

EXPENSES & FINANCIAL POLICY – ONLINE PROGRAM

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Online Tuition and Fees – 2020-2021

Tuition

- UG Full-time (12 or more semester hours)
 - \$390 per hour
- UG Part-time (11 semester hours or less)
 - \$455 per hour
- UG Military (part-time and full-time)
 - \$250 per hour
- Registered Nurse - Bachelor of Science in Nursing (R.N-B.S.N)
 - \$330 per hour (part-time and full-time)
- Registered Nurse - Bachelor of Science in Nursing- Master of Science in Nursing (R.N.-B.S.N-M.S.N. Accelerated Program)
 - \$330 per hour (part-time and full-time)
- Bachelor of Science in Nursing-Master of Science in Nursing (Dual Degree)(B.S.N.-M.S.N.)¹
 - \$330 per hour (part-time and full-time)
- Bachelor of Science in Nursing-Master of Science in Nursing (Dual Degree) (B.S.N.-M.S.N.)¹ Military
 - \$250 per hour (part-time and full-time)
- Bachelor of Science in Nursing- RN Post Licensure
 - \$330 per hour (part-time and full-time)
- The Edge High School Dual Enrollment
 - \$549 per course
- Willmington School of the Bible
 - \$120 per hour (part-time and full-time)

¹ The B.S.N.-M.S.N. Dual Degree program is formatted in a way in which students enrolled specifically in this program will earn their Bachelor of Science in Nursing and a Master of Science in Nursing concurrently.

Washington and New York Fellowship Programs: ¹

- Washington Fellowship Program Tuition
 - Fall or Spring - \$9,645 per semester
 - Summer - \$440 per credit hour
- Washington Fellowship Program Housing
 - \$4,935 per semester
- New York Fellowship Tuition
 - Fall or Spring – \$9,645 per semester
 - Summer – \$440 per credit hour
- New York Fellowship Housing
 - Fall or Spring- \$6,950 per semester
 - Summer– \$5,000 per semester

¹ All students enrolled in the Washington or New York Fellowship Programs who are not registered full-time will be assessed the part-time rate of \$815 per credit hour. In addition, students will be assessed \$815 per credit hour for all registration that exceeds the block rate.

Basic Fees (Mandatory):

- Application Fee (non-refundable) - \$50 one time
- Certificate Completion Application Fee - \$50 one time
- Readmission Application Fee - \$50 one time
- Inclusive Access Fee - \$38 per hour
- Technology Fee - \$199 per semester

Conditional Fees:

- Financial Check-In Late Fee - \$125 per semester
- Course Audit Fee - \$75 per semester
- Withdrawal Fee - \$50 one time
- Degree Completion Application Fee - \$100 per application
- Failed Payment Processing Fee - \$35 per transaction
- Replacement ID Card (Flames Pass) - \$25 per replacement
- Replacement BankMobile card - \$10 per replacement

Payment Plan Fees:

- Payment Plan Participation Fee - \$50 per semester

Student Identity Verification:

- Liberty University does not charge additional fees for student identity verification.

Experiential Learning:

- College Level Examination Program (CLEP)
 - \$50 Registration Fee
 - \$87 Administration Fee
- Defense Activity for Non-Traditional Education Support (DSST)
 - \$50 Registration Fee
 - \$85 Administration Fee
- Institutional Challenge Exam (ICE)
 - \$50 Registration Fee
 - \$80 Administration Fee
- ICE Student Material Package (Optional) - \$45 – Registration Fee
- Portfolio Assessment - \$100 Administration Fee

Certificate Programs

The tuition charge for each Certificate Program is the same as its corresponding Undergraduate and Graduate Degree tuition charge.

All Liberty University students are required to abide by the policies outlined in the catalog.

Financial Check-in (FCI)

Financial Check-In (FCI) is Liberty University's online system that secures financial arrangements with the University for direct charges like tuition and fees, to include prior, current, and/or future balances. All online students are required to register and complete FCI each semester prior to attending a class or arriving on campus. Current deadlines, procedures, and payment options can be viewed on the Student Financial Services webpage: <https://www.liberty.edu/student-financial-services/>. Students who do not complete FCI by the published deadline will be subject to having courses dropped and may be assessed a late Financial Check-In fee of \$125. FCI deadlines are given in Eastern Standard Time (EST).

Once a student completes FCI, all payments made prior to the beginning of the semester are held in deposit to secure the student's class schedule, institutional grants or scholarships, and housing, as applicable.

All online students: register for courses and then complete FCI.

Non-attending or Non-returning Students

If an online student decides not to attend and drops their course(s), they may request a refund of the initial payments (excluding payments covering non-refundable fees) by emailing luostudentrefunds@liberty.edu.

Payments on Student Account

Payments on a student's account can be made by check, ACH, money order, cashier's check, credit/debit card, online via the student's ASIST account, or through Liberty's International payment portal (for international students only). Liberty University cannot process payments from non-U.S. bank accounts, money markets, trusts, home equity, or savings accounts. Cash payments are received at Cashiering & Treasury Services located in the Student Service Center in Green Hall. Liberty accepts international payments through Liberty's International Payment Portal (<https://www.flywire.com/pay/liberty>) powered by Flywire.

By using Liberty's International payment portal, the student can:

- Execute, track, and confirm international payments online
- Choose payment options from their home country
- Access a 24/7 multilingual Customer Support Team
- Save on bank fees and ensure the best exchange rates with Flywire's Best Price Guarantee (<https://www.flywire.com/priceguarantee>)

A student's account must be paid in full prior to registering for any future courses. When a student completes FCI for a future term and then becomes delinquent in the current term, financial aid is removed or reduced on the account, the resulting balance must be resolved prior to future registration. In this circumstance, the student should consult a Student Accounts Contact Center Agent to discuss payment options.

Monthly account statements are sent to current students who have an outstanding account balance via their Liberty email address.

Please visit the Student Financial Services webpage for current information on procedures, payment options, and schedules: <https://www.liberty.edu/student-financial-services/>.

Payment Plans

The University may offer a student the option of paying remaining balances through a monthly payment plan as an alternative to paying in full. Payment plan options will vary depending upon when Financial Check-In is completed. Payment plans are interest-free and include a non-refundable \$50 participation fee. The participation fee is factored into the student's total balance and is charged for each semester that a student participates in a payment plan. Special payment plans with varying fees may be offered to students with delinquent balances.

Payment plans are scheduled with automatic monthly drafts. The initial payment is due immediately upon acceptance of the payment plan and the remaining installments are automatically processed on the scheduled draft date from the established checking account or debit/credit card.

It is the responsibility of the student to maintain current and valid bank or credit card information on their account. Under the payment plan

agreement, the student must ensure that the account has sufficient funds at the time of the scheduled drafts. When using a debit/credit card, the student must check with the bank or credit card company that the daily spending limit can accommodate the draft amount. The bank or credit card account must be from an institution that participates in automatic draft programs.

It is the responsibility of the student to ensure that all financial aid estimates are reflected correctly prior to the processing of the first draft. If charges or payments are added, removed, or adjusted after the payment plan is in place which result in an increase or decrease in the remaining balance, it is the responsibility of the student to review and make any adjustments to the payment plan. Any payment(s) made outside of the payment plan will not prevent the next scheduled draft from being processed. The student may confirm any changes by recompleting FCI. The system will calculate and display new draft amounts in FCI, and once completed, the FCI receipt page will display the updated draft amount(s). If the student fails to recomplete FCI to confirm the adjusted drafts, the previously confirmed draft amount(s) will be processed and the student is responsible to pay any remaining balance.

While it remains the responsibility of the student to manage adjustments to the payment plan, Liberty University reserves the right to adjust a payment plan down as necessary. The University also reserves the right to cancel/terminate a payment plan for any reason and/or remove a student from a financially checked-in status. The student may also be removed from classes, have services suspended, and/or have curriculum access blocked.

Failed Payment Processing Fee

A student will be charged a non-refundable failed payment processing fee for each returned or declined payment made via check, ACH, debit card automatic draft, and credit card automatic draft. If a student accumulates three or more returned or declined payments within a year, the student:

- May be ineligible to participate in a payment plan
- May not be able to make online payments via ACH

Check Cashing

As a courtesy to currently enrolled students, the Cashiering & Treasury Services Office will cash checks from parents, the student's personal checking account, or a Liberty University payroll check.

The maximum amount that may be cashed is \$50 per week, and a \$1 fee will be assessed for each cashed check. If a check is returned or declined for any reason, the student's account will be charged the check amount as well as a returned payment fee. The student may lose the privilege of cashing checks with Liberty University after two offenses.

Flames Pass

The Flames Pass is the official Liberty University ID card. The card can be used for meal plans, Flames Cash, campus events and recreation, authorized building entry, student discounts, and other activities and services. Once Financial Check-In is completed, the student may obtain a Flames Pass by submitting a photo online or visiting the ID & Campus Services Office. In the event the card is lost, the student may purchase a replacement for \$25.

Flames Cash

Flames Cash is a declining balance account accessed through the Flames Pass. Funds added online and in-person are available

immediately. Flames Cash is accepted at participating on and off campus merchants. Flames Cash provides a convenient and secure way to carry money with no account fees, rolls over from year to year, and can be easily added and managed online.

BankMobile

BankMobile is the University's refund management third-party servicer that disburses refunds, per diems, and stipends for the University. For more information about BankMobile, visit this link: <https://bankmobiledisbursements.com/refundchoicessso/>.

Additional Information

Additional information about the Flames Pass, Flames Cash, and BankMobile can be found online at <https://www.liberty.edu/flamespass/>.

Books and Supplies

Effective 2018-19, the University will provide online undergraduate students with all of their required books for the online undergraduate course(s) that they are registered for. Online undergraduate students will no longer need or have access to request a Book Voucher.

Any online student taking a *Resident or Intensive* course may need to purchase their books and supplies through the Liberty University On-Campus Bookstore.

Course, Online Content, Material, and Inclusive Access Fees

The student is responsible for paying applicable course fees, online content fees (including e-Books), material fees, inclusive access fees, and fees charged for special elective-type courses by organizations other than the University. A list of these fees is published on the Student Financial Services' webpage (<https://www.liberty.edu/student-financial-services/basic-costs/>). Most fees are non-refundable unless stated otherwise.

The inclusive access fee includes electronic access to required course content and direct access to Blackboard at any time and on any device. If applicable, the fee may cover the cost of printed course materials for Online courses. The fee is waived for Online undergraduate students taking undergraduate Online courses. Students in the BSN-MSN program at the undergraduate level will have the inclusive access fee waived for any Online undergraduate courses.

Withdrawal Fee

A \$50 fee will be charged for the processing of an official, unofficial, or administrative withdrawal.

Degree Completion Application Fee

All graduating students must complete a degree completion application through their ASIST account. A \$100 degree completion application fee is automatically assessed when the application is submitted, not upon degree conferral. This non-refundable fee is not contingent on the student's attendance at graduation events or activities.

Certificate Completion Application Fee

A certificate completion application fee is automatically assessed by Registrar near the time of the Certificate Completion Application, not certificate conferral. This is a non-refundable fee.

Technology Fee

In order to continue to provide students with the best online platform, tutoring services, software, IT Helpdesk Support, and updates, the technology fee will be assessed every semester of enrollment.

The technology fee will apply to all students with the exception of military active duty, reserve and National Guard.

Fee Appeal Policy

An online student may appeal a Late Financial Check-In Fee or a returned payment fee by submitting a written appeal online to the Student Accounts Office within 30 business days of the billing/notification. The student may fill out the fee appeal form at <https://www.liberty.edu/student-financial-services/payments/fee-appeal-process/> and must attach all supporting documentation. The student will receive a response within 30 days of the receipt of the appeal.

If a student would like to appeal any other charge, they may submit a written appeal to the department that assessed the charge.

Students repeating flight courses may have their flight fee waived. Contact Student Accounts for more information.

Online Class Attendance

Regular attendance in online courses is expected throughout the length of any courses the student is taking. Online students who do not attend within the first week of a course by submitting an academic assignment (such as the Course Requirements Checklist, an examination, written paper or project, discussion board post, or other academic assignment) will be dropped from the course roster and will not be allowed to submit further course work. The student may appeal to their instructor to be allowed back in the course.

The student is solely responsible for any course work missed due to non-attendance. A student who presents the instructor with an adequate and documented reason for absence may be given an opportunity to make up the work missed.

Students who attend a course by submitting an academic assignment and then cease progressing toward the completion of the course will be assigned a grade of FN (Failure for Non-Attendance) during the semester.

Refund Policy for Enrolled Students

Enrolled qualified students can receive a refund from their student account once all financial obligations have been met and a credit balance remains.

FCI provides students with two credit-management options through the Authorizations page of FCI.

- By Selecting "Hold my credit" a student authorizes Liberty University to hold a Title IV credit balance for a future term.
- By Selecting "Refund my credit" a student authorizes Liberty University to release a Title IV refund to the student (in all cases except Parent Plus loan refunds).

Credit from Title IV must be refunded via a student's selected refund preference. At the end of each academic year, all Title IV (Federal Grants and Federal Loans) credit balances must be refunded or returned to the U.S. Department of Education in the case of federal student loans. Credit balances will ONLY be refunded to the student.

Refunds will be released by the University and then disbursed by BankMobile. The student must select a refund preference according to instructions provided from BankMobile. For more information about BankMobile, visit this link: <http://bankmobiledisbursements.com/refundchoicesso/>.

Title IV Refunds

(Federal Direct Subsidized Loan, Federal Direct Unsubsidized Loan, Federal Direct Parent PLUS loan, Federal Pell Grant, FSEOG, etc.)

Within the FCI process, students authorize the handling of a credit balance on their student account. The funds may be held throughout the academic year and apply to any account balance, or students can authorize the credit balance to be refunded.

Liberty University encourages student to only borrow the minimum amount of loans to cover direct charges. Students who wish to reduce their loans to eliminate a credit balance to refund may do so by completing a Loan Change Form in the Student Checklist.

Title IV aid, in addition to institutional and State aid, is disbursed 21 days after the student becomes eligible. Title IV refunds begin processing on day 25, but all are processed within 14 days from when aid is disbursed in accordance with federal regulations.

Credits from Parent PLUS will be refunded to the loan applicant in the form of a check, unless written authorization is submitted to the Financial Aid Office stating that the refund may be sent to the student.

For more information, visit the Student Financial Services homepage under the Disbursement Process link for more information at <https://www.liberty.edu/student-financial-services/>.

Refunds Unrelated to Title IV Aid

For credit balances not made up of federal aid, the student may submit a refund request to the Student Accounts Office. A refund from credit or debit card payments will be refunded back to the original payment card. Written requests must be sent to: luorefunds@liberty.edu

Official Withdrawal Policy

Liberty University is committed to the success of every student and will work with each student to determine the best way to handle any financial and/or academic challenges. The online withdrawal categories are: administrative, military, official, and unofficial.

Administrative Withdrawal

An expulsion resulting from violation of the disciplinary system or any other valid reason initiated by the University which is approved by an authorized University administrator will result in an administrative withdrawal. Grades of "W" will be recorded in all courses for which the student is registered.

Military Withdrawal

Online students who must withdraw due to military duties are required to send a copy of their orders and other supporting documentation to the Military Affairs Office. Military Affairs will then review to determine if the student is eligible for an official military withdrawal. Additional information regarding military withdrawals can be found online at <https://www.liberty.edu/military/deployment-guide/withdrawals/>.

Official Withdrawal

Online students who desire to withdraw from one or more courses in a semester, or the University, must contact the Liberty University Online Academic Advising Department by phone or via their Liberty University webmail account to start the withdrawal process.

A total withdrawal is when a student ceases all active enrollment in a semester. A partial withdrawal is when a student withdraws from the individual course(s), but has active enrollment remaining in the semester of the withdrawal.

If a student withdraws from a sub-term and is registered for course(s) in the future sub-term(s) during the semester of the withdrawal, the student must submit a **letter of intent** in order to remain in the future courses. If a letter of intent is not submitted with the withdrawal, the student will be automatically dropped from the future sub-terms, resulting in a total withdrawal from the semester.

Unofficial Withdrawal

The University has established a procedure in accordance with Title IV regulations, to determine if students enrolled in courses are progressing toward the completion of their courses. The Title IV regulations require universities to have a mechanism in place for determining whether or not a student who begins a course, and received or could have received a disbursement of Title IV funds, unofficially withdrew.

Students who have begun, yet cease to submit academic assignments (such as an examination, written paper or project, discussion board post, or other academic assignments) during the enrollment period, will be assigned the grade of FN. If a student receives the grade of FN for all courses in a semester and ceases attendance, an unofficial withdrawal will be processed for that semester. The withdrawal date is the last date an academic assignment was submitted during the enrollment period. A Title IV withdrawal calculation may be performed based on the withdrawal date and the student may be reported as withdrawn. Students will be notified by the Financial Aid Office regarding the results of the Title IV withdrawal calculation. The student will be responsible for any remaining account balance.

Withdrawal Refund Policy

Once a withdrawal is processed, the student will need to contact Student Accounts to receive further details about their individual refund.

Students who unofficially withdraw as outlined in the Withdrawal Policy will be charged for full tuition and fees as it applies and will be responsible for any outstanding balance on his or her account.

Any student who completes the official withdrawal procedure may receive a refund of tuition according to the schedule below. In the event of a total withdrawal, some fees may be prorated.

Intensives: The start of the course is defined as the first day that the course begins; it is not necessarily the first day of the in-class portion of the intensive. Some intensive courses require pre-work and/or post-work to be completed. These courses start as soon as the pre-work begins and continue until the last day to submit post-work. Any student who completes the official withdrawal procedure may receive a refund of tuition according to the schedule below. In the event of a total withdrawal, some fees may be prorated. For refund purposes, a week begins at 12:00 a.m. the morning the course starts and closes at 11:59 p.m. seven days later.

Eight-Week Courses

1. 100% tuition will be credited if the student withdraws within the first week of the course, but before submission of the first assignment (first assignment includes the Course Requirements Checklist). The student's request will be processed as a drop for the purpose of refunding charges only, not for Financial Aid attendance or recalculating of aid.
2. 75% tuition will be credited if the student withdraws after submitting their first assignment and through the close of the second week of courses.
3. 50% tuition will be credited if the student withdraws after the second week of courses, but before the close of the fourth week of courses.
4. 25% tuition will be credited if the student withdraws after the fourth week of courses, but before the close of the sixth week of courses.
5. No tuition will be credited after the sixth week of courses.

Fifteen-Week and Sixteen-Week Courses

1. 100% tuition will be credited if the student withdraws within the first week of the course, but before submission of the first assignment (first assignment includes Course Requirements Checklist). The student's request will be processed as a drop for the purpose of refunding charges only, not for Financial Aid attendance or recalculating of aid.
2. 75% tuition will be credited if the student withdraws after submitting the first assignment and through the close of the fourth week of courses.
3. 50% tuition will be credited if the student withdraws after the fourth week of courses, but before the close of the eighth week of courses.
4. 25% tuition will be credited if the student withdraws after the eighth week of courses, but before the close of the twelfth week of courses.
5. No tuition will be credited after the twelfth week of courses.

Seventeen-Week Courses

1. 100% tuition will be credited if the student withdraws within the first week of the course, but before submission of the first assignment (first assignment includes Course Requirements Checklist). The student's request will be processed as a drop for the purpose of refunding charges only, not for Financial Aid attendance or recalculating of aid.
2. 75% tuition will be credited if the student withdraws after submitting the first assignment and through the close of the fifth week of courses.
3. 50% tuition will be credited if the student withdraws after the fifth week of courses, but before the close of the ninth week of courses.
4. 25% tuition will be credited if the student withdraws after the ninth week of courses, but before the close of the thirteenth week of courses.
5. No tuition will be credited after the thirteenth week of courses.

Intensives: The start of the course is defined as the first day that the course begins; it is not necessarily the first day of the in-class portion of the intensive. Some intensive courses require pre-work and/or post-work to be completed. These courses start as soon as the pre-work begins and continue until the last day to submit post-work. Any student who completes the official withdrawal procedure may receive a refund of tuition according to the schedule below. In the event of a total withdrawal, mandatory fees may be prorated. For refund purposes, a week begins at 12:00 a.m. the morning the course starts and closes at 11:59 p.m. seven days later.

1. One-Week Intensive

- 100% - Start of course to close of the first day
- 50% - Start of course to close of the second day
- 25% - Start of course to close of the third day
- 0% - After the close of the second day, the student is liable for all tuition.

2. Two-Week Intensive

- 100% - Start of course to close of the first day
- 50% - Start of course to close of the third day
- 25% - Start of course to close of the fifth day
- 0% - After the close of the fifth day, the student is liable for all tuition.

3. Three-Week Intensive

- 100% - Start of course to close of the first day
- 50% - Start of course to close of the fourth day
- 25% - Start of course to close of the eighth day
- 0% - After the close of the eighth day, the student is liable for all tuition.

4. Four-Week Intensive

- 100% - Start of course to close of the first day
- 50% - Start of course to close of the fifth day
- 25% - Start of course to close of the tenth day
- 0% - After the close of the tenth day, the student is liable for all tuition.

5. Five-Week through Eighteen-Week Intensives

- 100% - Start of course to close of the first week, but before submission of the first assignment (first assignment includes Course Requirements Checklist). The student's request will be processed as a drop for the purpose of refunding charges only, not for Financial Aid attendance or recalculating of aid.
- 75% - Submission of the first assignment through the close of the first quarter (1/4 of the course length)
- 50% - After the close of the first quarter (1/4), but before the close of the second quarter (1/2 of the course length)
- 25% - After the close of the second quarter (1/2), but before the close of the third quarter (3/4 of the course length)
- 0% - After the close of the third quarter (3/4), the student is liable for all tuition.

Unpaid Accounts

Tuition, and all other costs on a student's account are payable prior to or at the time of FCI. If a student is 10 or more days delinquent on his account, the student may be removed from classes. Failure to make financial arrangements could ultimately result in an administrative withdrawal.

Students with unpaid accounts may be restricted from registering for subsequent terms. They may also be ineligible to receive an official transcript or diploma until the account is paid in full.

Additional Information

Additional information regarding the University's academic and administrative policies and procedures can be found on the University website at <https://www.liberty.edu/online/>.