

FINANCES

Graduate and Professional Studies Tuition and Fees

Biomedicine Graduate Program

Full-time (9-15 hours, per semester)	\$9,250
Part-time (1-8 hours, per credit hour)	\$925
Overload (> 15 hours, per credit hour)	\$875
Participation Audit (per credit hour)	\$565
Audit (per credit hour)	\$300
Summer session (per credit hour)	\$875
Activity Fees	
1-8 credit hours (charge per credit hour, non-refundable)	\$25
9+ credit hours (flat fee, non-refundable)	\$50
General Services Fee	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100

Center for Justice & Peacebuilding

Tuition (per credit hour)	\$771
Participation Audit (per credit hour)	\$514
Activity Fees	
1-8 credit hours (charge per credit hour, non-refundable)	\$15
9+ credit hours (flat fee, non-refundable)	\$140
General Services Fee	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100
Summer Peacebuilding Institute (SPI) costs	
Strategies for Trauma Awareness & Resilience (STAR) costs	

Counseling Graduate Program

Tuition (per credit hour)	\$665
Audit (per credit hour)	\$220
Student health insurance (full-time students only)	\$3,892
Activity Fees	
1-8 credit hours (charge per credit hour, non-refundable)	\$3
9+ credit hours (flat fee, non-refundable)	\$30
General Services Fee	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100

Doctor of Nursing Practice

Tuition (per credit hour)	\$828
Participation Audit (per credit hour)	\$628
Audit (per credit hour)	\$428

Education Graduate Program, Harrisonburg

Tuition (per credit hour)	\$489
Participation Audit (per credit hour)	\$326
General Services Fee	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100

Education Graduate Program, Lancaster

Technology fee (per semester)	\$75
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Health Care Management Graduate Program

Tuition (per credit hour)	\$660
Participation Audit (per credit hour)	\$440
Audit (per credit hour)	\$220
General Services Fee	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100

Interdisciplinary Studies Graduate Program

Individualized Master's Fee	\$100
Tuition	the charge per credit hour of the program in which the course is taken

Master of Business Administration

Tuition (per credit hour)	\$759
General Services Fee	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100

M.Ed. in School Counseling

Tuition (per credit hour)	\$665
Audit (per credit hour)	\$220
Student health insurance (full-time students only)	\$3,892
Activity Fees	
1-8 credit hours (charge per credit hour, non-refundable)	\$3
9+ credit hours (flat fee, non-refundable)	\$30
General Services Fee	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100

M.S. in Nursing

Tuition (per credit hour)	\$610
Participation Audit (per credit hour)	\$410
Audit (per credit hour)	\$200
General Services Fee	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100

Organizational Leadership Graduate Program

Tuition (per credit hour)	\$600
Audit (per credit hour)	\$200
General Services Fee	
1-8 credit hours (charge per credit hour, non-refundable)	\$12
9+ credit hours (flat fee, non-refundable)	\$100

Other charges

Student health insurance (International students and full-time Counseling and Student Counseling students only)	\$3,892
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Application fee (non-refundable)	\$50
Final exam out of schedule	\$35
Graduation fee (Graduate certificate)	\$25
Graduation fee	\$75

Any course you take from another program will be invoiced at the rate of your enrolled program.

Published charge rates may be adjusted for changes in economic conditions and cost factors. This list continues on the [General Payment Information](#) web page.

General Payment Information

Payment for semester tuition and room and board (less processed financial aid) is due one week before classes begin. Refer to the [general payment information page](#) for more information.

Payment Policy

Unpaid accounts may be subject to the following:

- EMU network access for student-owned computers will be denied.
- Charging at Common Grounds and non-textbook charging at the Bookstore will be denied.
- Grades, transcripts, enrollment, class attendance, and diploma will be denied.
- [Monthly finance charge](#) of 1.5% (18% annually)
- Credit bureau reporting
- Collection and/or attorney fees necessary for collection of unpaid debts

To pay online log on to [my.emu.edu](#) and follow the link to view your EMU account online under the accounts tab. Parents with pin numbers and authorized users visit [EMU account online](#) to make a payment.

Payment Options

Payment Plan

- EMU offers a student payment plan through CASHNet. There is a \$35 per semester fee for the payment plan. To enroll please login to [my.emu.edu](#) and click on “View my EMU Account Online” under the Accounts tab. Then follow the steps to enroll in the payment plan.
- With CASHNet you may use **major credit cards**. There is a convenience fee for this service. You may also make direct payments from your checking account for no charge.

Payment Methods Accepted

- **EMU’s preferred method of payment is online**, students login to your [my.emu.edu](#) to view your “EMU Account Online” (link located under the accounts tab.) Parents with pin numbers (set up by their student) and authorized users pay [online here](#).
- EMU also accepts **cash, personal checks, cashiers checks, credit cards**, and **money orders** for payments on student accounts. There is a 3% convenience fee (minimum \$1.00 fee) for paying with a credit card.
- EMU has partnered with [flywire](#) to streamline the tuition payment process for our international students. With Flywire, you can pay from any country and any bank. You are offered excellent foreign exchange rates, allowing you to pay in your home currency (in most cases) and save a significant amount of money, as compared to traditional banks. You will also be able to track where your payment is in the transfer process via a student dashboard and an email confirmation will be sent to you when your payment is received by the school.

Refund Policy

Students who withdraw, drop out, are dismissed, or otherwise cease enrollment prior to completing 60% of the semester or mini-term equivalent shall receive a refund equal to the percentage of the term remaining. Students who withdraw prior to the first day of classes shall receive a full refund of all payments except tuition deposits.

Aid recipients who change their course registration after the beginning of each semester must notify the financial assistance office. Enrollment status is very important to aid eligibility. Students who withdraw must also notify the financial assistance office. Financial aid refunds due to withdrawal are calculated using the percentage of term not completed as mandated by federal aid regulations. More information about aid adjustments and refunds related to changes in enrollment status may be obtained from the [financial assistance office](#) and is also included in the [graduate student handbook](#).

Veterans Benefits

Students who wish to have EMU certify their eligibility to receive benefits from the Veterans Administration must submit a certificate of eligibility and provide additional information as needed for the proper certification of their benefits. EMU will not impose any penalty (late fees, denial of access to classes or campus facilities, etc.) on a student covered by Chapter 31 or 33 benefits because of the individual's inability to meet financial obligations to the institution due to delayed disbursement of funding from the VA.

The Virginia State Approving Agency (SAA), is the approving authority of education and training programs for Virginia. Their office investigates complaints of GI Bill beneficiaries. While most complaints should initially follow school grievance policy, if the situation cannot be resolved at the school, the beneficiary should contact our office via email saa@dvs.virginia.gov.

Financial Assistance for Graduate Programs

Church Match Grants

Students who receive tuition assistance grants that originate from a congregation, a church conference, or a group of churches who have pooled resources for the purpose of providing tuition assistance grants are eligible to receive a matching grant. Enrollment of at least 6 hrs/semester in either the MAC or CJP program is required. The maximum grant eligibility is \$1000 per academic year and \$2000 during the lifetime of the student's studies. **March 1** is the "preferred response date" for churches to inform EMU of their intent to send funds for students.

Federal Direct Student Loans

As of July 1, 2012 all federal direct student loans for graduate student are unsubsidized. Loan funds come from the federal government to the school. The student is charged interest from the time the loan is disbursed until it is paid in full. If the student allows interest to accumulate, it will be capitalized which means added to the principal amount of the loan and increases the amount of loan the student will need to repay.

Students may borrow up to \$20,500 per academic year.

The interest rate for Direct Student Loans borrowed after July 1, 2019 is fixed at 6.08%. Processing fees of 1.059% are automatically deducted from each disbursement of the loan. Repayment of the full amount begins six months after a student ceases to be enrolled at least half-time. See also the [Federal Direct Loan Information](#) page.

Federal Graduate PLUS Loans

The Graduate PLUS Loan is another federal loan program for graduate students. Borrowers must be credit worthy. Eligibility is determined after the unsubsidized Federal Direct Loans have been awarded. However, a student may decline the Direct Loan awards and borrow only the Graduate PLUS Loan. The interest rate is 7.08% (fixed) and repayment begins 60 days after the final disbursement. In-school deferment is an option for half-time or more enrollment, but interest payments are required. A loan origination fee of 4.236% is automatically deducted from each disbursement.

University Student Services

Please see the [graduate and seminary student handbook](#) for details concerning student services.