of the State of Tennessee (500 James Robertson Pkwy. #2, Nashville, TN 37243; 615-741-2550).

Cumberland University has been authorized by the Higher Education Commission of the State of Tennessee to participate in the National Council for State Authorization Reciprocity Agreements. NC-SARA is a voluntary, regional approach to state oversight of post-secondary distance education.

Course	CourseName	Credits	From	To	Max	Cur	Day	Start	Stop	Location	Instructor
ACC 211 OL01	Principles of Accounting I	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Haley, M.
ACC 212 OL01	Principles of Accounting II	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Haley, M.
ART 191 OL01	Enhancing Art Understanding	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
BIO 111 OL01	General Biology I	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
BUA 101 OL01	Introduction to Business	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
BUA 251 OL01	Business Communications	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
BUA 499 01	Business Internship	1.00	12/12/22	1/13/23	0	0		12:00: AM	12:00: AM	TBA-TBA	Staff
CHEM 103 OL01	Fundamentals of Chemistry	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
CHEM 103L OL01	Fundamentals of Chemistry Laboratory	1.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
CRJ 361 OL01	Contemporary Issues in Criminal Justice	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
CRJ 498G OL01	Special Topics in Criminal Justice: Gangs	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	TBA-TBA	Cooper, Korey
ECON 242 OL01	Principles of Microeconomics	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
ENG 102 OL01	English Composition II	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
ENG 215 OL01	Introduction to Literature	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
HIS 192 OL01	World Civilization Since 1500	3.00	12/12/22	1/13/23	99	0		12:00: AM	12:00: AM	ONLIN-CANVAS	McDaniel, Sean
HIS 201 OL01	History of the United States I	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Smallwood, Layla
HIS 202 OL01	History of the United States II	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Tucker, Christopher
MATH 098 OL01	Basic Algebra	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
MATH 111 OL01	College Algebra	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
PE 200 OL01	Foundations of Health & PE & Athletic Programs	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
PE 220 OL01	Physical Education Activities	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	TBA-TBA	Staff
PS 100 OL01	Physical Science	4.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
PSY 201 OL01	General Psychology	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
PSY 205 OL01	Statistics for the Behavioral Sciences	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff
PSY 211 OL01	Psychology of Human Growth & Develop	3.00	12/12/22	1/13/23	25	0		12:00: AM	12:00: AM	ONLIN-CANVAS	Staff