

EXPENSES AND FINANCIAL POLICY – ONLINE PROGRAM

Matthew Cooper, M.B.A.

Vice President of Student Financial Services

Student Financial Services (SFS) Mission Statement: Student Financial Services exists to empower students to make informed decisions regarding funding their Liberty University education by providing unrivaled access to institutional resources, federal and state aid, and military benefits. We come alongside students to help fulfill their God-ordained purpose by providing exceptional customer service and innovative solutions and programs while maintaining the highest standards of accuracy and compliance.

Online Tuition and Fees – 2025-2026

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- R.N. Post Licensure
 - \$330 per hour (part-time and full-time)
- 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 Fellowship Program:

- Washington Fellowship Program Tuition
 - UG Full-time (12 or more semester hours)
 - \$390 per hour
 - UG Part-time (11 semester hours or less)
 - \$455 per hour
- Washington Fellowship Program Housing
 - Fall & Spring - \$5,850 per semester
 - Summer - \$5,350

Once a student is accepted, a \$250 non-refundable enrollment deposit will be charged to their account. The deposit will be applied to the room charge during the semester they attend the Fellowship.

Mandatory Fees:

- Application Fee (non-refundable) - \$50 one time
- Certificate Completion Application Fee - \$50 one time
- Readmission Application Fee - \$50 one time
- Degree Completion Application Fee - \$100 per application
- Inclusive Access Fee - \$38 per hour
- Technology Fee - \$349 per semester

Conditional Fees:

- Financial Check-In Late Fee - \$150 per semester
- Course Audit Fee - \$75 per hour
- Withdrawal Fee - \$50 per semester
- Failed Payment Processing Fee - \$35 per transaction
- Replacement ID Card (Flames Pass) - \$25 per replacement
- Book and Online Content - \$0 per year
 - Electronic course materials are provided to online undergraduate students **at no cost** as their Inclusive Access fees are waived.
- Supplies - \$636 per year
 - This amount is an estimate. Students' direct costs for books, online content fees, and supplies could vary each year, depending on the program of study, program level, semesters of attendance, and varying materials needed for each course.

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
 - \$95 Administration Fee
- Defense Activity for Non-Traditional Education Support (DSST)
 - \$100 Exam Fee
 - \$50 Administration Fee
- Institutional Challenge Exam (ICE)
 - \$130 Registration 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 before attending a class or arriving on campus. Current deadlines, procedures, and payment options can be viewed on the Student Financial Services webpage. Students who do not complete FCI by the published deadline may be subject to having their courses dropped and will be assessed a late Financial Check-In fee of \$150. 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 as a 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 their initial payments (excluding payments covering non-refundable fees) by emailing luostudentrefunds@liberty.edu.

Payments on a Student's 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 loans, 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 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.

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, or if financial aid on the account is removed or reduced due to a change of eligibility, the resulting balance must be resolved before 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.

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 every 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, resulting in an increase or decrease in the remaining balance, it is the responsibility of the student to review and make 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 for paying 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, or 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 payment plans.
- May not be able to make online payments or automated monthly draft 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 (FCI) is completed, the student may obtain a Flames Pass by submitting a photo online or visiting the ID & Campus Services Office. In the event a physical Flames Pass is lost or damaged, the student will incur a \$25 replacement fee.

BankMobile Disbursements

BankMobile Disbursements, a technology solution, powered by BMTX, Inc., is the University's refund management third-party servicer that disburses refunds, per diems, and stipends for the University. For more information about BankMobile Disbursements, visit their website.

Additional Information

Additional information about the Flames Pass, Flames Cash, and BankMobile Disbursements can be found on the Flames Pass webpage.

Books and Supplies

The University will provide online undergraduate students with all their required books for the online undergraduate course(s) that they are registered for. If a book voucher is needed, students can contact Student Accounts to request this option be made available to them in Financial Check-In.

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 Course Fees webpage. Fees are non-refundable unless stated otherwise.

The inclusive access fee includes electronic access to required course content and direct access to Canvas 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 online undergraduate courses.

Withdrawal Fee

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

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 processed, 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 the Registrar's Office near the time of the Certificate Completion Application, not certificate conferral. This is a non-refundable fee.

Technology Fee

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

Fee Appeal Policy

Students may appeal a late Financial Check-In (FCI) Fee, returned payment fee, or activity fee (the appeal of an activity fee is only applicable to resident students) 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 and must attach all supporting documentation. The student will receive a response within 7 days of 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 request to have their applicable flight fees waived in some circumstances. Contact the School of Aeronautics 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, a written paper or project, a discussion board post, or other academic assignments) 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 coursework missed due to non-attendance. A student who presents the instructor with an adequate and documented reason for absence may be allowed 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 if a credit balance remains.

FCI provides students with two credit-management options:

- By Selecting "Don't send me a refund," a student authorizes Liberty University to hold a Title IV credit balance for a future term.
- By Selecting "Send me a refund," 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 Disbursements, a technology solution, powered by BMTX, Inc.** The student must select a refund preference according to instructions provided by BankMobile Disbursements. For more information about BankMobile Disbursements, visit their website.

Title IV Refunds

(Federal Direct Subsidized Loan, Federal Direct Unsubsidized Loan, Federal Direct Parent PLUS loan, Federal Pell Grant, Federal Supplemental Educational Opportunity 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 account balances, or students can authorize the credit balance to be refunded. Please note that certain finance charges cannot be paid for by Title IV aid, and students with these charges may be required to pay them using an alternative method.

Liberty University encourages students to borrow the minimum amount of loans needed to cover direct charges. Students who wish to reduce their loans to eliminate a credit balance to refund may do so by completing a Federal Direct Student Loan Change Request Form in their ASIST accounts.

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.

For more information about disbursements, visit the Student Financial Services homepage under the Disbursement Process link for more information.

Refunds Unrelated to Title IV Aid

For credit balances not derived from 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:

- Resident Students: studentrefunds@liberty.edu
- Online Students: 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 a 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 them to determine

if the student is eligible for an official military withdrawal. Additional information regarding military withdrawals can be found on the Military Withdrawals webpage.

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** 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 the courses are progressing toward the completion of their courses. The Title IV regulations require universities to have a mechanism in place for determining whether a student who began a course and received or could have received a disbursement of Title IV funds, unofficially withdrew.

Students who have begun and 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 FNs 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 may be performed, 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 any individual refund.

Students who unofficially withdraw as outlined in the Withdrawal Policy will be charged 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 tuition refund according to the schedule below. In the event of a total withdrawal, some fees may be prorated.

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 the course to the close of the first day
- 50% - Start of the course to the close of the second day
- 25% - Start of the course to the 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 the course to the close of the first day
- 50% - Start of the course to the close of the third day
- 25% - Start of the course to the 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 the course to the close of the first day
- 50% - Start of the course to the close of the fourth day
- 25% - Start of the course to the 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 the course to the close of the first day
- 50% - Start of the course to the close of the fifth day
- 25% - Start of the course to the 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 the course to the 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, the housing fee (if applicable), and all other costs on a student's account are payable prior to or at the time of FCI. Students who do not make payments on their account within a reasonable amount of time may be denied access to some University services until such arrangements are made. 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 removal from university housing and an administrative withdrawal.

Students with unpaid accounts may be restricted from registering for subsequent terms.

Additional Information

Additional information regarding the University's academic and administrative policies and procedures can be found on Liberty University's Online Programs website.