Financial Planning

Financial planning is a significant part of a student’s preparation for study. Fees at the university are modest when compared with private education in the United States, Canada, and most other countries. Our North American travel service searches for low fares to make studying at the university very reasonable.

Fee Schedule

A schedule of fees for the current academic year accompanies this catalog. Please refer to it to determine the charges for each particular program. All fees are in U.S. dollars. The Schedule of Fees is an integral part of this catalog and should be referred to in determining all charges.

Billing Policies - Short-Term Programs

Short-Term Individual Students
A statement of account will be sent after the 90-day deadline for application and again every 30 days thereafter.

Short-Term Groups
An itemized invoice for the entire group will be sent to the group leader after the 90-day deadline for applications and the details for the group have been finalized.

Billing Policies - Long-Term Programs

Long-Term Students: Independent
A statement of account will be sent after the 90-day deadline for application and acceptance into the program and again every 30 days thereafter.

Long-Term Students: Associated Schools
Statements of account for students from Associated Schools will be sent to the school representative who submits them for payment to the Associated School. Students from these schools should consult with their school representative, registrar, and financial aid office about payment to their home institution and final remittance of all fees to the university.

M.A. Students: Tuition Charge
The university’s M.A. programs require from 50 to 53 credit hours for fulfillment of the degree. For most programs this is an average of 12 credit hours per semester, which is a full-time academic load with a full-tuition charge. Thesis-track students are advised to take an academic load heavier than 12 credit hours at the beginning of their studies and a lighter load when they are working on thesis-related courses. As a result, M.A. student tuition is based on a full-time academic load of 12 hours per semester for four semesters regardless of the student’s actual academic load; that is, there is neither an extra tuition charge beyond 12 credit hours (up to 16 credit hours total) nor a reduced
tuition charge for full-time students below 12 credit hours. However, students must pay additionally for each credit hour taken in excess of 16 credit hours per semester or for each credit hour taken in addition to those required for an M.A. degree program. If students are required to take a short-term course for their degree program, the program fee for that course will be reduced by one-third.

M.A./Certificate Students: Examination Fees
Fees for the Bible Content Examinations, Comprehensive Examinations, and Proficiency Examination; reading course fees; short-term programs and archaeological field excavation fees in the summer and winter sessions are not included in the tuition charges. There is a separate charge for each of these. Please refer to the Fee Schedule for additional charges.

Long-Term Students: Between Semesters
All continuing long-term students are responsible for additional room and board charges between semesters, beyond their semester room and board fees. The charges per day are indicated on the Fee Schedule.

Long-Term Students: Other Charges
Please note that there are additional charges for various items related to long-term studies: Graduation Fee, Diploma Fee, Rescheduling of Examination Fee, Transcript Fee, etc. There may also be additional fees for certain courses related to optional field trips or other activities. Please check the Fee Schedule.

Payment Policies

Application Fee and Deposit
A non-refundable application fee and deposit must accompany each application. Applications will not be considered until these fees are remitted. A materials fee should also accompany the application for students entering the Geographical and Historical Settings of the Bible program or for those who are first-time long-term students.

Long-Term Program
All fees are due and payable two weeks before the start of the program. Applicable fees are: tuition; room and board; field trips; and student activity, library, materials and active file maintenance fees. (see previous page - Long-Term Students: Other Charges)

Short-Term Program
All fees are due and payable two weeks prior to the start of the program. One charge covers tuition, room and board, and field trips; the application fee and deposit apply towards that charge. Map materials are additional. All fees vary according to program and housing requirements. Please check the Fee Schedule.
Pastor-Parishioner Program
All fees are due and payable 30 days prior to the start of the program. One charge covers room, board, field trips, and instruction.

Special Program
All fees are due and payable by the group leader 30 days prior to the start of the program.

Travel Arrangements
North American flight arrangements made through Menno Travel Service (MTS) are payable to MTS at the time of reservation. You will be billed directly by MTS. Please investigate and book flights at the time of application but do not make final reservations or full payment until after acceptance into the program. A non-refundable deposit may be required, depending on the airline chosen.

Late Charges
Late charges are calculated at the rate of 1½% per month on any overdue amount.

Overdue Accounts and Academic Records
Unless prior arrangements have been made with the North American office, overdue accounts will cause academic records to be withheld and will prevent continuation in the program of study.

Payment Plan
Long-term, full-time students who give adequate evidence in writing to the North American office of the university that they are waiting for grants or other financial aid may qualify to pay their fees in three equal installments, due two weeks prior to the start of the semester, two weeks after the start of the semester, and two weeks after the start of the second month of the semester.

Reimbursement Policies
Any notification of withdrawal after acceptance into any program must be received at least 30 days prior to the start of the program. Any notification received after 30 days will cause forfeiture of the deposit. All application fees are non-refundable. Material fees are refundable if the materials are returned in unused and undamaged condition within two weeks of notification of withdrawal.

Long-Term Program
Withdrawal up to 30 days prior to the start of the program: 100% minus the application and materials fees. Withdrawal prior to the start of the semester but after the 30-day notification period: 100% minus the application, deposit, and materials fee.
within three days of the start of the semester: 100% of all fees except application, deposit and materials fees, which are forfeited in full. Withdrawal before the mid-point of the semester prorated to 60% of all fees except application, deposit and materials fees, which are forfeited in full. Thereafter no fees will be refunded.

All Other Programs
Withdrawal up to 30 days prior to the start of the program: 100% minus the application and materials fees. Withdrawal prior to the start of the program but after the 30 day notification period: 100% minus the application, deposit, and materials fees. Withdrawal thereafter: no refund.

Travel and Airfare
The university is not responsible for the refunding of any money related to travel arrangements, whether deposits or other payments, made through MTS or any other agency. Please contact MTS or selected travel service for information about the refund policy for your travel plans.

Insurance
The university is not responsible for any loss related to personal injury, personal property, for travel insurance, or for payment of any charges related to hospitalization, doctor’s fees, or health problems of any kind. All students are required to sign a waiver of responsibility absolving the university of any obligation in this regard.

For further information about obtaining, health, travel, and personal property insurance, see page 122 - Travel Insurance.

Scholarship Program
In addition to maintaining lower fees, the university endeavors to assist students financially through the scholarship programs described below. Scholarships are based upon financial need and academic excellence. All scholarships are subject to availability of funds and are credited against the student’s account.

Each semester a student who has received financial aid from any source, including the university, must submit a financial aid application if applying for further financial aid. Anyone who fails to do so is not considered for further financial aid. This scholarship application form must accompany the application for admission and be submitted at least four months prior to the beginning of the expected term of study for consideration for scholarship awards.

Dr. G. Douglas Young Scholarships
Grants of up to $800 per semester are given in honor of the university's founder, Dr. G. Douglas Young. Scholarships are based on financial need and academic excellence.
Radie P. Merdinger Endowment
Granted to two Master of Arts degree students entering their second year of studies who have demonstrated financial need and academic excellence. The award varies but can be as high as $2,500 per semester.

John and Malveena Peterson Scholarships
Two annual grants of $1,000 each, funded by the Johnson-Rockford Foundation, are offered in memory of Dr. and Mrs. Peterson. The Petersons were contributors and supporters of the work of Dr. Young.

Asian or African Scholarships
These scholarships are currently funded by the Adoni Foundation and the Dallas Evangelical Scholarship Fund. They are granted to students from Asia and the Pacific Rim or countries of the African continent who have demonstrated financial need, academic excellence and a commitment to their region in Christian mission. The Adoni awards vary depending on available funds, but can be as high as $2,500 per year. The Dallas award can be as high as 60% of the academic and housing costs for one year.

Canadian Scholarships
An endowment managed by Dr. Normal Gunn offers grants to Canadian students. Grants of up to $1,000 (CDN) per semester may be awarded.

Galilee Hebrew Bible Translation Scholarships
Grants to graduate students for study in the Hebrew Bible Translation Program made possible by a gift from Mr. Kaarlo O. Syvanto. Grants up to $1,000 per semester may be awarded.

Jerusalem Hebrew Bible Translation Scholarships
Granted to graduate students for study in the Hebrew Bible Translation Program. Available amounts vary from year to year.

Associated Schools Graduate Scholarships
Graduates of Associated Schools in the Long-Term program are eligible to apply for a one-time Associated School Graduate Scholarship of $600. One scholarship per Associated School is granted to qualified graduates each year.

Volunteer Program
A limited number of positions for volunteers are available in office, maintenance, gardening, kitchen, and library areas. Students and spouses of students may participate in this program. Scholarships vary according to the position and hours available, and how the positions may fit student class schedules.

Long-Term Students and Short-Term Programs
Students who will earn credits toward their degrees by taking one of our short-term programs are eligible for a discount on the short-term program, provided they have paid
the full tuition for the prior semester and have not taken more than 12 semester hours of credit in that semester. This discount is one-third of the full short-term program price.

**Christian Workers in Israel**

Full-time Christian workers in Israel are eligible for a tuition discount of 50% for one course per semester at the university. The course may also be audited at a 50% reduction. This discount does not include field trip or material costs.

**Group Discount**

Short-term groups of 40 or more paying participants receive a discount of $1,000 from the total group invoice.

**Volunteer Campus Employment**

When the university employs student volunteers, priority is given to those with financial need. However, in any semester, when the number of jobs to be filled exceeds the number of students with financial need, the jobs may be apportioned without regard for such need.

**Veterans’ Benefits**

Students desiring assistance from the Veterans’ Readjustment Act must be registered in a terminal program, either the university M.A. program or a degree program at their home institution to which credits earned at the university may be transferred. If the terminal program is with another institution, application must be made through that school’s program. Other students must contact their local V.A. office for further information.

**Associated Schools Financial Aid**

Students at any of the Associated Schools of the university may arrange payment of charges through the home institution and qualify for financial aid through that institution. Please consult with the registrar, financial aid office, and Jerusalem University College representative at the home institution. Work study scholarships at Associated Schools do not carry over to the university.

**Other Financial Aid Programs**

Many students find financial assistance through corporate sponsors, local churches or mission agencies which have funds established for international study programs. Check your church, place of employment or local library for further information.