

College Expenses

Students will receive eBills monthly to their Mount Mercy University email account while they are attending Mount Mercy. It is the student's responsibility to check their eBill online each month. Fall tuition, food, housing and fees must be paid in full by September 10th and Spring tuition, food, housing and fees by February 10th, unless the student enrolls in the Mercy Payment Plan. If the student is not enrolled in the Mercy Payment Plan and their tuition, food, and housing is not paid in full, the student will be subject to monthly late fees and their future registration will be at risk. If additional financial aid is received after the full payment has been made, the student will receive a refund of the credit balance of his/her account. Payments may be made by cash, check, debit, or credit card (Visa, MasterCard or Discover). Payments made by US credit or debit card are subject to a 2.95% convenience fee with international credit or debit cards being subject to a 4.25% convenience fee.

If payments are not received by their due date, late fees will be added to the student's account. Late fees will only be waived due to University responsibility causing a delay in payment or the failure to act by a student because of sudden disabling illness or accident.

Late Fees

Type	Cost
< \$999.99 Outstanding Balance	\$0 Late Fee
\$1,000 - \$2,500 Outstanding Balance	\$30 Late Fee
\$2,501 - \$5,000 Outstanding Balance	\$50 Late Fee
\$5,001 - \$7,500 Outstanding Balance	\$75 Late Fee
\$7,501 - \$10,000 Outstanding Balance	\$100 Late Fee
>\$10,001 Outstanding Balance	\$150 Late Fee

Because of rapidly changing economic conditions, it may become necessary to alter the tuition and fee structure before the next edition of this *Catalog* is published.

Tuition, Food and Housing, Estimated Cost of Attendance and Other Fees 2025-26

Full-time Traditional Students - Total Billed Cost

A student is considered full-time if she or he is registered for 12 or more hours per semester. Enrollment in more than 16 credit hours will result in additional tuition being charged at a rate equivalent to the part-time tuition rate per hour.

Full-time Fees	Fall semester	Spring semester	Total
Tuition (12-16 hours)	\$20,886	\$20,886	\$41,772
Food & Housing*	\$6,075	\$6,075	\$12,150
Total	\$26,961	\$26,961	\$53,922

* VIP Meal Plan and Double Occupancy Room.

Please see the Good Book (<http://catalog.mtmercy.edu/thegoodbook/mtmercypolicies/>) for housing and residency requirements.

Part-time Traditional Students - Total Billed Tuition

A student is considered part-time if he or she is enrolled in less than 12 hours per semester. Tuition for part-time students is assessed based upon the number of hours for which a student is registered.

Type	Cost
Part-time tuition (1-11.5 semester hours)	\$1,263/semester hour

Estimated Cost of Attendance

The estimated cost of attendance is a combination of billed campus expenses and estimated living expenses that students may or may not incur during their time in school.

On-Campus Billed Expenses

Full Time	Cost	Part Time	Cost
Tuition	\$41,772 (\$14,621 average net tuition)*	Tuition	Charged per credit
Food & Housing (Living Expenses)**	\$12,150	Food & Housing (Living Expenses)**	\$6,075
SGA Student Fee	\$200	SGA Student Fee	\$200
Technology Fee	\$500	Technology Fee	\$250
Wellness Fee	\$300	Wellness Fee	\$150
Total billed	\$54,922	Total billed	\$6,675 + per-credit tuition
Average total net \$27,771 price			

* Average Net Tuition After University, State, Federal Financial Aid Applied

** Calculated for normal capacity room/VIP Plan. ED requires the official Cost of Attendance used to award aid will use the average of all on-campus residents. That average to be used in the COA is \$12,382 for full-time and \$6,191 for part-time.

On-Campus Estimated Expenses

Other estimated expenses	Full Time	Cost	Part Time	Cost
Books		\$1,200		\$600
Personal Expenses		\$3,300		\$1,650
Transportation		\$1,700		\$850
Loan Fees		\$70		\$35
Total		\$6,270		\$3,135

Data was used from www.commongoodiowa.org (<http://www.commongoodiowa.org/>) for Linn County for 2022, reviewed on 12/10/2024. Personal expenses are approximately 12 months of health care and 3 months of clothing/household expenses lines. Included \$300 for average cost of computer for education purposes. Transportation is approximately 3 months of transportation line.

Off-CAMPUS BILLED EXPENSES

Full Time	Cost	Part Time	Cost
Tuition	\$41,772 (\$14,621 average net tuition)*	Tuition	Charged per credit
SGA Student Fee	\$200	SGA Student Fee	\$200
Technology Fee	\$500	Technology Fee	\$250
Wellness Fee	\$300	Wellness Fee	\$150
Total billed expenses	\$42,772	Total billed expenses	\$600 + per-credit tuition
Average total net \$15,621 price			

* Average Net Tuition After University, State, Federal Financial Aid Applied

Off-CAMPUS ESTIMATED EXPENSES

Other estimated expenses	Full Time	Cost	Part Time	Cost
Living Expenses (Food & Housing)		\$10,000		\$5,000
Books		\$1,200		\$600
Personal Expenses		\$4,300		\$2,150
Transportation		\$6,000		\$3,000
Loan Fees		\$70		\$35
Total		\$21,570		\$10,785

Data was used from www.commongoodiowa.org (<http://www.commongoodiowa.org/>) for Linn County for 2022 reviewed on 12/10/2024. Living expenses are approximately 12 months of rent/ utilities and food lines. Personal expenses are approximately 12 months of health care and 12 months of clothing/household expenses lines. Included \$300 for average cost of computer cost for educational purposes. Transportation is approximately 12 months of transportation line.

Other Tuition and Fee Details

Winter Semester (JTerm) Tuition

Winter (Jterm) semester tuition for three credit hours is included in the full-time tuition rate for traditional students who are enrolled full-time in both fall and spring semesters. Students must be enrolled and billed as a full time Mount Mercy student both semesters. (This does not apply to students in Accelerated or Graduate programs). Students enrolled in a winter (Jterm) semester course that are not full time in both the fall and spring semester will be billed at the part time tuition rate. Students taking more than three credit hours will be responsible for the cost of the additional credit hours. Students who are full time both fall and spring semesters and are taking a winter (Jterm) semester course at no additional charge, are still responsible for any course related fees such as lab fees. There will be no refunds issued for J-Term food and housing if a full-time student chooses not to enroll in winter term.

Accelerated Program Students

Tuition for students in the Accelerated Program is due the first night of the course. If you are reimbursed by your employer, and have a completed Deferred Payment Plan Enrollment Form on file with the Student Accounts team, tuition is due 45 days from the end of each block. Please refer to the Accelerated section of this *Catalog* for a description of this program.

Type	Cost
Accelerated	\$610/semester hour
PREP and TEACH Program	\$610/semester hour

Graduate Program Students

Tuition for students in the Graduate Program is due the first night of class. If you are reimbursed by your employer, and have a completed Deferred Payment Plan Enrollment Form on file with the Student Accounts team, tuition is due 45 days from the end of each block. Please refer to the Graduate Programs section of this *Catalog* for a description of these programs.

Type	Cost
Master of Arts in Education	\$610/semester hour
Master of Arts in Marriage and Family Therapy	\$610/semester hour
Master of Business Administration	\$773/semester hour
Master of Science in Education	\$610/semester hour
Master of Science in Nursing	\$773/semester hour
Master of Science in Supply Chain Management	\$773/semester hour
Master of Strategic Leadership	\$773/semester hour
Doctor of Nursing Practice	\$995/semester hour
PhD in Marriage and Family Therapy	\$834/semester hour

FOOD AND HOUSING Options

Academic Year:

Students have a number of options regarding both food and housing. Please note that the charges below are adjustments to the food and housing charges previously detailed.

Residence Halls:

Housing Type	Amount per semester
Regina Double and McAuley Triple/Quad	\$3,006
Andreas Triple	\$3,006
Lower Campus Double	\$3,766
Medical Single Room, McAuley or Regina	\$3,006
McAuley Double-in-Triple	\$3,757
Andreas Double-in-Triple	\$3,757
Single-in-Double Regina, McAuley, Andreas, and Lower Campus	\$5,519

Food Plans:

Food type	Amount per semester
Mustang Meal Plan - an average of 7 meals per week (only eligible for Juniors, Seniors, and Graduate students)	\$2,500

VIP Meal Plan - unlimited swipes for personal use \$3,069

Other Housing Options

Summer Housing: Current Mount Mercy students (were enrolled spring semester) who are enrolled in summer courses or have pre-enrolled for fall semester classes may choose to live on campus in either Andreas or Lower Campus. There is no food plan for the summer. Summer housing rates:

Housing Type	Amount per semester
Double Room	\$944
Single-in-Double	\$1,415

If the student ceases enrollment during the summer, he or she will be asked to move out of campus housing. Students new to Mount Mercy must be enrolled in summer courses in order to choose summer housing on campus.

Special Fees

(All fees are non-refundable except where noted.)

Student Cost	Amount
Anatomy Lab Fee	\$100
Art Fees	Varies by course, see individual course description
Assessment of Prior Learning Experience Assessment Fee	\$60 per semester hour
Audit Fee for Center of Learning for the Church	\$150
Audit Fee for a Regular Course	\$100
Audit Fee for Activity or Lab Course	\$150
Challenge Exam Fee	\$25/semester hour for credit; \$10/semester hour for waiving credit
Lab Course Fee (applies to all lab courses except Education, Nursing and Anatomy)	\$50
Meal Plan Change (after Aug 1st)	\$25
Medical Laboratory Science Fee	\$100
Mercy Payment Plan Enrollment Fee	\$75 per semester
Mount Mercy I.D. Card Replacement Fee	\$15
Music Lesson Fee	Refer to Curriculum/Music section of catalog
Nursing Undergraduate Fee - Sophomore, Junior, and Senior	\$800 per semester
Nursing DNP Fee	\$500 annual
Official Transcript	\$11
Parking Fees	See the Good Book
Replacement Diploma	\$75
Returned Check	\$25
Room Contract Cancellation Fee	\$500 - \$1000
Student Government Association (SGA) Fee - Traditional Students Only (Full Time and Part Time)	\$100 per semester
Technology Fee - Full Time Traditional Student	\$250 per semester

Technology Fee - Part Time Traditional Student \$125 per semester

Tuition Deposit for all Full-time Students (paid at time of acceptance and credited to tuition) \$200

Wellness Fee - Full Time Traditional Student \$150 per semester

Wellness Fee - Part Time Traditional Student \$75 per semester

Other student costs include:

Books and Supplies est. \$1,200

Transportation (full-time students living on campus) est. \$1,400

Transportation (full-time students living with parents) est. \$2,280

Transportation (full-time students living off campus) est. \$3,360

Mercy Payment Plan

The Mercy Payment Plan allows each semester's tuition, food, housing and fees to be paid in 4 equal installments due on the 10th of September, October, November, and December for Fall semester and the 10th of February, March, April, and May for Spring semester. If the 10th of the month falls on a weekend, payment is due the following business day. The Mercy Payment Plan can only be used for the payment of tuition, food, and housing. Students must enroll in the payment plan by September 10th and February 10th respectively to avoid being charged late fees. Students who have not paid their account in full by September 10th for the Fall semester or by February 10th for the Spring semester, and have not enrolled in the Mercy Payment Plan, will be charged monthly late fees starting on September 15th and February 15th respectively. There is an enrollment charge of \$75 per semester to participate in the payment plan. Enrollment in the Mercy Payment Plan must occur each semester; participation doesn't carry over from one semester to the next.

All enrolled students are eligible for the Mercy Payment Plan unless:

1. The student is reimbursed by their employer.
2. The student's account is considered delinquent (see below).
3. A student has declared bankruptcy at any time in which a Mount Mercy account has been written off.

International Student Accounts

International students must have their student account balance paid, in full, by the start of the semester. Students are encouraged to use Flywire to complete international payments (www.flywire.com) for convenience in tracking the payment from start to finish.

Delinquent Accounts

All students, except those receiving employer reimbursement, are required to have their entire account paid in full by the end of the semester (December 10th for Fall semester, May 10th for Spring semester, and by the end of all other semesters). Any balance remaining after the dates listed above will be considered delinquent. Students who are reimbursed by their employers are required to have their entire account paid in full within 45 days from the end of the course or their account will be considered delinquent. Students with delinquent accounts may be subject to the following actions until the balance is paid in full.

1. All current and future registrations will be cancelled.
2. All financial aid for future terms will be cancelled.

3. Student will no longer be able to reside in student housing.
4. Reimbursed students will be required to have their account paid in full before class starts.
5. Delinquency may be reported to a credit bureau.
6. Account may be referred to a collection agency for the full amount due plus all collection costs and legal fees.

Graduation Policy

No diplomas will be issued until all financial obligations to Mount Mercy have been paid in full.

Refunds

Tuition and Fees

Fall and Spring Semesters

A student's final bill will be determined on the last day to add classes for each semester. This is generally seven days after the beginning of the semester and is referred to as the final bill date. Before the final bill date students may adjust their class schedules and necessary tuition adjustments will be made. Students who drop classes after the final bill date will not be eligible to receive a refund for any of the tuition charged for that class unless they withdraw from Mount Mercy. Students who withdraw from Mount Mercy after the final bill date may be eligible to receive a refund of a portion of the tuition charged for the semester. Please contact the Student Accounts team for more information regarding tuition refund amounts.

Winter (J-Term) and Summer Semesters

A student's final bill will be determined on the last day to add classes for each term which is generally one to two days after the beginning of the semester (final bill date). Students may adjust their class schedules and necessary tuition adjustments will be made.

Students who drop classes after the final bill date will not be eligible to receive a refund of any of the tuition charged for that class unless they withdraw from Mount Mercy.

Food and Housing

The food and housing terms and conditions are stated in the contract signed by the student. During the semester there may be a proportional refund of food and housing charges if the student officially withdraws from Mount Mercy and/or moves off campus with the approval of the Director of Residence Life. There is a \$500 - \$1,000 contract cancellation fee that will be imposed on any student who does not fulfill the food and housing contract.