



Financial Policies

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Information

Student Accounts Office | Cashier Office

Washington Adventist University
 7600 Flower Avenue • Takoma Park, MD 20912-7796
 301-891-4210 | 301-891-4488 | Fax: 301-576-0115
studentaccount@wau.edu | accounting@wau.edu

wau.edu

Introduction

Washington Adventist University (WAU) is committed to giving every student the opportunity to obtain a Christian education. The Student Accounts Office works alongside the Student Financial Aid Office to assist students and families in making a high-quality private education affordable. Parents and students are encouraged to plan early and be aware of the costs associated with obtaining a degree at Washington Adventist University.

In addition to WAU's participation in the federal and state student aid programs, the university offers institutionally funded academic scholarships, need-based grants, music scholarships, and athletic scholarships. Additional financing options are available to parents of dependent undergraduate students and graduate students through the Federal Direct Parent PLUS Loan program, and private alternative loans. Please see a financial aid adviser for assistance.

The Student Accounts Office is responsible for:

- Financial Clearance
- Financial payment arrangements through a WAU payment plan, as well as accept payments through the Cashier Office.
- Providing assistance with questions regarding student tuition and fee charges, and financial aid credits.
- Generating billing statements related to student account receivables tuition and fee charges, student activity fees, general fees, technology fees, room and board fees, special class assessment fees, campus parking permit fees, etc.
- Posting of student refunds and adjustments.
- Posting tuition discounts and employee tuition benefits.
- Issuing 1098-T tax forms.

The Student Accounts Office has compiled helpful information about fees and expenses. Our goal is to make planning for education at WAU as stress-free as possible.

Student Accounts office hours:

Monday through Thursday – 8:30 a.m. to 5 p.m.

Friday – 8:30 a.m. to noon.

Cashier Office hours

Monday through Thursday – 9 a.m. to noon, 1 to 5 p.m.

Friday – 9 a.m. to noon.

Note: *Both offices are closed for Convocation on Wednesdays from 11 a.m. to 12:30 p.m., except during the summer.*

Tuition and Fee Information

Information on student costs is given below to assist in financial planning. Tuition, fees, and room and board charges are billed in full at the beginning of each semester. All other costs are billed monthly and are due the first day of the month.

In the event that the institution experiences a transition from in-person instruction to virtual instruction, all tuition costs and fees will be treated as regular in-person instruction charges.

Semester Tuition Charges

Under 12 semester credit hours	\$1,033.50 per credit hour
12-18 semester hours package	\$12,402 per semester
Over 18 semester credit hours	\$12,402 plus \$1,033.50 per credit hour above 18

Estimated Student Budget

	Residence Hall		Non-residence Hall	
	Semester	Year	Semester	Year
Tuition (12-18 hours)	\$12,402	\$24,804	\$12,402	\$24,804
General fee (12+ hours)*	\$450	\$900	\$450	\$900
Technology fee (12+ hours)**	\$450	\$900	\$450	\$900
Books, course materials, supplies				
and equipment (estimate)	\$1,250	\$2,500	\$1,250	\$2,500
Food	\$3,295.50	\$6,591		
Housing:				
Double room	\$2,415	\$4,830		
Single room	\$3,430	\$6,860		
Total estimated costs	\$20,262.50	\$40,525	\$14,552	\$29,104

* Less than six hours, \$110 per semester general fee.
Six to 11 hours, \$225 per semester general fee.

** Less than six hours, \$110 per semester technology fee.
Six to 11 hours, \$225 per semester technology fee.

Special Fees and Charges

Confirmation fee (Traditional and SGPS)	\$300
Confirmation fee (Non-U.S. citizens escrow).....	\$2,000
Applied music fee	\$165
Music majors and minors are charged applied music fees for only the first MUPI (private instruction course) each semester	
Athletic fee (all athletes per year)	\$500
Challenge and validation exam fee	\$125
Credit by examination (recording fee per credit hour)	\$50
Experiential Education Internship fee	\$50
Experiential learning evaluation fee (SGPS).....	\$150
First-Year Experience	\$325
Foreign Language Assessment Test Service (FLATS) –	
Recording fee per credit hour	\$50
Insufficient funds check fee and penalty	\$50

Nonrefundable graduation application fee	\$150
Online technology fee (SGPS)	Per SGPS online course \$200
Parking fee (per year)	\$50
Portfolio fee (Summer Teacher Institute)	Per credit hour \$50
Portfolio assessment fee (Graduate only)	\$1,000
Private music instruction, non-academic credit	
(13) half-hour lessons per semester	\$520
(13) 45-minute lessons per semester	\$780
(13) one-hour lessons per semester	\$1040
Residence hall room reservation	Cash payment of \$150
SGPS registration fee (one-time fee)	\$275
Senior Class dues	Determined by the senior class
Summer tuition (per credit hour).....	\$345
Student ID card replacement	Cash payment of \$50
Transcript fee (official electronic).....	\$11
Transcript fee (official mailed)	\$13.50
WAU payment plan administrative fee (per semester)	\$75
Withdrawal fee	\$100

NOTE: Laboratory/course fees are assessed for courses requiring clinical supervision, specialized equipment or laboratory supplies. Additional fees are assessed for courses requiring specific materials. Nursing students may be assessed extra fees by the Nursing department. See the Course Information section beginning on [Page 357](#) for approximate fees that may be associated with each course. The university reserves the right to adjust the laboratory/course fees during any given time of the school year.

General Fee

The general fee applies to all students and defrays the cost for WAU campus activities, health services, student association, campus life, library resources, and intramural sports programs.

The fee is \$450 for students registered for 12 or more credit hours per semester. For a student enrolled for six to 11 credit hours per semester, the fee is \$225. If the student is registered less than six hours per semester, the fee is \$110.

This fee is charged at registration and is nonrefundable, except for complete withdrawals. If the student completely withdraws from the university, the fee is refundable on a prorated basis per WAU’s refund policy.

The general fee makes contributions to campus activities, health services, Student Association and Campus Life, library resources, and intramural sports programs. The general fee does not cover official transcript request fees.

Technology Fee

The technology fee applies to all students and defrays the cost for WAU’s computer labs available to all students, classroom technology, instructional technology, telecommunications, wireless, and other technology on campus.

The fee is \$450 per semester for students registered for 12 or more credit hours and \$225 for students enrolled for six to 11 credit hours. For students registered for less than six hours, the fee is \$110.

The fee is charged at registration and is nonrefundable except for complete withdrawals. If the student completely withdraws from the university, the fee is refundable on a prorated basis per WAU's refund policy.

Living Expenses

Students who live in the residence halls are required to be on the food plan. The cost for the food plan for one semester is \$3,295.50. The cost of the food plan entitles students to eat all they wish when the dining room is open. Community students may pay a flat rate in cash for each meal on a declining balance card.

Contact Dining Services for more information about the balance card.

HOUSING COSTS – Single students under 21 years of age not living with family are required to reside in the university residence hall. These accommodations are charged by the semester at the rate of \$2,415 (double occupancy) or \$3,430 (single occupancy). Students will not be refunded for absences from the residence hall during regular vacation or for other reasons as long as the student's personal effects remain in the room.

Before checking into the residence hall at the beginning of a semester, students must be financially cleared. Likewise, students already domiciled in the residence hall must be financially cleared to remain in the residence hall at the beginning of each semester. Financial clearance is obtained through the Student Accounts office located in Wilkinson Hall, Room 351.

A \$150 reservation deposit will be refunded once the student correctly checks out with the residence hall dean. The deposit will be applied to the student's account. A student will be charged for any loss or damage to the room or its furnishings. See the residence hall dean for more information.

Adventist Colleges Abroad

The Adventist Colleges Abroad (ACA) is an opportunity for qualified undergraduate students to learn a foreign language and become immersed in a new culture while completing requirements of their programs at WAU.

See Academic Information – Foreign Language and Culture Study, [Page 31](#), for participating institutions, eligibility and application procedures.

Before participating in ACA, students must:

1. Be accepted into a matriculating program.
2. Attend WAU for one academic year before participating in the ACA program.
3. Pay in full the remaining ACA balance after financial aid is applied to their account before attending ACA. The total cost to study abroad varies by ACA institution.
4. Before leaving to participate in ACA, the student's past and current account balances must be paid in full.

Students enrolled in the Adventist Colleges Abroad program through WAU may apply for federal and state student financial aid. Financial aid will only be processed for those students who have attended WAU for one academic year.

WAU institutional scholarships, excluding Eighth Semester Free, cannot be used for ACA. Financial aid covers tuition only. Room and board, flight, and other costs are not covered by financial aid and must be paid independently by the student.

Dependents and spouses of WAU employees can participate in ACA. WAU Educational Benefit will be 70 percent of WAU's rate of tuition. The amount is determined once earned ACA quarter hours are converted to semester hours. Generally, 18 quarter hours are the equivalent of 12 semester hours. An ACA student must complete 18 quarter hours to receive the full Pell Grant and Maryland State Grant amounts.

WAU's ACA faculty adviser can provide any information students, and their families may need to assist in planning a study abroad experience.

INFORMATION | Jonathan Scriven, D.IR. | ACA Director | jscriven@wau.edu

Alumni Tuition Discount Policy

All alumni of Washington Adventist University who have earned a Bachelor of Arts, Bachelor of Science or Bachelor of Music degree from the university are eligible for a 20 percent tuition discount on all classes taken for credit subject to the following conditions:

1. The class must have vacancies.
2. The class must be needed by at least five other students paying full tuition.
3. The alumnus would not be eligible for any other form of WAU-based scholarship.
4. The discount does not apply to fifth-year certification programs or the Associate of Applied Science in Radiologic Technology.
5. The amount of the 20 percent tuition discount will be calculated on the traditional student tuition rate.

If the University is offering special programs or summer tuition rates that are lower in cost than the 20 percent discount on traditional student tuition, then the alumnus must enroll at the program's regular tuition rate.

6. The alumnus must submit a signed Alumni Tuition Discount Application to Student Accounts. Applications must be completed at the beginning of each academic year. A renewal application is required each school year.

The deadline to apply and submit the application is September 4, 2024 (for Fall 2024 and Spring 2025). The deadline for new students enrolled and registered for the Spring 2025 semester is January 22, 2025.

Billing Statements

Itemized statements are available through Self Service each month and reflect the account activity as they are incurred. Tuition, required fees, housing charges, and food charges will appear on the first month's statement. Other charges will appear as they are incurred.

Pending financial aid will be subtracted from the amount owed, with the remaining balance the responsibility of the student. Statements are available for viewing through Self Service and are no longer mailed to the preferred address provided to Washington Adventist University by the student.

It is expected that statement balances will be paid by the first of each month. The university operates on a cash basis and is dependent upon prompt payment of accounts.

Payments can be made through Self Service at ss.wau.edu/Student/Account/Login, with the Cashier Office located in Wilkinson Hall Room 104A, or by phone at 301-891-4488.

Lastly, by checks or money order made payable to Washington Adventist University and sent to:

Washington Adventist University
Office of Student Accounts
7600 Flower Avenue
Takoma Park, MD 20912-7796

Please include student identification number on check or money order. Students are required to keep their addresses current with the Office of the Registrar to ensure timely notification of their itemized statements.

Bookstore

Books required for classes may be purchased at the University Bookstore. All currently registered and financially cleared students with valid identification codes may charge books and school supplies to their student accounts. Each semester non-SGPS and SGPS students receive a maximum amount of \$750; Nursing students receive \$900. Once students reach the maximum amount available, they will not be allowed to make an additional purchase without the approval of the Office of Student Accounts. The WAU bookstore accepts cash, checks, Visa, American Express, Discover and MasterCard.

Collection Policy

Students completing or terminating their studies with the university are required to make arrangements for paying any unpaid accounts with the Collections Department. If satisfactory arrangements are not made within 30 days after leaving the university, the student's account will be placed with a collection agency or attorney.

Prompt payment of their accounts will assist students in establishing and maintaining an excellent credit rating, as the payment status of both current and delinquent accounts are reported to credit bureaus. If the university is required to employ a collection agency or an attorney to collect defaulted

accounts, all charges for collection services, including court costs, will be added to the student's account.

By their enrollment and continued attendance at the university, students agree to pay all actual collection costs, late fees, interest, and attorney's fees incurred by WAU in the course of collecting their account.

ADDITIONAL ASSISTANCE

Collections Specialist | 301-576-0127 | collection01@wau.edu

See [Page 148](#) for information on release of diploma.

Employee Tuition Benefit

Washington Adventist University provides a tuition assistance program to eligible employees. See the *Washington Adventist University Employee Handbook* for additional information. All eligible employees who choose to use this benefit should turn in signed and approved copies of the documents to the Office of Human Resources. The form is available in the Office of Human Resources.

Financial Clearance Agreement

The purpose of the Financial Clearance Agreement is to ensure students understand their financial obligations to Washington Adventist University upon registering for classes. Financial clearance must be obtained each semester to finalize the registration process, through Self Service.

The deadline for non-SGPS students is August 23, 2024 for Fall 2024. The deadline for non-SGPS students is January 10, 2025 for Spring 2025.

Registration is not final until a signed financial clearance agreement and promissory note have been turned in to the Student Accounts office. Students will not be allowed to register for any subsequent semesters or obtain financial clearance until all outstanding balances are \$1,000 or less. Students must obtain financial clearance and remain financially cleared to move into the residence halls and/or remain in the residence halls.

Students who do not obtain financial clearance by the deadline or Friday before classes begin will be dismissed and deregistered from their courses.

International Students

In addition to the academic requirements, international students must:

- Deposit \$2,000 before an I-20 student visa is granted. (Students from Canada, Bermuda and the Bahamas are exempt from the escrow deposit). The deposit will be held in escrow until the student's academic program is completed.

- Provide proof of ability to pay their educational expenses for each academic year (financial documentation such as bank statements, tax records, letter of employment stating salary, and the like) and complete an Affidavit of Support (Form I-134).

International students are eligible to participate in the WAU Payment Plan.

INFORMATION | Student Accounts Office, Room 351, Wilkinson Hall

Participation in Commencement Ceremony

In addition to academic requirements, graduation candidates must meet the following financial requirements before they will be permitted to participate in Commencement (march in the Commencement ceremony) or receive their diploma.

1. Account balance and estimated charges must be paid in full by April 1, 2025, for spring graduation/participation in Commencement ceremony.
2. Debts owed to the Collections Department due to a bad debt account must be paid in full.
3. Employee account expenses incurred due to student employment must be paid in full.
4. Rent account expenses due to living arrangements in school housing must be paid in full.
5. Federal and Perkins loan exit interviews must be completed.

See Commencement versus Graduation on [Page 159](#) for information on the difference between participating in commencement and graduating.

Please contact the Student Accounts Office for more information.

Payment Plan

For students who are not able to make payment in full for each semester's expenses, Washington Adventist University offers an interest-free payment plan. Payment plans for the 2024 Fall semester begin in August and end in December. Payment plans for students who enroll for the 2025 Spring semester start in December and end in April.

Any obligation(s) incurred during the semester will be billed by the university and will be due as noted on the itemized monthly statements.

Failure to make payments by the first of the month may result in the student's immediate dismissal. Students will receive a financial hold (FH) and will not be allowed to register for any subsequent semesters or obtain financial clearance until all outstanding balances are \$1,000 or less. A \$75 processing fee will be applied and included in the first month's payment each semester.

Balances due after financial aid, scholarships, and subsidies are subtracted will be divided into monthly installments for the semester only. The monthly installment amount is due by the first of each month irrespective of pending aid.

Please contact Student Accounts for more information about the WAU Tuition Payment Plan. Payments can be made directly to WAU online through Self Service at ss.wau.edu/Student/Account/Login, with the Cashier Office located in Wilkinson Hall, Room 104A, by phone at 301-891-4488, or by mail to the address listed under billing statements.

Personal Property Loss

The university cannot accept responsibility for any losses or damage to personal property of any student.

It is highly recommended that students obtain personal insurance while enrolled at the university.

Refunds

Credit Refund Policy

If federal student aid disbursements to the student's account create a credit balance, the credit balance will be refunded directly to the student or parent within 14 days after the date the balance occurred on the student's account. Credit refunds are issued in the form of a check by Accounting Services through the Cashier Office on Thursdays.

If a credit balance is created on the student's account as a result of any other form of disbursements from institutional or other disbursements, the credit balance must be requested by the student by submitting a signed Student Accounts Credit Refund Check Request.

Should students want to hold their credit balance until the next semester, they must submit a Federal Student Aid (FSA) Credit Balance Authorization form to Student Accounts. Parents receiving a Federal Parent PLUS loan that results in a credit balance must submit a signed FSA Credit Balance Authorization form if they would like to hold the credit balance on the student's account instead of receiving the refund.

Students withdrawing from classes or school after a credit refund has been issued will be responsible for the balance of their account. Please contact the Student Accounts Office for WAU payment plan options.

Schedule Changes/Withdrawal From All Classes

Students who withdraw from all classes or change their class schedule will receive a refund of tuition, fees and room charges based on the refund schedule listed below.

If the student has not attended any classes and/or receives a grade of AW for non-SGPS students, 100 percent of fees and charges will be refunded. A \$100 withdrawal fee will be charged if no classes have been attended including confirmation of a completed withdrawal form. See the Office of the Registrar for more information regarding the submission of the withdrawal form.

If the student has attended one class for one day of the week, the following is applied (shorter period for summer registration):

FALL 2024

Week	Refund
September 6, 2024 (Add/drop)	100 percent
September 13, 2024	90 percent
September 20, 2024	80 percent
September 27, 2024	70 percent
October 4, 2024	60 percent
October 11, 2024	50 percent

After October 11, 2024, no refund will be given.

SPRING 2025

Week	Refund
January 24, 2025 (Add/drop)	100 percent
January 31, 2025	90 percent
February 7, 2025	80 percent
February 14, 2025	70 percent
February 21, 2025	60 percent
February 28, 2025	50 percent

After February 28, 2025, no refund will be given.

SUMMER 2025**Session I**

Week	Refund
May 16, 2025 (Add/drop)	100 percent
May 23, 2025	75 percent
May 30, 2025	50 percent

After May 30, 2025, no refund will be given.

Session II

Week	Refund
June 6, 2025 (Add/drop)	100 percent
June 13, 2025	75 percent
June 20, 2025	50 percent

After June 20, 2025 no refund will be given.

Financial aid received by students who completely withdraw from classes during a semester will be refunded to the appropriate federal aid program based on the student's withdrawal date and the applicable refund policy. See *Financial Aid Refund Policy*, [Page 106](#).

Residence hall students withdrawing from all classes must contact the residence hall dean and complete checkout within 24 hours. Refunds on housing charges will be prorated to the exact day of moving.

Students changing their schedules or withdrawing from school need to visit the Office of the Registrar and complete the appropriate form depending on their intent (Add/drop form if changing their schedule and University Withdraw form if withdrawing from the university).

Refunds will appear on the next regular monthly statement. Students may exchange classes by dropping and adding equal credit hours at no additional tuition charge. Students may also drop or add within the block of hours (12

to 18) without incurring other charges or receiving a refund. Students who fall below 12 credits may be charged \$1,033.50 per credit hour and students who go above 18 credit hours will be charged \$12,402 plus \$1,033.50 per credit hour.

See the Student Financial Aid Office for more information on how this may affect financial aid.

Release of Diploma

By action of the WAU Board of Trustees, a diploma may not be released until the following criteria are met:

- The student's account is paid in full.
- The student's Federal Perkins and Federal Nursing loans are current.
- The student completes the Federal Perkins Loan, Nursing Loan, or Direct Loan exit interview(s).

A money order can be used to cover the balance of the student's account to expedite the release of diplomas.

By enrollment and continued attendance at Washington Adventist University, the student expressly grants to the university a security interest in all diplomas, records and all information or documentation of any kind related to student arising from the education provided by the university to the student, which is in the possession, custody or control of the university.

The security interest shall secure the payment and performance of the university's financial policies and performance of all other liabilities and obligations of the student to the university of every kind and description, due or to become due and now existing or hereafter arising.

Sibling Tuition Discount

When two students from the same immediate family are both enrolled as traditional undergraduate full-time students (taking 12 hours or more) at Washington Adventist University, and each has the same financial sponsor, a tuition discount of 5 percent will be applied to each semester. A 10 percent discount will be applied when three or more students have the same financial sponsor and are enrolled as traditional full-time students.

The discount will not be given to students receiving WAU Tuition/Education Assistance or to students admitted into the School of Graduate and Professional Studies (SGPS).

The student(s) must submit a signed Sibling Tuition Discount Application to Student Accounts at the beginning of each academic year. A renewal application is required each school year. The deadline to apply and submit the application is Wednesday, September 4, 2024 (for Fall 2024 and Spring 2025). The deadline for new students enrolled and registered for Spring 2025 semester is Wednesday, January 22, 2025.

Student Missionary Program

Before leaving on a student missionary or task force assignment, the student's account must be paid in full.

Student Employment

Washington Adventist University is committed to assisting students with job placement. Opportunities exist for part-time work on and off campus. The Office of Human Resources posts job opportunities. The employment postings appear online at wau.catsone.com/careers and on the bulletin board outside the Office of Human Resources located in Wilkinson Hall, Room 431.

The student must be eligible to work in the United States, have a Social Security number, and be a registered and financially cleared full-time student. Students need to consider their class schedule when determining their work availability.

For details on student employment policies, including the maximum number of hours students may work on campus, see the *Washington Adventist University Employee Handbook*.

Students employed on campus who wish to credit a percentage of their earnings directly to their account may do so by completing a Payroll Deduction form. The form is available in the Office of Human Resources. Once the account is paid in full, the student can discontinue the payroll deductions by indicating the change on a new Payroll Deduction Form. The student may request the money from their account when a payroll deduction creates a credit balance.

Students who wish to have tithe deducted from their earnings may exercise this option by indicating on the appropriate form. The form is available in the Office of Human Resources.

Student employees may pick up their payroll checks at the Cashier Office every other Thursday. The office hours are 9:30 a.m. to 5:30 p.m. Monday through Thursday and 8:30 a.m. to noon on Friday. The office is closed from 11 a.m. to 1 p.m. Mondays and Wednesdays, and from noon to 1 p.m. on Tuesdays and Thursdays, except during the summer.

Tax Forms

The Form 1098-T is a tuition statement that colleges and universities are required to issue to most students who paid for "qualified educational expenses" in the preceding calendar year. Qualified educational expenses include tuition and mandatory enrollment fees as well as equipment fees that are required for your courses. However, the university is not required to prepare Form 1098-T for every student even if they paid for qualified educational expenses.

This includes students whose entire qualified tuition and expenses were entirely waived or paid with scholarships, or covered by formal billing arrangements between WAU and the student's employer or a government entity such as the Department of Veteran Affairs.

Courses for which no academic credit is offered or earned even if the student is otherwise enrolled in a degree program, or students who are nonresident aliens, i.e. not tax residents of the United States of America. (Please note WAU's general practice has been to provide nonresident aliens with a Form 1098-T, when applicable, even though it's not legally required to do so.)

If you are eligible to receive Form 1098-T, then your 2024 1098-T Tax form will be available by January 31, 2025. Forms will be available immediately through Self Service for students who submit an electronic consent or otherwise mailed to the preferred address provided to WAU by the student.