



The College of New Jersey

August, 2009

Dear Students and Parents:

With the current level of education costs and the substantial financial commitment required by The College of New Jersey students and their families, we are concerned for the student who suffers a serious illness or accident and has to leave the College before the semester is completed. In many instances, it means not only the loss of time invested in studies, but the loss of the semester's costs as well.

We are therefore pleased to advise you that The College of New Jersey has arranged to offer a Tuition Refund Plan to our students and parents to minimize the financial portion of the loss. This elective program provides a 100% refund of tuition, fees, room and board, should the student have to withdraw due to sickness or injury.

This plan extends and enhances the College's published refund policy. You are assured of a 100% refund throughout the term and even after the College's own refund policy has expired. This is especially beneficial when you are forced to withdraw and then return for a later term. In effect, you will not have to pay to repeat lost education.

The table below illustrates how TPP complements The College of New Jersey's refund policy for a withdrawal due to a medical/physical illness or accident:

| If the Withdrawal Occurs During the: | | The College of New Jersey will Refund | T.R.P. will Refund | Total Refund |
|--------------------------------------|--------------------------|---------------------------------------|--------------------|--------------|
| 1 ST Semester | 2 nd Semester | | | |
| Aug 25 – Sept 2 | Jan 19 – Jan 27 | 100% | 0% | 100% |
| Sept 3 – Sept 15 | Jan 28 – Feb 9 | 75% | 25% | 100% |
| Sept 16 – Sept 29 | Feb 10 – Feb 23 | 50% | 50% | 100% |
| Sept 30 – Dec 15 | Feb 24 – May 7 | 0% | 100% | 100% |

For mental/psychological withdrawals, the Tuition Refund Plan pays only 60% of costs incurred which is due to a diagnosis referenced in the Diagnostic and Statistical Manual or Mental Disorders Edition #4 (DSM-IV).

We are providing the Tuition Refund Plan as an option for students and parents. If you wish to subscribe to this voluntary insurance program, please return your completed application form and premium payment in the enclosed envelope before August 25. Applications cannot be accepted if postmarked after the first day of classes, August 25. A complete listing of the plan exclusions can be found in the brochure and master policy, which is at the school.

If you have any questions regarding the Tuition Refund Plan you may contact Bollinger directly at 800-526-1379.

Sincerely,

Jamie C. Hightower
Director of Student Financial Services