

LUJ FINANCIAL POLICIES

Section 1: Payment Policies

The payment of tuition and fees helps to cover the costs of facilities, instructional and non-instructional salaries, equipment and other services associated with Lakeland's educational and extra-curricular programs. Tuition charges are based upon the program in which the student is enrolled.

1. Payment Policies for Newly Accepted Students (for first semester invoices)

Newly accepted students for all LUJ programs will receive their first semester invoice after their acceptance letter has been issued. LUJ's finance office will prepare the invoice and send a digital copy directly to the student's personal email registered in our admissions office. All invoices will include:

- A breakdown of all tuition and fees due
- The payment deadline
- LUJ's bank information to successfully complete the wire transfer payment
- The student's LUJ Student ID Number (which must be entered at the time of making the transfer payment)

The payments must be made, in full, by the specified deadline (refer to *Section 2: Payment Deadlines* for details). Installment payments are not permitted for first semester.

For students receiving visa sponsorship from the university, payment is required in full before the Certificate of Eligibility and Visa can be obtained.

Please contact the finance office directly at financialaffairs@japan.lakeland.edu for invoice and payment related inquiries.

2. Payment Policies for Current and Continuing Students

Continuing students already registered at LUJ will be invoiced each semester for tuition and fees. The invoice will be sent digitally to the student's registered LUJ student email, and include:

- A breakdown of all tuition and fees due
- The payment deadline
- LUJ's bank information to successfully complete the wire transfer payment
- The student's LUJ Student ID Number (which must be entered at the time of making the transfer payment)

Students who are continuing in any of LUJ's credit-earning (EAP, Undergraduate, Graduate) programs may choose from one of the following two payment plan options:

- **Option 1: Full Payment Plan**

In this payment plan, the full amount of tuition and fees must be paid by the specified date. This reduces the number of transaction fees over the course of a semester. **Payments are due on the 26th of the month PRIOR to the start of the new semester**, as shown on your invoice.

Failure to complete payments by the deadline will result in the cancellation of the student's current registration, an inability to request official University documents, and an immediate loss in visa sponsorship.

- **Option 2: 4-Month Payment Plan**

For a one-time registration fee of 5,000 JPY, students may enroll in a 4-month payment plan. This separates the semester tuition and fee payment into four (4) monthly installments. The plan automatically renews each semester (at no additional charge), but students and financial sponsors may complete payments ahead of schedule to avoid multiple transaction fees if desired. (Refer to Section 2: Payment Deadlines for a detailed payment schedule)

Section 2: Payment Deadlines

1. Deadlines for Newly Accepted Students (for first semester invoices)

For students who are **NOT** applying for a Certificate of Eligibility (COE) and/or visa sponsorship, all first semester invoices will show a payment deadline of the 26th of the month prior to your enrollment. The **full payment** must be completed no later than:

- April 26th (for Summer enrolling students)
- August 26th (for Fall enrolling students)
- December 26th (for Spring enrolling students)

Students who **DO NEED** a Certificate of Eligibility (COE) and/or visa sponsorship will need to complete the full first semester payment significantly earlier than the deadline stated on the invoice. Students should prepare to make their payment shortly after receiving their acceptance letter to ensure there are no delays in the visa application process and the release of the COE.

2. Deadlines for Current and Continuing Students

Students who are continuing in any of LUJ's credit-earning (EAP, Undergraduate, Graduate) programs may choose from one of the following two payment plan options:

- **Option 1: Full Payment Plan**

In this payment plan, the full amount of tuition and fees must be paid by the specified date. This reduces the number of transaction fees over the course of a semester. **Payments are due on the 26th of the month PRIOR to the start of the new semester**, as shown on your invoice.

Failure to complete payments by the deadline will result in the cancellation of the student's current registration, an inability to request official University documents, and an immediate loss in visa sponsorship.

- **Option 2: 4-Month Payment Plan**

For a one-time registration fee of 5,000 JPY, students may enroll in a 4-month payment plan. This separates the semester tuition and fee payment into four (4) monthly installments. The plan automatically renews each semester (at no additional charge), but students and financial sponsors may complete payments ahead of schedule to avoid multiple transaction fees if desired.

PAYMENT CALENDAR FOR PAYMENT PLAN STUDENTS

	Amount Due	Payment Deadline
Summer Terms		
Payment 1	25%	April 26
Payment 2	25%	May 26
Payment 3	25%	June 26
Payment 4	25%	July 26
Fall Terms		
Payment 1	25%	August 26
Payment 2	25%	September 26
Payment 3	25%	October 26
Payment 4	25%	November 26
Spring Terms		
Payment 1	25%	December 26
Payment 2	25%	January 26
Payment 3	25%	February 26
Payment 4	25%	March 26

Section 3: Refund Policies

Refunds of tuition and school fees are not issued after the Add/Drop period of each semester. Requests due to personal, family, and/or health emergencies must be submitted to the finance office for official review. The review process may take up to several weeks, depending on the timing and type of evidence submitted with the request.

Changes in overall credit registration and course enrollment during the Add/Drop week are eligible for refunds OR additional invoicing. Such refunds or additional invoices are issued 1-2 weeks after the Add/Drop period has ended.

For students applying for visa sponsorship:

If your Certificate of Eligibility (COE) is denied by the Immigration Office, a full refund of your tuition and school fees will be processed. Only the non-refundable application fee will be held.

All refunds will be transferred back to the original account from which the payment was made. All transaction or processing fees will be deducted from the refund amount.

Section 4: U.S. Financial Aid Recipients

For students using U.S. financial aid to help cover their tuition and fees, **selecting a payment plan is still recommended**. As each student is awarded different types and amounts of financial aid, it may not fully cover the full invoice amount for tuition and fees.

To ensure you are not placed on a financial hold and remain “registered” as an enrolled student, you must complete your FAFSA application through the LU Wisconsin financial aid office as early as possible. Upon confirming your eligibility, the financial aid office will issue you an **Award Letter** that states how much aid is available for each semester. That amount is also shared with the LUJ finance office to confirm 1) how much of your tuition is covered by financial aid, and 2) how much still needs to be covered by other financial sources.

If your awarded aid does NOT cover the full amount of your tuition and fees, **you are responsible for making payments by the specified dates outlined in the payment plans described above**. Please contact the LUJ finance office directly if you have any questions.

Please remember that awarded financial aid is first deposited to LUJ’s finance office to cover your tuition and fees for that specific semester. If you still have aid remaining after your tuition and fees are covered, you can register for an e-refund to receive that money directly in your U.S. bank account. You can register for an e-refund through your my.Lakeland account or contact the LU financial aid office directly.

Section 4: G.I. Bill Recipients

For students using G.I. Bill benefits to cover their tuition and fees, selecting a payment plan is not required. Your VA benefits, as outlined in your “Certificate of Eligibility”, are registered with the VA office and our Lakeland University finance offices. G.I. Bil tuition and fee coverage is sent directly to LUJ each semester.

Note:

If your G.I. Bill coverage amount changes during the time you are enrolled at LUJ (i.e. you originally received 100% coverage, but it is decreased to 70% at a later time), you need to inform the LUJ finance office immediately. In such a case, you will become eligible to enroll in either of the two LUJ payment plans.

Section 5: Other Financial Policies

1. Financial Holds Due to Non-Payment

Students who fail to make payments by the deadlines will be placed on a “financial hold”. This makes certain student records and university documentation – such as student ID cards and renewals, university certificates, visa-sponsorship related documents, and future course registration – unavailable until the hold is lifted.

2. Overdue Balances from Previous Semesters

If a student has an overdue balance from a previous semester, his or her next semester’s course registration will be administratively dropped. The student will be permitted to re-register for courses once the overdue payment is collected, but not after the next semester’s Add/Drop period ends.

3. Fall Out of Enrollment status

If a student still has an overdue balance from a previous semester by the time the next semester’s Add/Drop period is finished, he or she will remain unregistered and unenrolled for that term. This will change the student’s status from “Enrolled” to **“Fall Out of Enrollment”** and will require the student to apply for re-admission in a future semester.

(Note: LUJ visa-sponsorship will be terminated and reported to the Tokyo Immigration Bureau at the end of the Add/Drop period to reflect accurate enrollment status change. If the student wishes to re-enroll, he or she must reapply through the admissions office. All fees – including the Admissions Fee – will be required for the new enrollment status. New visa sponsorship will also be required.)