

# FINANCIAL INFORMATION

Tuition and Charges vary by program, and may consist of the following:

- **Tuition** - the cost of taking classes; payment for academic instruction
- **Course Fees** - additional costs for specific courses (for example, science classes or art classes), which pay for laboratory access, computer software, additional materials, etc.
- **Academic Fees** - extra charges related to student academics and tuition; this includes payment plan fees, graduation fees, special course fees, etc.
- **Non-Academic Fees** - these allow students to use campus resources and participate in student events and may include technology fees, student life fees, health insurance, vehicle registration, etc.
- **Room and Board** - the cost of a dorm room and meal plan; varies by dorm and meal type

## Payment Policy

Monthly billing statements are published online and can be viewed on the Student Accounts page in MyJudson (log in required). No paper bills are sent through the postal service. Any questions regarding student bills or payments should be directed to the Office of Student Accounts. Their contact information can also be found in MyJudson.

Semester charges for tuition, room and board, and all fees are due and payable per the schedule found on the Finances page for each program. Payment of accounts may be made from personal or family resources, student or parent loans (government or private), approved Judson or external financial aid, a confirmed state rehabilitation grant, or any combination of these means. Students who are admitted or enrolled too late to arrange for full payment of their accounts by means other than their personal or family resources by their first day of classes are nonetheless still required to make full payment by that date or enroll in the school's payment plan and make payments per plan agreement. **Setting up a payment plan after the due date means payments are due immediately.**

If the student subsequently receives funds from some other source, including financial aid, and these funds are applied to the student's account, thereby producing a credit balance in the student's account, then the student will be entitled to a refund of that credit balance if arrangements are properly made with the Student Accounts Office. Students having charges that are not paid in full by listed payment in full date will be subject to cancellation of their registration for classes that semester. They are also subject to late payment fees and carrying charges.

Fines and additional charges assessed during a semester (add/drop fees, vehicle fines, dorm damage, etc.) are due 30 days after being posted on the student's account. If at any time during the course of a semester a student has an account balance owed to the University greater than 30 days past due, a carrying (interest) charge of 1.3%, compounded monthly, will be assessed and applied to the unpaid balance after the 1st day of each month. In addition, students having any balance due to the University at the time of pre-registration for an ensuing academic semester, term, or year, will not be permitted to pre-register until the account balance has been paid in full. Students who have pre-registered for an entire academic year, and subsequently have a past due balance as of November 1 of that academic year, will be notified that they have until mid-November to pay their balance in full or their pre-registration for the forthcoming spring semester will be cancelled. Subsequent payment in

full of the outstanding account balance will entitle the student to once again pre-register for the spring semester, but class availability from the original registration will not be guaranteed.

Students with outstanding debt to the University will have a hold placed on their records. This hold means the student may not register for any additional courses or participate in graduation ceremonies unless that debt is paid in full or arrangements have been confirmed for the debt to be paid within a timely manner. Semester or term grades, transcripts, diplomas, letters verifying course or program completion or any other student credentials will be issued only when all debt to the University has been paid in full. The process of releasing any of the above documents will begin immediately upon the payment of the debt by cash, or certified check. If the debt is settled with a personal or electronic check, the documents will be released upon verification that the appropriate funds have been transferred to the university as a result of the check clearing the bank, usually a 5-7 business day process.

Should the student fail to make payment due for any amount owed to Judson University, the balance due will be subject to advanced collection activity. All collection fees (23% - 50% of outstanding charges), plus all reasonable attorney fees and course costs will be assessed to the student's account and become due to the University.

## Payment Plans

Judson University offers an interest-free, in-house Payment Plan. This plan will allow you to spread the semester's principal charges over a number of months, concluding before the end of that semester. As long as you are current with your payments, no monthly carrying charges are assessed and your account is considered paid in full for purposes of access to online records, participation in classes, extracurricular activities, and pre-registration. The Judson University Payment Plan will require a non-refundable set-up fee per semester. See the Finances page for each program for the current amount of the payment plan set-up fee. \*There are no payment plans for traditional summer term courses, payment in full is due upfront.

## Appeal of Financial Policy

As outlined in this catalog, Judson University has written policies in place concerning tuition charges, mandatory fee charges, payment due deadlines, tuition refunds, registration deadlines, disciplinary fines, and other miscellaneous charges and Fees. If a student feels there are extenuating circumstances which prevent them from complying with these financial policies, they may submit a Formal Appeal of Financial Policy form, available through the Student Accounts Office. Although the appeal will be considered, the form is not a guarantee that the request will be granted. The form will be processed within 5 business days. The student will be notified at their Judson email address as to the decision.