

Academic Year 2024-2025

To Our Students and Parents:

Annual tuition and fees are a significant investment and Bard College at Simon's Rock is concerned for those students who suffer a serious illness or accident and have to leave the College before a semester is completed. In some cases, it can mean not only the loss of time invested in study, but also the loss of the semester's fees.

Bard College at Simon's Rock is pleased, therefore, to be able to offer a tuition refund plan to our students and parents through A.WG. Dewar, Inc. for the academic year 2024-2025. Dewar is the originator of tuition refund plans and has provided this service to students and parents since 1930. Bard College and many other educational institutions offer tuition refund insurance through Dewar.

The Tuition Refund Plan is an elective insurance plan which will minimize the financial risk of withdrawal during a semester. It provides refund coverage for Tuition and Campus Residence Fee charges.

The Tuition Refund Plan complements the published College refund policy. It assures up to a 70% refund for all covered occurrences throughout the semester. Refunds are based on net tuition after any college scholarship or grant. The chart below illustrates how the Tuition Refund Plan extends Bard College at Simon's Rock's refund schedule as published in the Student Handbook web-pages on the College website.

If the Withdrawal	Bard College	Tuition Refund Plan	Student
Occurs During	Refunds	Refunds	Receives
First Week	80%	0%	80%
Second Week	60%	10%	70%
Third & Fourth Week	30%	40%	70%
Balance of Semester	0%	70%	70%

We recommend the Tuition Refund Plan as a low-cost protection option for students and parents to minimize the financial risk of withdrawal. We urge you to read the enclosed brochure carefully and consider the advantages of this refund plan. All students will be automatically covered and charged the plan's annual premium of \$1,183 for College students who live on campus or \$919 for College students who live off campus and \$957 for Academy students who live on campus or \$693 for Academy students who live off campus, unless the enclosed waiver card is returned to the College prior to August 30, 2024 for Fall 2024, or January 30, 2025 for Spring 2025.

Please contact A.W.G. Dewar, Inc. directly at 617-774-1555 if you have specific questions regarding the Bard College at Simon's Rock Tuition Refund Plan for academic year 2023-2024.

Thank you.

Sincerely,

Philip B. Morrison Director of Finance and Administration