



TEXAS WOMAN'S UNIVERSITY

How Do I
APPLY?

**GRADUATE
STUDENTS**

For additional information, contact the admissions office at:
1-866-809-6130 or (940) 898-3188
admissions@twu.edu or www.twu.edu

2010-2011

How do I **APPLY?**

GRADUATE PROGRAMS

NEW STUDENTS

If you have completed the baccalaureate degree or higher and are planning to enroll in graduate-level courses, you are considered a graduate student. It is the student's responsibility to follow all policies described in the current Graduate Catalog that apply to the program of study. The following documents should be submitted to the Office of Student Records Processing as early as possible:

- Complete the **ApplyTexas Application** for graduate admission. Apply online at www.applytexas.org. (NOTE: A nonrefundable application fee of \$30 will be required of each new applicant. The fee is \$50 for international students.)
- Official transcript from each accredited college or university attended (no copies accepted). Even though coursework from all institutions may be reflected on one transcript, TWU requires individual transcripts from each university attended.
- Official report of GRE, GMAT or other examination scores, if required by the department into which admission is sought. Also, official TOEFL scores, if required.
- Send documents to:

Office of Student Records Processing
P.O. Box 425649
Denton, TX 76204-5649

- Additional program admission requirements may also apply. Consult the current Graduate Catalog or the TWU website www.twu.edu/gradschool/admission-requirements.asp for specific program requirements.

Note: International students should check admissions requirements at www.twu.edu/admissions/international.asp or contact the Office of Student Records Processing at 940-898-3076.

RETURNING STUDENTS

If you have been accepted to TWU and did not enroll within one calendar year of the semester for which you were accepted, you must reapply for admission. Graduate students who previously have been enrolled at TWU and who want to begin their studies again should follow these instructions:

- If you have been enrolled in graduate work at TWU any time during the last two calendar years *and* if you wish to re-enroll in the same program with the same status as before, you need only contact your major department for academic advising. If the department approves your re-enrollment and if you are otherwise eligible to re-enroll, you can register for classes using the online Pioneer Portal.
- If you have not been enrolled at any time during the previous two calendar years, you must apply for readmission.

1. Complete the online ApplyTexas Application for graduate admission preferably at least two months prior to registration; and
 2. Submit an official transcript from each college or university you have attended since you were last enrolled at TWU.
- If you wish to change your program of study or status (from non-degree seeking to degree seeking, for example), you must fill out a new application and meet all requirements for your new program of study or status.

Please note: All students must clear any existing financial, academic or other restrictions before enrolling.

PERMANENT RESIDENTS

Applicants who are permanent residents must submit a copy of their Permanent Resident card at the time they apply for admission to TWU. Applicants who have applied for permanent residency but have not yet received the INS form Notice of Action i-797 verifying approval will be processed as international students.

See pages 10-12 for departmental deadlines and contacts

TELEPHONE CONTACT INFORMATION

DENTON

All area codes are 940.

Toll Free Information: 1-866-809-6130

Admissions..... 898-3188

Arts and Sciences,

College of 898-3326

Athletics..... 898-2378

Bookstore..... 898-3103

Career Services 898-2950

Cashier 898-3570

Commuter Services.....898-3277

Disability Support Services ... 898-3835

TDD..... 898-3830

Financial Aid..... 898-3050

or 898-3064

Fitness and Recreation 898-2900

Graduate School..... 898-3415

Health Sciences, College of... 898-2852

Health Services 898-3826

Housing 898-3676

Intercultural Services..... 898-3679

International Education 898-3338

Library 898-2665

Lifelong Learning /

Distance Education 898-3408

Nursing, College of..... 898-2401

Professional Education,

College of 898-2202

Professional Education

Student Support Center 898-2829

Public Safety 898-2911

Registrar (Records and

Registration)..... 898-3036

Student Development..... 898-3626

Student Employment..... 898-2950

Student Life..... 898-3615

Student Records Processing .. 898-3076

Veterans Services 898-3069

INSTITUTE OF HEALTH SCIENCES

DALLAS CENTER

Parkland

All area codes are 214.

Counseling Center 689-6655

Information Services..... 689-6630

Library 689-6580

Public Safety 689-6666

Student Life..... 689-6697

Presbyterian

All area codes are 214.

Information Technology

Services 706-2470

Library 706-2395

Public Safety 706-2333

INSTITUTE OF HEALTH SCIENCES

HOUSTON CENTER

All area codes are 713.

Admissions..... 794-2320

Cashier 794-2329

Counseling Center 794-2059

Financial Aid..... 794-2315

Information Technology

Services 794-2118

Library 794-2481

Public Safety 794-2222

Student Employment..... 794-2315

Student Life..... 794-2157

GRE, GMAT and TOEFL Information

GRE – Graduate Record Examination

Computer-based test registration:

1-800-GRE-CALL

www.gre.org

Other GRE information: 866-473-4373

TWU's institution code is 6826.

GMAT – Graduate Management Admission Test

1-800-717-GMAT

www.mba.com/mba/takethegmat

TWU's institution code is 6826.

TOEFL - Test of English as a Foreign Language

TSE - Test of Spoken English

1-800-GO-TOEFL

www.toefl.org

TWU's institution code is 6826.

THEA (formerly TASP) - Texas Higher Education Assessment

1-800-851-1365

www.thea.nesinc.com or

www.tasp.nesinc.com

TWU's institution code is 327.

For additional information, call the Office of Admissions at (940) 898-3188 or visit www.twu.edu

MONEY, MONEY, MONEY

CAN I GET A SCHOLARSHIP?

TWU awards more than \$6 million in scholarships annually. Although many are awarded on academic merit, some are awarded to students who have exceptional financial circumstances and/or demonstrate achievement in other areas. Also, most of these scholarships are renewable each year based upon grade point average. The TWU scholarship application deadline is March 1. To be considered for scholarships, students must have submitted all application materials prior to that date, so apply early!

Please refer to pages 6-8 of this section for a list of TWU scholarships and applications.

Where else can I get a scholarship?

For sources of scholarships outside TWU, contact the following:

- Your employer
- Service organizations in your community
- Professional organizations related to your field of study
- www.twu.edu/finaid/scholarships.asp
- Reference books available in the TWU financial aid office or any public library

CAN I GET AN ASSISTANTSHIP?

TWU offers a limited number of teaching and research assistantships for qualified graduate students. Stipends vary, based on assignment and your educational level.

WILL I NEED FINANCIAL AID?

Many sources are available to students to help finance their education — including scholarships, loans, grants, work-study programs or any combination of the four. Approximately 70 percent of TWU students receive financial assistance. First, students must meet certain general eligibility requirements:

ELIGIBILITY

- Be a United States citizen or permanent resident.
- Be accepted by TWU into a degree or certification program. Students admitted with non-degree status are not eligible for grants, loans or federal work-study programs. Most financial aid programs require students to take a minimum of six credit hours.
- If you are a male, be registered with Selective Service or be exempt.
- Not be in default on an educational loan or owe a refund for an educational grant.

APPLICATION PROCESS

After determining your eligibility, you must have your financial aid file at TWU completed by March 1 for summer enrollment, April 1 for fall/spring, September 1 for spring only. (*Students who submit completed financial aid files after the appropriate deadline will be processed but not guaranteed funds before the start of the school year.*)

To complete your financial aid file:

- Complete and mail the *Free Application for Federal Student Aid* (FAFSA) as soon as possible, but no earlier than Jan. 1. The FAFSA can be completed on the Internet at www.fafsa.ed.gov. You should allow a minimum of four weeks between the time the application is submitted to the federal processor and when the results are received by the TWU office of financial aid. TWU's FAFSA code is 003646
- Submit the TWU Financial Aid Certification and Information Form to the TWU office of financial aid by March 1 for summer enrollment, April 1 for fall/spring and September 1 for spring only.
- Notify the TWU office of financial aid as soon as possible if you are receiving assistance from other sources, including but not limited to, Texas Rehabilitation; the Texas Commission for the Blind; veterans benefits; and private scholarships.

CHILD CARE EXPENSES

Eligible students who incur child care expenses for pre-school age children may be considered for assistance up to \$999 per child with a maximum of \$2,997 annually. Documentation of child care costs may be required. For more information, contact the office of financial aid.

PAYMENT OF AWARDS

A letter stating the amount of the award or a notice of ineligibility will be sent to you within four to six weeks after the office of financial aid receives all required forms. Awards may also be viewed in your TWU Pioneer Portal. If you are awarded a loan, you must sign a promissory note and complete entrance loan counseling at TWU before receiving loan payment.

TWU academic and departmental scholarships, grants and loans will be credited to your student university account prior to the beginning of the semester for which they are awarded. If a balance is due after scholarships and financial aid funds have been credited, you must pay the balance due or make arrangements through your TWU Portal Account to pay by installment.

Scholarship funds from private donors outside the university will be deposited in your student account when the funds are received by the university. Checks made payable to you, the student, must be endorsed before they can be deposited into your account.

FOR MORE INFORMATION, CONTACT:

Office of Financial Aid
Texas Woman's University
P.O. Box 425408
Denton, Texas 76204-5408;

call (940) 898-3064 or 3050;

or e-mail finaid@twu.edu.
www.twu.edu/finaid/

WHAT WILL IT COST TO ATTEND TWU?

2010-2011 Full-Time Graduate Student Budget for Fall and Spring semesters*

	Off Campus	On Campus
Tuition	\$ 3,564	\$ 3,564
Fees	\$ 1,756	\$ 1,756
Books, supplies	\$ 960	\$ 960
Room, board	\$ 5,948	\$ 6,074
Personal expenses	\$ 2,162	\$ 1,890
Transportation	\$ 1,132	\$ 802
TOTAL for fall and spring semesters	\$15,522	\$15,046

Note: Add \$5,004 for out-of-state tuition.

*All figures are estimates.

Note: Add \$278 per credit hour for out-of-state tuition.

2010-2011 Tuition and Fees*

3 credit hours	\$1,035	9 credit hours	\$2,869
6 credit hours	\$1,862	(considered full time status)	
		12 credit hours	\$3,397

FINANCIAL AID CHART

Grant/Loan/Scholarship	Amount	Criteria
Texas Public Education Grant	Up to \$2,400	Based on financial need; available to Texas residents, nonresidents, graduates, undergraduates
Graduate Board Authorized Tuition Grant	Up to \$800, not to exceed tuition and fees minus other grants and scholarships	Based on financial need; available to Texas residents.
TWU General Academic Scholarship	\$500 per year	Submit appropriate application by March 1 deadline. Based on cumulative GPA.
TWU New Graduate Student Scholarship	\$2,500 per year full-time; (\$1,000 per year part-time – 6-8 hours a semester.) Nonresident tuition waived for nonresidents	Submit appropriate application by March 1 deadline. Based on academic merit.
TWU New International Student Scholarship	Up to \$2,500 per year	Based on academic merit.
Lead the Way Scholarship	Amounts vary according to department	Based on academic merit.
Reitch Scholarship	\$1,200 per year	Based on academic standing and financial need.
Federal and State Work-Study	Up to \$4,800 per year	Based on financial need; must show documentation of eligibility to work in U.S.
Federal Perkins Student Loan	Up to \$6,000 annually	Based on financial need.
Nursing Student Loan	Up to \$4,000 for each year of graduate work in the field of nursing	Based on financial need; must be a nursing major; repayment begins immediately if student changes major from nursing.
Federal Stafford Student Loan	Up to \$8,500 per year; up to an aggregate total of \$65,500	Based on financial need.
Federal Unsubsidized Stafford Student Loan	Up to \$12,000 per year; up to an aggregate total of \$73,000	Not based on financial need.
College Access Loan	Up to cost of attendance minus any other aid received	Student must be enrolled full time, be a resident of Texas and be eligible to pay Texas tuition; requires co-signer.
Graduate PLUS Loan	Up to cost of attendance minus any other aid received	Must be eligible for federal student aid and have received maximum annual Stafford Loan amounts available.

TEXAS WOMAN'S UNIVERSITY

2010-2011 SCHOLARSHIP INFORMATION & APPLICATION

Deadline March 1, 2010

Texas Woman's University offers several scholarship opportunities for both new and continuing students. Students who are awarded scholarships will receive a personalized scholarship offer letter from the TWU Financial Aid Office. Students must return the letter by a specified deadline to avoid having the scholarship cancelled. Students not awarded scholarships will also be notified.

Out-of-state waivers: Out-of-state students who are awarded \$1,000 or more in TWU academic scholarship funds may qualify to pay tuition at the Texas resident rate. Eligible students will be notified if they qualify for an out-of-state tuition waiver.

Eligibility: To be considered for scholarships students must meet the following criteria:

- submit a completed TWU Scholarship Application to the TWU Financial Aid Office by March 1, 2010,
- have a cumulative grade point average of 3.0 or higher for undergraduates and 3.2 or higher for graduate students,
- enroll full-time (minimum of 12 hours for undergraduates; minimum 9 hours for graduate students and 6 hours for graduate assistants), and
- entering students must be admitted to a degree or certificate program at the University by the March 1, 2010 deadline.

ALL TWU STUDENTS:

TWU General Academic Scholarship: Awards are \$500 per year. This scholarship is available to new students, continuing students, undergraduates and graduates. Students must reapply for this scholarship each year. This scholarship is awarded strictly on the basis of cumulative grade point average.

Departmental Scholarships: Each department at TWU has scholarship funds available to award. For more information, students should contact the chairperson of the department in which they will be majoring.

Mary Bryan and Tom C. Reitch Scholarship: Awards are \$1,200 per year. This scholarship is available to entering students and TWU students who have completed at least 24 credit hours and have a GPA of 2.8 or higher and financial need. Applicants must complete the Reitch Scholarship application. Awards are based on academic standing and financial need.

ENTERING GRADUATE STUDENTS:

New Graduate Student Scholarship: Awards are \$2,500 per year for full-time students (9 or more hours/semester) or \$1,000 per year for half-time students (6-8 hours/semester). This award is automatically renewable for up to two years for Masters students and up to three years for Doctoral students as long as the recipient maintains a 3.2 or higher cumulative grade point average. Students who will be starting their graduate work at TWU for the first time are eligible to apply for this scholarship. This scholarship is awarded on the basis of cumulative grade point average and academic discipline.

McNair Scholars Scholarship: Several awards of \$2,500 per year will be made to new graduate students who were undergraduate McNair Scholars. These awards are renewable as described above for the New Graduate Student Scholarships. Applicants must provide a letter of verification from their McNair advisor.

ENTERING INTERNATIONAL STUDENTS:

New International Student Scholarship: Awards are \$2,500 per year. This award is automatically renewable for up to two years for Masters students and up to three years for Doctoral students as long as the recipient maintains a 3.2 or higher cumulative grade point average. Students who will be starting their graduate work at TWU for the first time are eligible to apply for this scholarship. This scholarship is awarded on the basis of cumulative grade point average and academic discipline.

TEXAS WOMAN'S UNIVERSITY
DENTON/DALLAS/HOUSTON
Mary Bryan & Tom C. Reitch Scholarship Application

NOTICE: Complete this page only if you are applying for the Mary Bryan & Tom C. Reitch Scholarship. If you are applying for the Reitch Scholarship, you must complete both sides of this form and submit it to the TWU Financial Aid Office by **March 1, 2010**. Please note, both **financial need** and **academic success** are considered in awarding this scholarship.

Name: Last _____ First _____ SSN: _____

Family Status: Marital Status: Single Married Separated Divorced Widowed

Do you have family members, other than yourself, who are attending college at least halftime?

No Yes. If yes, how many? _____ What relation(s) ? _____

Do you have dependent children? No Yes If yes, how many? _____ Ages? _____

Employment: Do you work or plan to work while attending TWU? No Yes

If yes, how many hours per week? _____ What are your gross monthly earnings? _____

Is there any special circumstance that prevents you from working while attending TWU?

Explain: _____

Special Circumstances: Have you or your family experienced a hardship that negatively impacts your or your family's ability to meet your education expenses? Consider such things as illness, unusually high medical expense, special educational needs, bankruptcy, etc.

Student Loans: Total amount borrowed to date on all student loans, if any: \$ _____

Please provide any other information, in particular describe your **financial need** for the Mary Bryan & Tom C. Reitch Scholarship.

In accordance with Leg. House Bill 1922, an individual is entitled to: request to be informed about the information collected about them; receive and review their information; and correct any incorrect information.

Disclosure of your social security number is required in order to determine aid eligibility at Texas Woman's University. Your social security number will be used as a unique number to identify you. Any further disclosure of your social security number will be governed by the Public Information Act (Chapter 552 of the Texas Government Code).

I certify that the information given in this application is true and correct to the best of my knowledge.

If awarded a scholarship, I authorize Texas Woman's University to release information about the award and me to the Donor, the Texas Woman's University Foundation and the news media.

Signature

Date

Application for GRADUATE ASSISTANTSHIP

(To be completed and returned to the head of the department in which assistantship is sought.)

NOTE: Admission to the Graduate School must precede appointment to a graduate assistantship.

Department in which appointment is desired _____ Semester _____

Name _____ TWU ID or Social Security Number _____

Current mailing address (street/no.) _____ (city/state) _____ (zip code) (telephone) _____

Date of Birth _____ E-mail address _____

Resident of the State of Texas? Yes No

Date admitted to TWU Graduate School _____ Degree _____ Major _____

Natives of Non-English Speaking Foreign Countries:

TOEFL Score _____ TSE Score _____ (Or list below U.S. college or university from which you graduated.)

Colleges or Universities attended:

Name	City/State	Dates Attended	Degree(s) Earned

Professional Experience:

Position Held	Place	Date

Professional References:

Name	Title	Address	Telephone Number

Description of desired work assignment:

In accordance with Leg. House Bill 1922, an individual is entitled to request to: be informed about the information collected about them; receive and review their information; and correct any incorrect information.

Disclosure of your social security number is required in order to identify you as a student at Texas Woman's University. Your social security number will be used as a unique number to identify you. Any further disclosure of your social security number will be governed by the Public Information Act (Chapter 552 of the Texas Government Code).

For additional information, please contact:

The Graduate School
Texas Woman's University
P. O. Box 425649
Denton, TX 76204

Telephone: 940-898-3402
FAX: 940-898-3412
E-Mail: gradschool@twu.edu

GRADUATE PROGRAMS CONTACT INFORMATION AND DEADLINES

Degree Program	Degree Earned	Academic Contact	Deadlines
Art	M.A. M.F.A.	Gary Washmon, Interim Chair Visualarts@twu.edu 940-898-2530	Preference Deadlines:* February 15 – Fall October 16 – Spring
Biology Biology Teaching (see Molecular Biology below)	M.S.	Dr. Sarah McIntire, Chair SMcIntire@twu.edu 940-898-2352	Ongoing Admissions
Business Administration	M.B.A. EMBA	Dr. Paula Ann Hughes, Director BBryant@twu.edu 940-898-2121	Preference Deadlines:* August 1 – Fall December 1 – Spring May 1 – Summer
Chemistry Chemistry Teaching	M.S.	Dr. Richard Sheardy, Chair Chemphy@twu.edu 214-689-2550	Ongoing Admissions
Child Development	M.S. Ph.D.	Dr. Karen Petty Famsci@twu.edu 940-898-2685	Ongoing Admissions
Counseling and Development	M.S.	Dr. Joel Muro Famsci@twu.edu 940-898-2685	February 15 – Fall September 15 – Spring
Counseling Psychology	M.A. Ph.D.	Dr. Debra Mollen (Master's) DMollen@twu.edu Dr. Sally Stabb (Doctoral) SStabb@twu.edu 940-898-2303	February 1 – MA students December 15 – PhD students
Dance	M.A. M.F.A. Ph.D.	Dr. Penelope Hanstein, Chair Dance@twu.edu 940-898-2086	Preference Deadline:* February 1
Drama	M.A.	Sharon Bengé, Program Director SBenge@twu.edu 940-898-2518	Ongoing Admissions
Early Childhood Education	M.A. M.Ed. M.S. Ed.D.	Dr. Karen Petty Famsci@twu.edu 940-898-2685	Ongoing Admissions
Education of the Deaf	M.S.	Dr. Chad Smith Deafdl@twu.edu 940-898-2025	Preference Deadline:* March 1
(Educational) Administration	M.A. M.Ed.	Dr. Patricia Casey BDarling@twu.edu 940-898-2271	July 1 – Fall November 1 – Spring April 1 – Summer
English (see Rhetoric below)	M.A.	Dr. Phyllis Bridges PBridges@twu.edu 940-898-2324	Ongoing Admissions
Exercise & Sports Nutrition	M.S.	Dr. Chandan Prasad Nutrfdsci@twu.edu 940-898-2636	Preference Deadlines:* July 1 – Fall November 1 – Spring April 1 – Summer
Family Studies	M.S. Ph.D.	Dr. Larry LeFlore, Chair Famsci@twu.edu 940-898-2685	Ongoing Admissions

*Students completing the application process by this date will be given priority in the review process. Students applying after this date may be admitted if openings in the program remain.

GRADUATE PROGRAMS CONTACT INFORMATION AND DEADLINES

Degree Program	Degree Earned	Academic Contact	Deadlines
Family Therapy	M.S. Ph.D.	Dr. Linda Brock Famsci@twu.edu 940-898-2685	February 15 – Fall September 15 – Spring No admissions for Summer
Food Science	M.S.	Dr. Chandan Prasad, Chair Nutrfdsci@twu.edu 940-898-2636	Ongoing Admissions
Food Systems Administration	M.S.	Dr. Chandan Prasad, Chair Nutrfdsci@twu.edu 940-898-2636	Ongoing Admissions
Government	M.A.	Dr. Mark Kessler HistoryGov@twu.edu 940-898-2133	Ongoing Admissions
Health Care Administration - Houston	M.H.A.	Dr. Kelley Moseley, Program Director HealthCareAdministration@twu.edu 713-794-2061	June 30 – Fall October 30 – Spring March 30 – Summer
Health Systems Management - Dallas	M.H.S.M.	Dr. Rob Maurer, Program Director RMaurer@twu.edu 214-689-6560	Preference Deadlines:* June 30 – Fall October 30 – Spring March 30 – Summer
Health Studies	M.S. Ph.D. Ed.D.	Dr. Doug Coyle tcoyle@twu.edu 940-898-2860	April 1 – Fall October 1 – Spring
History	M.A.	Dr. Mark Kessler HistoryGov@twu.edu 940-898-2133	Ongoing Admissions (Masters)
Kinesiology	M.S. Ph.D.	Dr. David Nichols DNichols@twu.edu 940-898-2575 940-898-2522	Preference Deadlines:* July 1 – Fall November 1 – Spring April 1 – Summer
Library Science	M.A. M.L.S. Ph.D.	Brenda Mallory SLIS@twu.edu 940-898-2602	Ongoing Admissions (Masters) February 15 (Ph.D.)
Mathematics Mathematics Teaching	M.A. M.S.	Dr. Don Edwards, Chair Mathcs@twu.edu 940-898-2166	Ongoing Admissions
Molecular Biology	Ph.D.	Dr. Sarah McIntire, Chair SMcIntire@twu.edu 940-898-2352	Ongoing Admissions
Music	M.A. (Performance, Music Therapy, Pedagogy, and Music Education)	Dr. James Chenevert, Chair Music@twu.edu 940-898-2500	Ongoing Admissions
Nursing	M.S. Ph.D. D.N.P.	Denton Dr. Anne Stiles, Assoc. Dean AStiles@twu.edu 940-898-2411 Dallas, Parkland Dr. Sherry Carter scarter1@twu.edu 214-689-6512 Houston Dr. Brenda Binder bbinder@twu.edu 713-794-2100	May 1 – Fall September 15 – Spring February 1 – Summer

*Students completing the application process by this date will be given priority in the review process. Students applying after this date may be admitted if openings in the program remain.

GRADUATE PROGRAMS CONTACT INFORMATION AND DEADLINES

Degree Program	Degree Earned	Academic Contact	Deadlines
Nutrition	M.S. Ph.D.	Dr. Chandan Prasad, Chair Nutrfdsci@twu.edu 940-898-2636	Ongoing Admissions
Occupational Therapy	M.O.T. (Entry-level Professional Degree) Ph.D.	Denton: Pre-OT/MOT: Dr. Johnnie Aven Ot@twu.edu 940-898-2801 C.O.T.A to MOT Prof. Sher Harnish Ot@twu.edu 940-898-2801 Dallas: Dr. Catherine Candler, Interim Director Ot@twu.edu 214-706-2350 Houston: Dr. Patricia Bowyer, Associate Director Ot@twu.edu 713-794-2128 Ph.D./OT-Post-Professional Level Dr. Sally Schultz sshultz@twu.edu	Preference Deadlines:* October 15 – M.O.T. programs in Dallas and Houston June 1 – C.O.T.A. to M.O.T. program – Fast Track, Denton
Physical Therapy	D.P.T. (Entry-level) Ph.D.	Dr. Sharon Olson, Director MDaugherty@twu.edu 940-898-2460	November 1 – D.P.T. Ongoing Admissions - Ph.D.
Reading	M.A. M.Ed. Ph.D. Ed.D.	Dr. Margaret Compton, Chair Reading@twu.edu 940-898-2230	Ongoing Admissions
Rhetoric	Ph.D.	Dr. Phyllis Bridges PBridges@twu.edu 940-898-2324	Ongoing Admissions
School Psychology	S.S.P. Ph.D.	Dr. Kathy DeOrnellas (Master's) KDeOrnellas@twu.edu Dr. Denise Maricle (Doctoral) Dmaricle@twu.edu 940-898-2303	February 1
Sociology	M.A. Ph.D.	Dr. Lisa Zottarelli LZottarelli@twu.edu 940-898-2052	Ongoing Admissions
Special Education	M.A. M.Ed. Ph.D.	Dr. Jane Pemberton, Chair BDarling@twu.edu 940-898-2271	Ongoing Admissions
Speech-Language Pathology	M.S.	Dr. Laura Moorer-Cook Coms@twu.edu 940-898-2025	Preference Deadline:* December 15 – TETN February 1 – On-campus
Teaching	M.A.T	Susan Fischer SFischer@twu.edu 940-898-2829	Ongoing Admissions
Teaching, Learning, and Curriculum	M.A. M.Ed.	Dr. Gina Anderson BDarling@twu.edu 940-898-2271	July 1 – Fall November 1 – Spring April 1 – Summer
Women's Studies	M.A.	Dr. Claire Sahlin, Chair Womenstudies@twu.edu 940-898-2119	Ongoing Admissions

*Students completing the application process by this date will be given priority in the review process. Students applying after this date may be admitted if openings in the program remain.

Where should I LIVE?

HOUSING AND FOOD SERVICE CONTRACT

The Department of University Housing provides living-learning communities in the residence halls that complement the total educational environment of the University. This objective is accomplished through educational, social and recreational programs coordinated by the professional and paraprofessional staffs working with residence hall students.

CONTRACT INSTRUCTIONS

When you complete the Contract for Housing/Food Service, you should give special attention to the housing preference categories and to the first semester in which you will live on campus. One-semester contracts are available for students not covered by the University residency requirement. If you plan to live on campus only for the fall semester, be sure that you sign up for a one-semester contract. If you apply for an academic year contract, you will be held to the terms of that contract.

RESIDENCE HALL OPTIONS AND COSTS

The residence halls on the Denton campus provide a range of choices in student living styles. Each building offers a variety of facilities for residents, including living rooms, TV and study lounges, computer facilities, vending machines and laundry rooms. Typical student rooms are equipped to accommodate two residents and are furnished with standard twin beds, dressers, desks, desk chairs and a 1.5 cubic ft. refrigerator. Apartment style units typically come with a kitchen, full size beds, dressers, desks, sofa, side chairs, and end tables. All residence halls are smoke free.

SINGLE PARENT & MARRIED STUDENT HOUSING

Two and three bedroom apartments are available in the Lowry Woods Community for single parent and married student housing. Due to their popularity, there may be a waiting list for these apartments. To receive more information and an application contract please contact the Department of University Housing.

ROOM RATES

The 2009-2010 academic year semester rates are:

Residence Halls	Double	
Guinn Hall	\$1,639	
Stark Hall	\$1,639	
Jones Hall	\$1,529	
Lowry Woods Community	2-Bdrm Apt. 3-Bdrm Apt.	
	\$2,764	\$2,501
Guinn Hall Studio Suites	Studio 1	Studio 2
	\$643*	\$468*

*Guinn Hall Studio Suites are billed on a per month basis.

MEAL PLAN REQUIREMENT

All University housing residents are required to purchase a meal plan with the exception of apartment and studio suite residents. Please review the meal plan options on the application and choose a plan. If a meal preference is not selected, the student will automatically be assigned and charged for the minimum meal plan.

CANCELLATIONS

Cancellation of contract and other notices must be submitted in writing to the Department of University Housing, Texas Woman's University, P.O. Box 425380, Denton, TX 76204-5380. (Notification submitted to other offices does not comply with this requirement and requested official action cannot be assured.)

Cancellation deadlines are:

- June 1st for the Fall semester
- December 15th for the Spring semester
- May 1st for the Summer I and III terms
- June 15th for the Summer II term

Students canceling after these deadlines will forfeit their room deposit. The date on which notices are received by the Department of University Housing or, if mailed, the date of the postmark, will constitute the basis for determining compliance with deadlines. Notices to the student will be sent by U.S. Mail and will be addressed to the student designated on the face of the Housing/Food Service Contract.

GENERAL INFORMATION

Section 485(j), Missing Persons Procedures, of the Higher Education Opportunity Act - 2008, equires all institutions of Higher Education that participate in any Title IV program and provide on-campus housing to students to establish both a Missing Persons Notification Policy and Official Notification procedures for handling missing persons that apply to missing student reports of students who reside on-campus.

The missing person notification policy must:

1) Notify all students who reside in on-campus housing that they have the option to designate another individual as a contact who will be contacted by the institution no later than 24 hours after the student is determined to be missing and how to register confidential information about the designated contact.

When checking into the residence hall, each student will be given an internet link to the *Residence Life Handbook*. This handbook enables residents to become familiar with facilities, programs and services as well as basic rights, responsibilities and guidelines for living in the residence hall community.

Long distance service is arranged by the resident through the use of a phone card.

Mail for residents is received at the U.S. Post Office located in the Student Union on the Denton campus.

Residents furnish their own personal articles, pillows and linens. Waterbeds, lofts, bricks and concrete blocks can cause damage and are not permitted in the residence hall rooms.

Candles and incense can present a fire and safety hazard and therefore are not permitted in residence hall rooms and apartments. Most cooking appliances also present a fire and safety hazard and are not permitted in rooms that do not have full kitchens.

The University is not responsible for loss or damage of students' belongings. Students living on campus are encouraged to insure personal belongings against loss and/or damage through homeowner's policies or with your own renters' insurance.

All housing and food service rates are subject to change without notice. For more information about housing, contact the Department of University Housing, Texas Woman's University, P.O. Box 425380, Denton, TX 76204-5380, phone (940) 898-3676, or email housing@twu.edu.

For the most recent contract terms and rates, please visit www.twu.edu/housing
Apply on-line at www.twu.edu/housing

During the Summer, 2010; Fall, 2010; or Spring, 2011 will you be:

I. Receiving financial assistance from any of the following sources:

Veterans benefits	<input type="checkbox"/> No <input type="checkbox"/> Yes	Summer, 2010 \$ _____	Fall, 2010 \$ _____	Spring, 2011 \$ _____
Job Training	<input type="checkbox"/> No <input type="checkbox"/> Yes	Summer, 2010 \$ _____	Fall, 2010 \$ _____	Spring, 2011 \$ _____
Vocational Rehab.	<input type="checkbox"/> No <input type="checkbox"/> Yes	Summer, 2010 \$ _____	Fall, 2010 \$ _____	Spring, 2011 \$ _____
Private Scholarships	<input type="checkbox"/> No <input type="checkbox"/> Yes	Summer, 2010 \$ _____	Fall, 2010 \$ _____	Spring, 2011 \$ _____

Name(s) and amount(s) of private scholarship(s) _____

Other No Yes Source and amount _____

II. Pursuing a course of study under the direction of a religious community, society or order? _____

No Yes. If yes, explain. _____

III. Receiving financial assistance from a religious community, society, or order? No Yes. If yes, explain. _____

Will you enroll in another college or university during any of the following semesters?
 (If "Yes", indicate the name of the school)

Summer, 2010 No Yes Name of Institution _____

Fall, 2010 No Yes Name of Institution _____

Spring, 2011 No Yes Name of Institution _____

BACKGROUND INFORMATION:

SPOUSE'S NAME: _____

PARENTS' NAME, ADDRESS, AND PHONE NUMBER:
 (for reference only)

In accordance with Leg. House Bill 1922, an individual is entitled to request to: be informed about the information collected about them; receive and review their information; and correct any incorrect information.
 Disclosure of your social security number is required in order to determine aid eligibility at Texas Woman's University. Your social security number will be used as a unique number to identify you. Any further disclosure of your social security number will be governed by the Public Information Act (Chapter 552 of the Texas Government Code).

CERTIFICATION:

I affirm the following statements:

- I understand that in order to receive financial assistance from Texas Woman's University, **I must maintain satisfactory academic** progress in the course of study I am pursuing according to the standards of the University. I have read and understand the Satisfactory Academic Progress Standards which are printed in the Texas Woman's University Financial Aid Information Bulletin and the Texas Woman's University General Catalog.
- I understand that, in accordance with federal guidelines, **if I receive additional scholarship funds or other financial assistance, this may cause my financial aid to be adjusted. If I have received my financial aid award, I may be required to repay part or all of the financial aid award received.**
- I understand that the tuition and fees amount used in calculating my financial aid will be adjusted downward if I enroll for less than full time. I understand that **enrollment of twelve semester hours is considered full-time for undergraduate students and enrollment of nine semester hours is considered full-time for graduate students.**
- I understand that if I apply for a Federal Stafford Student Loan* or a Federal Parent Loan and fail to enroll for any semester covered by the loan, the remaining disbursements of the loan will be cancelled. I understand that I will be required to reapply for semesters remaining in the loan period in which I subsequently enroll.
- I understand that I may not receive Federal Stafford Student Loan* funds designated for summer enrollment until I have enrolled for at least six semester hours in summer (example: If I enroll for 3 hours Summer I and 3 hours Summer II, I cannot receive loan funds until Summer II).
- I understand that if I am awarded a student loan (other than a Federal Parent Loan for Undergraduate Students), **I must complete a debt management/loan counseling session** if I have not previously done so at TWU, before I can receive the funds.
- I understand that if I am awarded a student loan as part of my award package, I am not required to accept the loan and I can decline or reduce the amount awarded.
- I understand that funds are limited for scholarships, grants, Federal Perkins Loan, Nursing Student Loan, and College Access Loan.
- I authorize Texas Woman's University to deduct from my financial aid any charges incurred by me for tuition and fees, on-campus room and**

board, health services, emergency loans and returned checks, and other university charges.

- I certify that I will use any money I receive under a federally assisted loan, grant, or work-study program only for expenses related to my attendance at Texas Woman's University. I authorize Texas Woman's University to credit my student account with financial aid funds for which I am eligible. I understand that I am responsible for repayment of a prorated amount of any portion of payments made to me that cannot be reasonably attributed to meeting educational expenses at Texas Woman's University (example: Dropping courses or withdrawing from the University). The amount of such repayment will be determined on the basis of criteria set forth by the U.S. Secretary of Education.
- I certify that I do not owe a refund on a Nursing Student Loan obtained for attendance at any institution.
- I certify that I am not required to be registered with Selective Service because (check one reason):
 - I am a female.
 - I am in the U.S. Armed Services on active duty. (NOTE: Members of the Reserves and National Guard are not considered active duty.)
 - I have not reached my 18th birthday.
 - I was born before 1960.
 - I am a permanent resident of the Federated States of Micronesia, Marshall Islands, or Republic of Palau.
 - I certify that I am registered with Selective Service. [A photocopy of Registration Acknowledgement Letter (SSS Form 3A or 3AS) must be submitted to the Financial Aid Office.]
- I certify that, as a condition of receiving Federal Pell Grant, Federal Stafford Student Loan or any other financial aid, I will not engage in the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance during the period covered by my Federal Pell Grant, Federal Stafford Student Loan or any other financial aid.
- I certify that all information given in this application is true and correct and that I have read and understand all items set for in this certification and the 2009-2010 Financial Aid Information Bulletin.

*Subsidized and/or Unsubsidized

 Student Signature

 Date

Contract for UNIVERSITY HOUSING AND FOOD SERVICE

Department of University Housing ♦ Texas Woman's University
336 Jones Hall ♦ P.O. Box 425380 ♦ Denton, TX 76204-5380 ♦ (940) 898-3676
E-mail: Housing@twu.edu ♦ www.twu.edu/housing
Apply on-line at www.twu.edu/housing

Please complete all information and attach a check or money order for \$125 (\$25 non-refundable housing application/contract fee; and \$100 deposit). Make check payable to Texas Woman's University or, if paying by credit card, complete section 4 below. Return the top portion of this application/contract and applicable fees to the TWU Housing Office at the address shown above.

DO NOT SEND CASH. DO NOT SEND WITH APPLICATION FOR ADMISSION.

THIS APPLICATION CONTAINS CONTRACT INFORMATION.

WHEN YOU SIGN THIS APPLICATION/CONTRACT, YOU ARE SIGNING A LEGALLY BINDING DOCUMENT.

■ 1. Name and Social Security Number

(Please print clearly)

Last Name _____

First Name _____ Middle Name _____

TWU ID Number or Social Security Number _____

■ 2. Mailing Address and Personal Data

Street _____

City _____ State _____ Zip Code _____

(_____) _____
Telephone Number

Birth Date: _____ / _____ / _____
Month Day Year

Email Address _____

Mailing Address and Personal Data, cont.

Please check: Female Smoker
 Male Non-smoker

Classification: Freshman Sophomore
 Junior Senior
 Graduate Student

■ 3. Contract Period

(Check only ONE and indicate year.)

Fall & Spring 20____ Summer I & II 20____
 Fall Semester ONLY 20____ Summer I ONLY 20____
 Spring Semester ONLY 20____ Summer II ONLY 20____

■ 4. Payment by Credit Card

MasterCard VISA

Card Number _____ Exp. Date _____

Print Cardholder's Name as it appears on Card _____

Cardholder's Signature _____

(Application/contract continued on back.)

Terms and Conditions of the Contract Please separate and keep this portion for your records.

1. Eligibility: Residents must be admitted students who are currently enrolled and registered for at least nine (9) credit hours at Texas Woman's University. Acceptance of this contract by the University DOES NOT constitute a commitment of admission to the University.

2. Period of Contract: This contract covers a minimum of one semester or one summer session up to the maximum of the full academic year consisting of Fall and Spring semesters or the Summer I, II, or III sessions. The student and her/his parent, guardian, or other guarantor, if required, agrees that if the student attends Texas Woman's University, she/he will live in University residence halls during the entire period of the contract or that portion of the contract period which remains after her/his enrollment.

3. Consideration of the Contract: Residence hall contracts are issued with the assumption that the student has been accepted for admission to and enrolled at the University. If the student fails to enroll she/he must give advance notice of residence hall cancellation as outlined below.

4. Period of Occupancy: The student may occupy an assigned space beginning the day the residence hall opens unless otherwise specified (see University Calendar for dates and times). Failure to occupy the space by 9 P.M. on the first day of classes could result in assignment of the space to another student. Every effort will be made to hold the original assignment if the Department of University Housing Assignment Office is notified in writing of the delayed arrival. It may be necessary on occasion to assign the late student to other University housing accommodations. Non-graduating students may remain in the halls at the end of the semester for twelve hours after their last scheduled examination or until 10 A.M. the day after the last officially scheduled examination per the official University Calendar, whichever comes earlier. Room accommodations will be provided for graduating students until immediately following graduation exercises. Occupancy of the space must terminate with completion of the contract.

5. Application/Contract Fee, Deposit and Rent Payments: A. A \$25 nonrefundable application/contract fee along with a \$100 room deposit must be on file for each student reapplying for University Housing. B. If the student elects the installment payment option, payments will be due according to the University Calendar. Failure to make these payments may result in eviction from university Housing and possible suspension from the University. Statements are available from the student's Pioneer Portal account. C. The \$100 room deposit will be refunded upon request to the student upon satisfactory completion of the contract which includes checking out of the residence hall properly, leaving the room in good condition, and clearing the student's university account with the University Cashier. The condition of the room will be inventoried prior to student occupancy and again when the student checks out of the residence hall. The inventory will be used to evaluate the condition of the room. Charges assessed against the student for such items as improper check-out, damage, and/or cleaning fees will be placed on the student's account and will be deducted from the \$100 deposit. If the university account is paid in full and there are no outstanding university charges on the account, the student may request a refund. If charges should exceed the \$100 deposit, the additional fees will be charged against the student's account. To allow for processing and handling, all refunds referred to in this contract will be disbursed to the student's TWU Higher One account within six weeks upon written request to the Department of University Housing. D. At the completion of the contract, the student has the option of requesting that her/his deposit be refunded or transferred to hold a room for the following semester or academic year. If the student requests a deposit refund and later wishes to reapply for Housing, the student must resubmit the \$25 nonrefundable application fee and the \$100 room deposit along with the Housing/Food Services application. NOTE: If charges are assessed against the student at the completion of

the contract and the student wishes to transfer her/his deposit to the next semester or academic year, the student's university account will be charged. These charges must then be paid before the student may register for the next semester or academic year. E. The deposit will be held for one year following the last date of residency. A student not requesting a refund during that period will automatically forfeit the \$100 deposit.

6. Cancellation, Refunds, and Other Notices: Contract cancellations and other notices must be submitted in writing to the Department of University Housing, Box 425380, Denton, Texas 76204-5380. Notifications submitted to other offices do not comply with this requirement and requested official action cannot be assured. The date such correspondence is received by the Department of University Housing, or if mailed, the date of the postmark thereon, if earlier, will constitute the basis for determining compliance with deadlines.

A. Procedures for Canceling Prior to Initial Occupancy: (Initial occupancy refers to the resident signing the contract, receiving the room key, and/or moving belongings into the room. 1. Cancellation will take place when written notification of desire to cancel is received by the Department of University Housing, on or before June 1 for the Academic Year (Fall/Spring), June 1 (Fall Semester only), December 15 (Spring Semester only), May 1 (Summer I or III) or June 15, (Summer II) for the specific semester during which the contract initially becomes effective. 2. If the Department of University Housing Assignments Office has been notified of the cancellation in writing on or before June 1 for the Academic Year (Fall/Spring), June 1 (Fall Semester only), December 15 (Spring Semester only), May 1 (Summer I or III) or June 15, (Summer II) for the specific semester during which the contract initially becomes effective, the \$100 deposit will be refunded to the student upon request. If the student fails to occupy the reserved space or notification is not received, deposit will be forfeited by the student. A new Housing/Food Services application/contract, \$25 nonrefundable application/contract

■ 5. In Case of Emergency, Contact:

First Name Last Name

(_____)_____
Telephone Number

Relationship

■ 6. Missing Persons Contact:

First Name Last Name

(_____)_____
Telephone Number

Relationship

■ 7. 2009-2010 Meal Plan Options and Rates

(Participation in a meal plan is required.)

- 8 Meals per Week + \$125 Dining Dollars* = \$1,125/semester + tax
- 8 Meals per Week + \$225 Dining Dollars* = \$1,225/semester + tax
- 10 Meals per Week + \$200 Dining Dollars* = \$1,290/semester + tax
- 12 Meals per Week + \$250 Dining Dollars* = \$1,350/semester + tax
- University Plan = \$1,400/semester + tax

*Dining Dollars Balance remaining at the end of the Fall semester will transfer to the Spring semester ONLY for those students who continue to reside in on-campus housing.

■ 8. Roommate, Residence Hall and Room Preference

Preferred Roommate: _____

Roommate's Social Security No.: _____

- Private Room (if available)
- Non-Traditional/Graduate Student (24 Hr Quiet Area)
- Living Learning Communities

- Honors Living Community
 - International Experience Community
 - Health Profession Floor (indicate major _____)
 - RESNET In-Room Computer Access
 - Wheelchair accessible room (please attach Medical documentation)
 - Hearing impaired room (please attach Medical documentation)
- Residence Hall Preference:
1. _____
2. _____

Contract Agreement

■ I, the undersigned student, have read, understand, and received the Housing/Food Services Contract terms and conditions.

Signature of Applicant Date

(Guardian's signature required if student is under 18 years of age) Date

Information Regarding Use of Your Social Security Number

In accordance with Leg. House Bill 1922, an individual is entitled to request to be informed about the information collected about them; receive and review their information; and correct any incorrect information. (Chapters 552 and 559 of the Texas Government Code) Disclosure of your social security number is required to make a room assignment at Texas Woman's University. Your social security number will be used as a unique number to maintain a permanent record in University Housing for your room assignment, meal plan and billing at the University. Any further disclosure of your social security number will be governed by the Public Information Act. TEXAS WOMAN'S UNIVERSITY is an Equal Opportunity University complying with federal requirements prohibiting discriminatory activities.

Date: _____ App Fee: _____ Dep: _____

Rec#: _____ Entered: _____ By: _____

Original Assignment: _____

Please separate and keep bottom portion for your records.

fee, and a \$100 room deposit will be required if student should decide to enroll at a later date. 3. If proper cancellation information is given to the Department of University Housing and the student should decide to enroll later during the period of the initial contract and desires Housing/Food Services, the \$100 deposit should be forwarded to the Department of University Housing and the Housing/Food Services application/contract the \$25 nonrefundable application/contract fee already on file will be applied to the remainder of the contract period.

B. Procedure for Canceling After Occupancy: After the student has taken occupancy (i.e., signed the contract, checked out keys, and/or moved her/his belongings into the room), she/he may cancel the contract providing she/he will not be in violation of the University Residency Requirement. The effective date of the refund will be the actual date the student officially checks out of the residence hall (See Residence Life Handbook for procedures.) If the student breaks the contract, the \$100 deposit will be forfeited and the student will be charged a \$300 failure to complete-contract fee for the Fall or Spring Semester or a \$100 failure-to-comply contract fee for Summer I or II and, a \$20 meal plan handling fee. A per-day charge for room and food services will be assessed for the number of days actually assigned. The remaining balance, if any, will be refunded. Refunds will be issued beginning the twenty first (21st) day prior to the end of semester. Students leaving the University during their first week of the Fall or Spring semester will be charged \$100, and those leaving the second week will be charged \$200. Beginning with the third week, the \$300 charge will be assessed.

NOTE: An early termination of the contract without the \$300 or \$100 failure-to-complete-contract fee will only be given to a student who registers to student teach or will be participating in a departmental internship or affiliation away from campus. Upon confirmation of same, the student will be released from the contract when her/his student teaching or internship is scheduled to begin. A per-day charge for room and food services will be assessed for the number of days actually assigned.

C. Procedure for Canceling by the University after Occupancy: The University may cancel the contract if the student fails to meet any of the terms and conditions stated herein or for violation of University or residence hall regulations as stated in the Student Handbook or in the Residence Life Handbook which are made a part of the contract by reference. Cancellation of the contract for the reasons stated herein will result in the eviction of the student upon a three-day notice, except where the University determines that the continued residency of the student would pose a danger to the life, health, or general well-being of other members of the residential community, in which case the student may be evicted with less than a 24-hours notice. The student will be charged the daily room and food services rate through the date of official check-out and a meal plan handling fee.

FOOD SERVICES

1. The student agrees that, if living in the residence halls she/he will purchase a meal plan each semester for the entire period of the contract. If no meal plan is selected, the student will automatically be assigned and charged the minimum meal plan.
2. Refunds will not be given for missed meals due to academic scheduling problems or trips taken by the resident for academic or extracurricular purposes.
3. Students may spend the entire Dining Dollar balance in a semester, but the balance remaining at the end of the Fall semester will transfer to the Spring semester ONLY for those students continuing to reside in on-campus housing. Any carry-over balance is added to the student's Spring meal selections. Balances will not carry over to the following semester at the end of the Spring semester.

GENERAL PROCEDURES AND POLICES

1. The Housing/Food Services Contract is personal and may not be transferred or assigned to another person. It guarantees the student a bed space (not a particular room) in University residence halls. The Department of University Housing reserves the right to make all hall and room assignments and to make any subsequent

changes considered advisable or necessary. If the student does not move within the time period designated by the University, University officials may pack and move the student's belongings to the new assignment and charge the student accordingly. If warranted, disciplinary action may also be taken.

2. In the event that the accommodations assigned to the student are destroyed or otherwise made unavailable and the University is not able to furnish other accommodations, the contract shall terminate. All rights and liabilities for the parties hereto shall cease and rental payments previously made by the student shall be refunded on a prorated basis for the period for which accommodations were not made available to the student.

3. All assignments are on a double-occupancy basis unless otherwise stated. Single occupants who do not reserve their rooms on a private basis and have an official confirmation letter of the private assignment agree to accept an assigned roommate or to move to another room upon the request of the Department of University Housing. A student occupying a room on a private basis for any reason will be charged the private occupancy rate.

4. Rules and regulations appearing in the most recent Residence Life Handbook which pertain to residency in the University residence halls, and others which may from time to time be developed by the Department of University Housing, are made part of this contract. In the event of a conflict between the rules and regulations appearing in the Handbook and this contract, the provisions of this contract shall govern.

5. Although precautions are taken to maintain adequate security, the University does not assume any legal obligation to pay for injury to persons (including death) or loss or damage to items of personal property which occur in its buildings, storage facilities, or on its grounds prior to, during, or subsequent to the period of the contract. **Students or their parents are encouraged to carry appropriate insurance to cover such losses.**

6. If any section of this contract becomes invalid, this will not affect the validity or enforceability of the remainder of the provisions of the contract.