

# Payment Options

Students are responsible for paying all charges in full or making appropriate arrangements by the published fall semester due dates listed below.

## July 10, 2024

- New Undergraduate

## July 24, 2024

- Returning Undergraduate
- College of Professional Studies
- International Students

## Semester Payments

Students may make two payments per academic year. The fall due dates for each program are listed above. Please refer to your invoice for future due dates.

## Monthly Payments

Students may choose to pay the annual amount due in convenient monthly payments. This option is available through jwuLink. There is an enrollment fee to participate. Most plans are essentially interest free, but some accounts may incur late fees, reinstatement fees or other fees. Students interested in this option must contract with Nelnet Campus Commerce and pay the first payment, in addition to the enrollment fee, by the fall published due dates listed above.

## William D. Ford Federal Direct Parent Loan Program for Undergraduate Students (PLUS)

The Direct PLUS Program provides loans to parents of dependent students to attend college. PLUS borrowers do not have to demonstrate need, but must not have an adverse credit history. All students must complete the Free Application for Federal Student Aid (FAFSA) if their parents plan to borrow a PLUS Loan. The parent must also complete the Direct PLUS Master Promissory Note (MPN); an MPN can be completed online. In addition the parent must indicate how much they want to borrow. Repayment of this loan will begin within 30 days of the time the loan is fully disbursed annually, or the borrower can contact the Department of Education to request a deferment. The borrowing limit is the total cost of attendance, minus any financial aid being received. Families should consider maximizing Federal Direct Subsidized and Unsubsidized Loans before borrowing a PLUS loan.

## Private Loans

Private loans, also known as alternative loans, are used by students and families to bridge the gap between the cost of education and the financial aid award. These loans are for credit-worthy borrowers and are not based on financial need. See Private Loans for more information.

The university recommends that you exhaust all grant, scholarship and federal loan options prior to obtaining a private student loan. For more information on applying for financial aid, federal loans, etc., explore our page about applying for financial aid.

All Johnson & Wales University students must fulfill their financial obligations to the university by the published due dates listed above. (All off-semester entrants must meet the financial obligation by the published date for that semester.)

To meet their financial obligations, students must do one of the following by the published due date:

- Make a full semester payment.
- Contract with Nelnet Campus Commerce and pay the first monthly payment, as well as the enrollment fee.
- Have an approved loan that covers the annual balance.
- Have an approved payment plan with Student Financial Services using a combination of the above options.

Students who do not fulfill their financial obligation by the published due date will not be able to select their housing assignment. In addition, students' class schedules for the academic year may be revoked.