

Catalog: Undergraduate Catalog 2012-2013 [Archived Catalog]

Title: Expenses and Financial Policy - Residential

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Resident Tuition and Fees 2012 – 2013

Tuition	Per Hour	Per Semester	Per Year
Undergraduate (Full-Time) (12 – 18 semester hours)		\$9,281	\$18,562
More than 18 semester hours	\$619		
Part-Time (less than 12 semester hrs)	619		
Summer	340		
English Language Institute		4,366	8,732
English Language Institute (Summer)		2,756	
Ethnomusicology	471		
Housing/Room & Board			
Housing Fees:			
Tier 1: Residential Annex		3,525	7,050
Tier 2: Main Campus		3,625	7,250
Tier 3: Campus East: 3-person		3,725	7,450
Tier 4: Quad Living		3,940	7,880
Tier 5: Campus East: 2-person		4,190	8,380

Annual Fees (Mandatory):				
Activity Fee/Student Center Fee		295	590	
Technology Fee		321	642	
Transportation Fee		87	174	
Basic Fees:	One Time	Per Hour	Per Semester	Per Year
Application Fee	\$50			
Readmission Application Fee	40			
Audit Fee		75		
Estimated Cost:				
Books			800	1,600

Conditional Fees:			
Vehicle Registration		134	268
Assessment Fees:			
Computer Skills	55		
English	10		
Math	10		
Drop/Add Fee (per course)	10		
Graduation Application Fee	100		
Late Check-in Fee	125		
Withdrawal Fee	50		
Replacement ID Card (Flames Pass)	25		
Replacement HigherOne Card	15		
Check Cashing Fee (per check)	1		
Returned Payment Fee (per transaction)	35		
International Health Insurance			978
Payment Plan Fees:			
Payment Plan Participation Fee		45	
Payment Plan Change (per change)		25	

Experiential Learning:

Test	Registration Fee	Administration Fee
Aviation	\$ --	\$85
CLEP	50	80
DANTES (DSST)	50	80
ICE	50	80

Washington Fellowship Program:

	Per Semester
Application Fee	25
Tuition	7,614
Housing and Metro	3,850
Technology Fee	308
Food (estimate)	\$25-50 per week

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PERSONAL NEEDS

Laundry, cleaning, spending money, items related to personal grooming, towels, sheets, pillow(s), off-campus transportation, etc., vary and are an individual's responsibility.

RESIDENT STUDENTS TAKING ONLINE COURSES

A resident student, who takes any number of online courses, will be charged at the *Resident rate*.

It is the student's responsibility to complete Financial Check-In to secure their online courses, and make payment arrangements. More information regarding online courses is available online

at <https://www.liberty.edu/index.cfm?PID=17421> (login required).

Financial Check-In

All students are required to complete Financial Check-In through Liberty University's online system (ASIST). Official Financial Check-In (matriculation) occurs when a student has completed Financial Check-In located through ASIST online. The Financial Check-In is a system where ALL students complete their financial arrangements with Liberty University for tuition and fees, which include prior, current, and future balances. Deadlines, specific procedures and payment options can be viewed on the Student Accounts web page www.liberty.edu/studentaccounts. Students that do not complete Financial Check-In by the published deadline will be subject to having their courses and housing (if applicable) dropped and will be assessed the Late Check-In Fee.

All students are required to register and complete FCI prior to arriving on campus or attending a class.

- First term Residential Students: Complete Financial Check-In online, and then register for classes.
- Returning Residential Students: Register for courses during the open registration period, and then complete Financial Check-In online.
- All Online Students: Register for courses and then complete Financial Check-In online.

Please visit the Student Accounts web page for current information on procedures, payment options, and schedules: <http://www.liberty.edu/studentaccounts>.

INITIAL PAYMENTS FOR RETURNING STUDENTS

Once a returning student completes Financial Check-In, all payments made prior to the beginning of the semester are held in deposit to secure the student's course schedule, institutional grants or scholarships, and campus housing, as applicable.

Should the student decide not to return, the University must be notified in writing with a request for refund of the initial payments prior to the last day of drop/add. This written request may be sent to studentrefunds@liberty.edu. Without prior written notification, the student and money on the account are subject to the conditions described in the official withdrawal policy (explained below).

PAYMENTS ON STUDENT ACCOUNT

Payment on a student account can be made in the form of a check, money order, cashier's check, credit card, or online via the student's ASIST account. Cash payments are received at the General Cashiers Office in the Student Service Center located in Green Hall.

A student's account must be paid in full prior to registering for any future courses. The Financial Check-In online system confirms the financial arrangements with Liberty University. When a student completes Financial Check-In for a future term, and then becomes delinquent in the current term, (i.e. loans are returned to the lender), the resulting balance must be resolved prior to the start of the future term. It is in the best interest of the student, in this circumstance, to consult with a Student Accounts Representative to discuss options for resolution on account.

Monthly statements are sent by email to current and former students who have an outstanding balance on their account. Statements are sent to the student's Liberty email address.

PAYMENT PLANS

The University offers Tuition Payment Plan (TPP) options to students in the form of scheduled, automatic, monthly payment drafts for student account balances. A non-refundable Payment Plan Participation Fee is charged for each semester that the student participates in the TPP. The initial payment will draft within 24 hours of establishing the payment plan, and the remaining installments are automatically processed on the scheduled draft date (1) from a bank account; or (2) from a debit/credit card account. No interest is charged on the outstanding balance while in a TPP.

Those students who enter a TPP and later withdraw from the plan are still subject to the Payment Plan Participation Fee. While the system will accommodate online adjustments to an account as additional credits or debits alter the total balance, changes to a TPP requiring University staff intervention are subject to a Payment Plan Change Fee.

It is the responsibility of the student, and person financially responsible for the student's account, to maintain current bank or credit card information and to ensure that the account has sufficient funds at the time of the scheduled draft under the TPP agreement. When using a card, confirm with the bank or credit card company that the daily spending limit can accommodate the draft amount, avoiding declined drafts and resulting fees. Only institutions that allow automatic debit/credit card drafts may be used. Liberty University cannot draft payments from non-U.S. bank accounts, money markets, trusts, home equity or savings accounts.

Payment plan options will vary depending upon when Financial Check-In is completed.

CHARGEBACK FEE

If a chargeback is initiated by a student, and the Merchant findings are in favor of the University, the student's account will be assessed a chargeback fee. The fee amount is dependent on the current credit card processor's fee to the University.

RETURNED PAYMENT FEE

A student will be charged a Returned Payment Fee for any returned or declined payment made via check, automatic draft or declined credit card draft(s). After two returned or declined payments, all transactions for the remainder of the academic year can only be made by cash, money order, or certified check. Repeat offenders may lose the privilege of utilizing the check payment option, and monthly payment plan options. Any future payment options will be at the discretion of the Director of Student Accounts. If a student provides invalid checking or credit card account information for their Tuition Payment Plan, the student's account will also be subject to the Returned Payment Fee.

Check Cashing

As a courtesy to our currently enrolled students, the General Cashiers Office will cash checks from parents, the student's personal checking account, or a Liberty University payroll check.

The maximum amount for cashing is \$50 and can only be cashed once a week. A fee of \$1 per check will be charged for each check cashed. If a check is returned

to the University for any reason, the student's account will be assessed the check amount as well as the Return Payment Fee. After two (2) offenses, the student will lose the privilege of cashing checks with Liberty University.

FLAMES PASS

Every student, living on or off campus, receives a Flames Pass, the official campus identification card. This card is used to access meal plans, athletic events, the LaHaye Student Center, and other campus events.

In the event the card is lost, the student may purchase a replacement at the cost of \$25.

Additional information about the Flames Pass can be found online at <http://www.liberty.edu/index.cfm?PID=20975>.

FLAMES CASH

Flames Cash is the declining balance account on the Flames Pass. These funds are accepted at participating merchants on and off campus. For more information on Flames Cash, how to load funds onto card and where funds can be used, please visit <http://www.liberty.edu/index.cfm?pid=21106>.

HIGHER ONE CARD

The Higher One card is issued to every Liberty University student as a tool for receiving refunds. Higher One is the banking partner that disburses refunds for the University. Please see the Card Services website <http://www.liberty.edu/cardservices> for more information.

In the event the card is lost, the student may purchase a replacement at the cost of \$15.

BOOKS AND SUPPLIES

Tuition does not cover the cost of course materials. Costs will vary according to the student's course of study and the availability of used books. The cost of textbooks and supplies will average \$800 per semester. Students should purchase materials after registration but prior to the sub-term begin date (course activation). Liberty University does not guarantee that required course materials will be available after the sub-term activation date.

Online courses: All online course materials are available through MBS Direct, and may be available at the University Bookstore. Online purchases are made through MBS Direct at <http://www.mbsdirect.net/liberty>.

The following funds may be used by resident students when purchasing textbooks:

- *Book Dollars:* Awarded to new first term students upon completion of Financial Check-In. Amount of award will be determined according to the Financial Check-In completion date.
- *Book Vouchers:* Students can include funds through Financial Check-In, as a book voucher, which is then transferred for use, to the Liberty University Bookstore.
- *Flames Cash:* Funds can be applied to a Flames Cash Account and used at the Bookstore, as well as other approved participating merchants. Current information is found at <http://www.liberty.edu/index.cfm?pid=21106>.

ACTIVITY FEE

All resident students are required to pay an Activity Fee each semester. This fee provides access to campus activities, admission to athletic events, access to the recreational facilities, and to help offset the cost of other resources dedicated to student activities. Regardless of residence status, all students are subject to this fee. This fee is not pro-rated for part-time students.

ALL students who attend an **intensive** course on campus will be charged an activity course fee. If a student has already paid the semester activity fee, in which the intensive is taken, an additional activity fee will not be charged.

COURSE FEES

Course fees and fees charged by organizations other than the University, will be paid by the student in addition to normal tuition charges. A list of course fees is published on the Registrar's web page online at <http://www.liberty.edu/registrar>.

HOUSING FEE

A student living in University housing is required to pay the applicable housing fee each semester depending on location and amenities. This fee covers room, and the basic resident meal plan in the University dining hall.

If a student moves into a dorm, and then withdraws or is allowed to move off campus (see regulations in the Student Affairs section of this publication) during the first three weeks of the semester, the student will be charged as follows:

- Main Campus - \$220 per week for any part of a week in which the student resides in the residence hall, or belongings remain in room.
- Quads Living - \$235 per week for any part of a week in which the student resides in the residence hall, or belongings remain in room.
- Campus East - \$275 per week for any part of a week in which the student resides in the residence hall, or belongings remain in room.

There will be no adjustment made for the room portion of the housing fee if the student moves off campus after the three-week period; however, the meals portion will be rebated at a flat rate of \$40 per week for the unused portion of the semester. The three-week adjustment period begins on the first official day of classes.

New and transfer students who attend orientation, live in University housing prior to the first week of classes, and who then withdraw at any time before the 1st week of classes, will be charged \$150 for their stay.

NEW STUDENT ASSESSMENT FEES

All new Resident students, both freshman and college transfer students, are required to take a computer assessment. If a student transfers a course that demonstrates competency in the required computer skills, the test requirement can be waived.

Students have the option to take assessments in English and Math. These

assessments aid in placing students in the appropriate course levels in these disciplines.

An Assessment Fee will be applied to the student's account for each assessment taken.

TECHNOLOGY FEE

All students, regardless of on-campus, off-campus, full- or part-time status, are required to pay a Technology Fee each semester. This helps provide for the operation and modernization of Liberty University's technological capabilities. These capabilities offer direct and indirect benefits to our students. These funds contribute to improving educational and classroom facilities, information services accessible both on and off campus, student services, and administration.

<p>ALL students taking an intensive course on campus will be charged a technology fee. If a student has already paid the semester technology fee in which the intensive is taken, an additional technology fee will not be charged.</p>	
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TRANSPORTATION FEE

The Transportation Fee helps offset the cost of the intra-campus transportation system, off-campus transportation access, and other resources provided by the University dedicated to student transportation services. In addition, Liberty University students receive universal access pass privileges to use the Lynchburg Public Transit System at no cost. This is a required fee for all students, regardless of residence status, and is not pro-rated for part-time students.

WITHDRAWAL FEE

A fee of \$50 will be charged for the processing of an official, unofficial, medical, or administrative withdrawal. A student who ceases to attend classes will receive the withdrawal fee, for the processing of an unofficial withdrawal.

GRADUATION APPLICATION FEE

All graduating students must complete a graduation application through their ASIST account. A \$100 Graduation Application fee will be assessed to the term in which the student submits the application.

The Graduation Fee is automatically assessed by the Student Accounts Office near the time of the Graduation Application, not degree conferral. This fee is not contingent on the student's attendance at graduation events and activities; it is assessed for processing the graduation application. This fee is non-refundable.

FEE APPEAL POLICY

A written appeal may be submitted to the department that assessed the charge. If the disputed charge cannot be reconciled with the assessing department, a written appeal with all supporting documentation can be submitted to the Student Accounts Office within 30 business days of the billing/notification.

1. All pertinent information will be obtained and compiled by the Student

Accounts Office.

2. The disputed charge will be reviewed by authorized Student Accounts Representatives.
3. A decision will be made by the authorized Representatives and the student notified.
4. If necessary, an appeal may be reviewed by a Manager and/or Associate Director to render a final decision.

All appeals are to be submitted online at <http://www.liberty.edu/index.cfm?PID=20659>. All appeals will receive a response within 30 days after the written appeal has been received.

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Refund Policy for Enrolled Students

Enrolled qualified students can receive a refund from their student account once all obligations have been met and a credit balance remains. Students register their refund preferences with their Higher One card. At the end of each academic year, all Title IV (Federal Grants and Federal Loans) credit balances must be refunded. Credit balances will be refunded to the students ONLY.

Refunds may be processed as follows, depending on the origination of funds.

1. *Credit/Debit Card Refunds*

When requested, credit balances resulting from credit or debit card payment(s) will be refunded, but only to the same card used when payment was processed.

2. *All Other Refunds (i.e. Cash, Check, E-Check, ACH Drafts)*

Credit balances will be refunded by check to the students ONLY, or through the Higher One Card if requested.

Title IV Refunds (Federal Unsubsidized Loan, Federal Subsidized Loan, Federal Parent PLUS loan, Federal Pell Grant, FSEOG, etc.)

Within the Financial Check-In process, students authorize the handling of a credit balance on their student account. The funds may either be held throughout the academic year, applying to any account balance, or students can authorize the credit balance to be refunded. These credits are processed within 14 days from the first day of classes or when loans are disbursed, whichever is later.

Title IV credits will be refunded according to student's refund preference selected on his or her Higher One Card account. Students can select either One Account Deposit or ACH Transfer to another bank.

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.

Refunds Unrelated to Title IV Aid

Students must submit a written request to receive a refund not related to Title IV aid. Written request must be sent to:

- Residential students: studentrefunds@liberty.edu
- Online students: luorefunds@liberty.edu

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Official Withdrawal Policy

Liberty University is committed to the success of every student and will work with each student to determine the best option to alleviate financial and academic challenges and get students back on track in their studies. Withdrawals from Liberty University fall under different categories: academic, administrative, medical or personal.

Note: Students who must withdraw due to military deployment are encouraged to speak with the Academic Advising Office regarding their options.

- **Resident Student:**

- Withdrawing from individual courses, while maintaining enrollment in others, does not constitute a total withdrawal.
- Students requesting to withdraw from courses during the semester must submit a **Withdrawal Form** to the Registrar. Generally, the withdrawal date will be the date the student submitted the form to the Registrar

- **Online Student:**

- Withdrawing from individual courses in a sub-term (including overlapping 16-week sub-terms) does not constitute a total withdrawal until that student has withdrawn from all courses in that sub-term (including overlapping 16-week sub-terms).
- A student withdrawing from a sub term, when registered for course(s) within a future sub-term, must submit a **letter of intent** regarding any future sub-terms within the semester of withdrawal. If no letter of intent is received at time of withdrawal, the student will be automatically dropped from the future sub-terms, resulting in a total withdrawal from the semester.
- Students requesting to withdraw must submit the ***Intent to Withdrawal Form*** to their academic advisor. This will constitute a withdrawal. Generally, the withdrawal date will be the date the ***Intent to Withdrawal Form*** is received in advising.

UNOFFICIAL WITHDRAWAL

The University has established a procedure, in accordance with Title IV regulations, to determine if students enrolled in the online 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 began a course, and received or could have received a disbursement of Title IV funds, unofficially withdrew.

Students who have begun, yet cease to submit any academic assignments (such as an examination, written paper or project, discussion board post, or other academic event) during the enrollment period, will be assigned grades of FN. Students

receiving all FN's in a semester will be processed as an unofficial withdrawal. The withdrawal date is the last date an academic assignment was submitted during the enrollment period. A Title IV withdrawal calculation will be performed for the student and the student will be reported as withdrawn. Students will be notified by the Financial Aid Office regarding the results of the Title IV withdrawal calculation.

MEDICAL WITHDRAWAL POLICY

This applies to **Resident students only** and only for medical conditions documented by the on-campus Liberty University Health Services physicians. Tuition, mandatory fees and housing fee will be pro-rated by week or any portion for a week attended. Other fees are charged at 100%.

Title IV Withdrawal Policy

When students withdraw from all classes in a given term, they will be subject to a proration of all federal, state and institutional aid. This proration takes into account the total number of days that the student was enrolled. For instance, if there are 100 days in a term, and a student withdraws on day 20, that student has earned 20% of his federal, state and institutional aid. All remaining aid is unearned, and unearned portions of federal funds are required by law to be sent back to the federal government (34 CFR 668.22). *Please note that Liberty University institutional aid will be prorated according to the same schedule as Title IV federal student aid.*

Because of these provisions, please be aware that having enough financial aid to cover your charges at the beginning of the semester does not ensure that your financial aid will completely cover your charges at the time of withdrawal.

To begin the withdrawal process:

- Resident Students must contact their Student Advocate
- Online students must contact their Academic Advisor

For more information on the financial repercussions of withdrawing, please contact Liberty University's Financial Aid Office at 1-888-583-5704.

WITHDRAWAL REFUND POLICY

Depending on the student's state of residence, there may be specific state requirements regarding withdrawal refunds.

Resident students are considered 'withdrawn from the University' if they withdraw from all courses for the semester.

- Any resident student who withdraws from the University and completes the official withdrawal procedure will receive a refund of tuition and fees as follows:

1. 100% will be credited if a student withdraws during the first week of classes
2. 50% will be credited if a student withdraws during the second, third or fourth

week of classes

3. 25% will be credited if a student withdraws during the fifth through eighth week of classes
4. No tuition or fees will be credited after the eighth week of classes

- The Housing fee will be charged for any part of a week in which the student resides in the dormitory, at the following rates:
 - \$200 per week for Main Campus residence halls
 - \$215 for Quad-living residence halls
 - \$250 per week for Campus East residence halls
- There will be no rebate for the room portion of the dormitory fee after the first three weeks.
- The meals portion will be rebated at a flat rate of \$40 per week for the unused portion of the semester, regardless of room location.

Online students who are currently enrolled in courses for a given term (including overlapping 16-week sub-terms) will be considered totally withdrawn when they withdraw from all courses in a sub-term.

- Any student who completes the official withdrawal procedure will receive a refund of tuition and mandatory fees (i.e. technology and activity fees, if applicable) as follows:
 1. 100% tuition and fees will be credited if the student withdraws within the first week of the class and before submission of the first assignment (first assignment includes the Course Checklist).
 2. 75% tuition and fees will be credited if the student withdraws after submitting their first assignment and through the end of the second week of classes.
 3. 50% tuition and fees will be credited if the student withdraws after the second week of classes and before the end of the fourth week of classes.
 4. 25% tuition and fees will be credited if the student withdraws after the fourth week of classes but before the seventh week of classes.
 5. No tuition or fees will be credited after the sixth week of classes.

Intensives: A week is defined as Monday morning at 12:00 a.m. through Sunday night at 11:59 p.m. This may not align with the posted deadlines.

1. One -Two Week Intensive (tuition and fees credit)

100% - Start of class to close of the first day

50% - Start of class to close of the second day

0% - After the close of the second day, the student is liable for ALL tuition and fees

2. Three Week Intensive (tuition and fees credit)

100% - Start of class to close of the first day

50% - Start of class to close of the third day

25% - Start of class to close of the fifth day

0% - After the close of the fifth day, the student is liable for ALL tuition and fees

3. Four Week Intensive (tuition and fees credit)

- 100% - Start of class to close of the first day (End of drop/add period)
- 50% - Start of class to close of the fourth day
- 25% - Start of class to close of the seventh day
- 0% - After the close of the seventh day, the student is liable for ALL tuition and fees

UNPAID ACCOUNTS

Tuition, housing (if applicable), and other costs on a student's account are payable prior to or at the time of Financial Check-In. Students with unpaid accounts will not be eligible to register for subsequent terms. Students who do not make payment on their account within a reasonable amount of time will be denied access to the cafeteria, printing services, and library until such arrangements are made. If a student is 10 or more days delinquent on his account, the student may be removed from classes. They will also be ineligible to receive an official transcript or diploma until the account is paid in full. The student will be responsible for any collection fees incurred in collecting the account. A 1% finance charge (12% APR) may be assessed each month on outstanding balances.

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Additional Information

Additional information regarding the University's academic and administrative policies and procedures can be found on the University website at www.luonline.com, www.libertyu.com or www.liberty.edu.

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