



Tuition Payment Policy

1. STATEMENT

This document provides comprehensive information to students regarding payment of tuition and associated fees at the University of Saint Joseph. All students are advised to read through this document carefully and bookmark it for future reference. This is an on-line document and will be updated regularly with the most current information.

Any queries should be directed to the University Finance and Human Resources Office at 8592-5733, via email to accounting@usj.edu.mo, or by meeting with Finance and Human Resources Office staff located in the University's main campus.

2. SCOPE

The policy is applicable to all USJ students.

3. STUDENT RESPONSIBILITIES

All students are responsible for paying tuition and related fees within the time frame specified by University. Payment is due as stipulated in the University's Tuition and Related Fees applicable to each students' intake year.

Tuition fees must be paid before the semester starts, and related fees must be paid when the service concerned is requested. Students may consider themselves 'PAID' and not at risk of incurring in any penalty if they fulfil the requirements for the definition of PAID outlined below:

- Payment was made in full, resulting in a zero balance.
- A zero balance was verified at 11:59pm on the due date.

For cases where matriculation is made after the payment due date, payment is due immediately upon matriculation.

Failure to attend classes or properly withdraw does not release the students from this financial obligation.

Students of the bachelor/associate degrees and Pre-University¹ who intent to continue the studies in the University must submit the **Mandatory Annual Online Registration** and proceed with the Non-refundable Deposit payment within the time frame specified by the University. Every year in the beginning of April, students will receive an official email from Finance and Human Resources Office reminding them of the **Mandatory Annual Online Registration**. All the necessary information will be sent to the students in advance by email, and the registration form will be available on MyUSJ.

Students should pro-actively seek information about tuition and/or related fees due to the University. Information will be made available through different channels (MyUSJ, USJ Website, Campus Information boards, etc.).

¹ Applicable only to those Pre-University students who expect to return the next academic year to complete the programme.



4. PAYMENT SCHEDULE AND OPTIONS

In general, all students are provided with two payment options to settle their annual tuition fees:

- **Option 1** – Payment in one instalment, covering the non-refundable deposit and a single yearly instalment (before the academic year starts).
- **Option 2** – Payment in two instalments, covering the non-refundable deposit and an instalment for each semester (instalments due before the respective semester starts).

On an annual basis, the Finance and Human Resources Office publishes the payment schedule in advance and the information is passed to every student via their USJ email. The same information is made available also on MyUSJ.

4.1 Doctoral Programme under Cotutelle Agreement

If the period active under the cotutelle is less than a Semester, the tuition fee to be charged will be adjusted to:

Annual tuition fee / 10 months * No. of months active in USJ

Please note, that period of time more than 5 working days is counted as 1 month of studies and respective amount will be charged.

The submission of thesis should be paid according to the fee fixed by the University. Full payment is requested to the student under Cotutelle agreement if USJ is hosting the Oral Defense. If the Oral Defense is hosting by the joint party, 30% payment is required for the thesis submission fee.

5. PAYMENT METHODS

The University has made the following options available for students to pay their tuition fees:

5.1 Bank Cheque / Bank Draft/Credit Card

This payment method is available at the Finance and Human Resources Office – USJ Treasury Counter located in the University’s main campus, open from Monday to Friday, between 9:00 am to 7:00 pm, and closed during weekends and public holidays.

Please make the bank cheque/draft payable to **University of Saint Joseph** or 聖若瑟大學.

5.2 Cash Deposit / Direct Transfer to the Bank Account

A cash deposit can be made at any BOC, BNU, or LUSO branch using the standard deposit slips available at the bank.

Here below is the required information for cash deposit or direct transfer in those three banks:

For BOC , please use the following details:	For BNU , please use the following details:	For LUSO , please use the following details:
Bank: BOC Account Name:	Bank: BNU Account Name:	Bank: LUSO Account Name:



Universidade de São José Account Number: 181101200142725 Swift Code: <u>BKCHMOMXXXX</u>	Universidade de São José Account Number: 9000071755 Swift Code: <u>BNULMOMXXXX</u>	Universidade de São José Account Number: 105400299028 Swift Code: <u>LUSOMOMXXXX</u>
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PLEASE NOTE, a copy of the deposit slip, or a copy of the bank transfer, must be presented to the Finance and Human Resources Office on or before the due date for the payment. Otherwise, the University will be unable to register the payment as made within the established time frame. Students may opt to present the proof in person to the Finance and Human Resources Office – Treasury Counter, located at the University’s main campus, or by email to accounting@usj.edu.mo or by fax (2872 5517).

5.3 Online Credit Card Payment

Please send an email to accounting@usj.edu.mo to request the payment link to be sent to your email account. Please follow the instructions and settle the payment before the due date.

6. CONSEQUENCES OF LATE PAYMENT

Students who fail to pay the tuition and related fees on or before the due date will have their access to the University services blocked. Below are the effects of late payment:

- a. HUB and MyUSJ Accounts will be blocked.
- b. Not allowed to attend any class or examination until the situation is cleared.
- c. No supervision support will be given to students working on their dissertations.
- d. No official documents (e.g. certificates or declarations) will be provided.
- e. Will not be included in the list of students sent to DSEJ for scholarship purposes.
- f. Students who have been blocked from the system more than twice will no longer be eligible for USJ Scholarships during their studies at the University.
- g. **A penalty of 5%** will be added to the amount due, immediately after the deadline.
- h. Hub and MyUSJ accounts will be unblocked within 3 working days of the settlement of the outstanding balance.

If the situation persists for three months, the student’s status will be updated to “Drop-out”. To resume studies, the student must re-apply for Admission. However, any balance due to the University plus a charge of **5% interest per year** must be paid before re-admission is considered. Once debts have been settled and the request is authorized, normal payment for Academic Year must be made according to the Schedule and Options in Section 4 before Admission becomes effective.

7. STUDENTS WITH FINANCIAL DIFFICULTIES

Students who cannot afford to pay the tuition by either of the payment options referred to in Section 4 of this Policy, should start by contacting the Office for Student and Alumni Affairs to inquire about possible scholarships.



If a scholarship is unavailable, the student can submit a request to the Finance and Human Resources Office – by email to accounting@usj.edu.mo – asking to be allowed **Monthly Payment**. If approved, the student will be allowed to **pay monthly for a semester**.

Please take note of the following:

- The request for Monthly Payment should be submitted 2 weeks prior to the payment deadline (late requests will not prevent the blockage of accounts and other consequences).
- To apply for Monthly Payment for the Fall Semester, the student must pay the deposit first and submit the request for the balance of the Fall Semester instalment.
- The Monthly Payment will be processed in 4 instalments per semester.
- For the Fall Semester, instalments are in September, October, November and December. For the Spring Semester, the instalments are in February, March, April and May.
- Payment is made in advance, up to the 8th of each month.
- The monthly payment amounts to the tuition fee divided equally into four instalments, plus a **10% administrative fee**.

PLEASE NOTE, it is the student’s responsibility to submit the request well in advance of payment deadlines to allow the Finance and Human Resources Office ample time to process it.

8. SUSPENSION

Students who decide to suspend their studies at USJ, should officially submit their request to the University Registrar before the Semester starts, to have their tuition and related fees for the semester(s) redirected or waived. For approved cases, when payment has already been made for the upcoming semester(s), the amount will be credited to the student’s USJ account and may be used for future studies at USJ.

For submissions made after the Semester starts, the following applies should the request be approved:

Submission Time	Any paid tuition and related fees concerned
Within the 1 st two weeks of the Semester	50% of the paid fees may be credited to the student’s USJ account
Within the 1 st month but beyond the 1 st two weeks of the Semester	25% of the paid fees may be credited to the student’s USJ account
Beyond the 1 st month of the Semester	The Student is fully responsible for the tuition and related fees for the semester concerned.

9. WITHDRAWAL

Students who decide to withdraw from their studies at USJ should officially inform the University Registrar before the Semester starts for their responsibility for tuition and related fees to be waived. If fees have already been paid the Registrar may authorize the refunding of tuition paid for the upcoming semester(s), after deduction of any outstanding fees due to the University.

For a submission made after the Semester starts, the following applies:

Submission Time	Any paid tuition and related fees concerned
Within the 1 st two weeks of the Semester	50% of the paid fees may be refunded.



Submission Time	Any paid tuition and related fees concerned
Within the 1 st month but beyond the 1 st two weeks of the Semester	25% of the paid fees may be refunded.
Beyond the 1 st month of the Semester	The student is fully responsible for the tuition and related fees concerned, and paid fees for the semester concerned will not be refunded.

10. CALCULATION OF RELATED FEES

10.1 For re-taking dropped modules

Students who sign up for previously dropped module(s) at a time beyond the programme standard duration must pay the module fee(s) as stipulated in the Tuition and Related Fees table for the Academic Year in which the module(s) is being re-taken.

Students are responsible for re-enrolling in any modules dropped voluntarily during the standard duration of their programmes. To do so, they should use the Add & Swap system and are subject to its policies. PLEASE NOTE that the University may not re-offer modules dropped by students, so students are strongly recommended not to drop modules.

10.2 Repeating modules

Students repeating a module are required to pay the corresponding module fee in accordance with the Tuition and Related Fees table for the Academic Year in which the module is being re-taken.

10.3 Taking modules beyond the normal programme duration

10.3.1 Non-master students:

Students who take module(s) beyond the normal programme duration must pay fees for the extra time required to complete all the modules, as stipulated in the Tuition and Related Fees table for the Academic Year of the extension period required. In these cases, the tuition to be paid will be the lower of the following, when the amount is higher than the minimum payment per semester:

- The sum of the fees for the modules taken;
- The full Semester Fee.

10.3.2 Master students:

For students returning to an unfinished master programme:

- i. Those who have paid the complete tuition at the time of the original matriculation and are returning to do the dissertation are required to pay the minimum payment per Semester.
- ii. Those who have paid the complete tuition at the time of the original matriculation and are returning to do the dissertation plus the remaining module(s) are required to pay the supervision fee plus the module fees at the updated rates, i.e., rates stipulated in the Tuition and Related Fees table for the Academic Year in which they are returning.



- iii. All those who did not pay the full tuition in their original matriculation are required to pay the corresponding outstanding fees at the updated rates (e.g. pay the one remaining semester or academic year).

Below is the normal duration of a programme:

- Pre-University: one year;
- Associate Diploma: two years;
- Bachelor Degree: four to five years;
- Foundation Course and Theology Degree: five years;
- PGDE: one year;
- Master Degree: two years;
- PhD: three to five years;
- Postdoctoral Studies: one year.

10.4 Retained students

Students may be retained in their current year of studies if they fail to meet the minimum number of credits according to the University's Academic Regulations. In these situations, as long as the retained year falls within the normal programme duration, the semester system is applicable and students pay the full year's tuition. However, if the retained year falls outside the normal programme duration, the tuition to be paid will be the lower of the following when the amount is higher than the minimum payment per semester:

- The sum of the fees for the outstanding modules taken;
- The full Semester Fee.

11. OVERPAID FEES

When students have overpaid the tuition fee, the balance will be kept in their USJ account and will be automatically deducted from their next tuition fee payment. If the student then decides to withdraw from USJ, the amount in their account will be refunded after information of the withdrawal has been officially received and noted by the University Registrar.

12. RELATED DOCUMENTS

- Academic Regulations
- Tuition and Related Fees