Master in Islamic Religious Leadership

TUITION PAYMENT, PAYMENT PLAN, & REFUND POLICY



Effective Date: September 1, 2026

1. Purpose and Overview

Boston Islamic Seminary ("BIS" or "the Seminary") is committed to facilitating students' academic, spiritual, and professional advancement while maintaining financial accountability, administrative clarity, and responsible institutional stewardship.

This policy establishes the Seminary's expectations regarding tuition payment, institutional fees, payment plans, and scholarships as they relate to student accounts, third-party sponsorships, account holds, withdrawals, and refunds.

BIS recognizes that students may experience financial hardship, delayed sponsorship, family emergencies, employment changes, or other circumstances that affect payment timing. Therefore, BIS prefers to work flexibly and compassionately with students who remain committed to their studies and communicate respectfully, honestly, and in a timely manner.

At the same time, students are responsible for understanding and meeting their financial obligations, reviewing their Populi accounts, observing payment deadlines, and maintaining communication with BIS administration.

2. Scope

This policy applies to all BIS students enrolled in credit-bearing courses, certificate programs, graduate programs, non-degree courses, or other programs for which tuition and institutional fees are charged, unless a separate written program-specific policy applies.

3. Tuition and Fees Structure

Fee Category	Amount
Tuition per Credit Hour	$600
Total Annual Institutional Fees	$1,200

Institutional fees may include administrative, registration, technology, student services, library, program, or other institutionally approved fees.

Institutional fees are nonrefundable after the add/drop period unless BIS confirms otherwise in writing.

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4. Student Financial Responsibility

By registering for courses, students accept responsibility for paying all tuition, fees, and approved charges associated with their enrollment.

Students are responsible for:

1. Reviewing their account balance in Populi;
2. Reading invoices and official BIS communications;
3. Meeting published payment deadlines;
4. Submitting scholarship, sponsorship, or payment-plan documentation on time;
5. Maintaining respectful and timely communication with BIS administration; and
6. Resolving any outstanding balance before registration clearance, grade release, transcript release, graduation clearance, or future enrollment.

Failure to receive, read, or respond to a notification does not relieve the student of financial responsibility. However, BIS will make reasonable efforts to notify students before applying account restrictions.

5. Good Financial Standing

A student is considered in financial good standing when the student:

1. Has no overdue balance;
2. Is current on an approved payment plan;
3. Has submitted all required scholarship, sponsorship, or financial-aid documentation;
4. Has no unresolved returned payment, reversed payment, or disputed charge;
5. Has responded to BIS financial communications in a timely and respectful manner; and
6. Has no unpaid balance from a prior semester, course, or program.

Students who are not in good financial standing may be subject to administrative holds, registration restrictions, grade-release restrictions, transcript restrictions, or other account limitations.

6. Pre-Enrollment Payment Requirements

Before enrollment is financially finalized, students must complete one of the following:

1. Pay tuition and applicable fees in full through Populi;
2. Receive written approval for a BIS payment plan;

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3. Receive written confirmation of a BIS scholarship or financial-aid award;
4. Submit approved third-party sponsorship documentation; or
5. Receive written approval from BIS for an exception, deferment, or appeal.

Students must log in to Populi, review their invoice, and submit payment through the approved payment methods available in Populi. Approved payment methods may include credit/debit cards, electronic funds transfers, checks, or other BIS-approved options.

7. Enrollment Confirmation

Enrollment is financially confirmed when the student has satisfied one of the approved payment arrangements listed above.

After confirmation, BIS may send an enrollment confirmation that includes course registration details, payment receipt or payment-plan confirmation, and any additional enrollment instructions.

BIS reserves the right to delay or withhold enrollment confirmation when a student has not paid, has not submitted required documentation, or has not received approval for a payment plan, scholarship, sponsorship, deferment, or exception.

8. Payment Deadlines

Students are expected to pay all tuition and fees by the published payment deadline unless they have an approved payment plan, scholarship, sponsorship arrangement, or written exception.

Students who register after the payment deadline may be required to pay immediately or receive written approval for a payment arrangement before enrollment is finalized.

BIS may publish program-specific or semester-specific payment deadlines each academic year.

9. Payment Plans

BIS offers flexible payment plans for students who cannot pay their full balance at once.

Students must request payment plans through BIS administration, and BIS must approve them in writing. Approval is at the discretion of BIS and may depend on the student's payment history, communication, account standing, course load, scholarship status, sponsorship status, and demonstrated need.

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All payment plans are privileges granted to support students and are not automatic entitlements.

A. Annual 10-Installment Payment Plan

BIS may offer students the option to pay tuition and applicable fees in up to 10 installments.

This option is intended to help students and families plan ahead and spread tuition payments over time while ensuring that the student's full tuition obligation is satisfied before the beginning of the academic year.

Under this plan:

1. Students may divide their approved annual tuition and applicable fees into up to 10 installment payments;
2. The installment schedule must be approved in writing by BIS administration;
3. All installment payments must be completed before July 1 of each year, unless BIS publishes a different annual tuition deadline;
4. Students must remain current on each installment payment in order to remain in financial good standing;
5. Missing an installment may result in a financial warning, revised payment arrangement, or financial hold unless the student contacts BIS promptly and receives written approval for an adjustment;
6. Students who complete the 10-installment plan on time will be considered financially cleared for the applicable academic year, subject to any additional fees, course changes, scholarship adjustments, or account modifications.

BIS may approve a modified installment schedule when appropriate, especially for students experiencing documented hardship, delayed scholarship processing, delayed sponsorship, family emergency, employment disruption, medical hardship, or other exceptional circumstances.

B. Semester-Based Payment Plan

For students who do not participate in the annual 10-installment payment plan, BIS may approve a semester-based payment plan.

A standard BIS semester payment plan may be structured as follows:

Payment	Amount	Due Date
Initial Payment	20% of total tuition and fees	Beginning of the second week of the semester
Second Payment	50% of total tuition and fees	Mid-semester, before the midterm examination period
Final Payment	30% of total tuition and fees	Before final grade release

Alternative semester payment schedules may be approved when appropriate, especially for students experiencing documented hardship, delayed employer sponsorship, delayed scholarship processing, family emergency, medical hardship, employment disruption, or other exceptional circumstances.

C. General Payment Plan Conditions

Students on payment plans must:

1. Sign or acknowledge the approved payment schedule;
2. Make payments by the agreed deadlines;
3. Communicate with BIS before missing a payment whenever possible;
4. Keep their Populi account and contact information current;
5. Pay any remaining balance before registration clearance, grade release, transcript release, graduation clearance, or future enrollment.

BIS may decline, cancel, or revise a payment plan if a student repeatedly misses payments, fails to communicate, provides inaccurate information, or does not maintain respectful and good-faith communication with BIS administration.

10. Late Payment Policy

Students are expected to pay all balances by the stated deadline or by the dates listed in an approved payment plan.

If payment is not received by the deadline, BIS may take one or more of the following actions:

1. Send a reminder or past-due notice;
2. Require the student to contact BIS administration;
3. Place a financial warning on the student account;
4. Place a financial hold on the student's Populi account;
5. Restrict registration, grade release, or transcript access;
6. Assess a late payment fee, if approved by BIS;

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7. Cancel or revise a payment plan after notice; or
8. Require payment in full before future enrollment.

Recommended late-payment structure:

Status	Recommended Action
1–7 days late	Reminder notice: no late fee if the student responds and resolves the issue
8–14 days late	Financial warning: the student must pay or request a revised arrangement
15+ days late	A financial hold may be applied
30+ days late	The payment plan may be canceled unless BIS approves an exception

BIS may waive late penalties when a student demonstrates good-faith communication, documented hardship, administrative error, delayed processing of a scholarship or sponsorship, or other reasonable cause.

11. Administrative Holds and Account Restrictions

If a student has an overdue balance and has not made approved arrangements with BIS, BIS may place a financial hold on the student's account.

A financial hold may restrict the student's ability to:

1. Register for future courses;
2. Add or drop courses through Populi;
3. View grades;
4. Receive official transcripts;
5. Receive certificates, diplomas, or graduation clearance;
6. Participate in commencement or program completion processes; or
7. Access other administrative services.

BIS's preferred approach is to resolve outstanding balances through communication and support before applying restrictions. Students who respond respectfully and promptly may be considered for a payment plan, a revised payment schedule, a temporary deferment, a scholarship review, or an appeal.

12. Returned Payments

A returned check, declined electronic payment, reversed payment, or disputed card payment may result in a returned-payment fee.

BIS may charge a $25 returned-payment fee for any returned check or failed payment.

After one returned payment, BIS may require future payments to be made by certified funds, electronic payment, credit/debit card, or another approved secure method.

Stopping payment, disputing a valid charge, or reversing a payment does not constitute official withdrawal from a course or program. Students remain responsible for following BIS's official withdrawal procedures.

13. Scholarships and Financial Aid

BIS may offer scholarships, tuition assistance, institutional aid, donor-funded awards, or other forms of financial support to eligible students, subject to available funding, program requirements, donor restrictions, and institutional priorities.

Scholarship awards are not guaranteed. Students must submit all required applications, forms, essays, documentation, and financial information by the published deadline to be considered.

Approved scholarship awards will be credited toward the student's tuition balance. If a scholarship or sponsorship award does not cover the full balance, the student remains responsible for the remaining amount.

If an award is reduced, withdrawn, delayed, or not approved, the student remains responsible for any unpaid balance unless BIS approves a written exception, payment plan, or appeal.

Scholarship recipients are expected to remain in good academic standing, maintain respectful, good-faith communication with BIS, comply with program requirements, and complete feedback forms, donor reports, surveys, or other reasonable documentation that describes their academic experience and the impact of the award.

BIS governs scholarship and financial-aid decisions under the separate BIS Scholarship and Financial Aid Policy.

14. Third-Party Sponsorship

Students sponsored by employers, masjids, nonprofit organizations, donors, or other third parties must submit sponsorship documentation to BIS before the payment deadline.

Sponsorship documentation should include:

1. Sponsor name and contact information;
2. Amount or percentage covered;
3. Covered semester, course, or program;
4. Payment timeline;
5. Billing instructions; and
6. Any conditions attached to the sponsorship.

BIS may coordinate directly with the sponsor after verification. However, unless BIS agrees otherwise in writing, the student remains ultimately responsible for any unpaid balance if the sponsor does not pay, pays late, or pays less than expected.

15. Course Drop, Withdrawal, and Refund Policy

Submit all course drops, enrollment cancellations, and withdrawal requests in writing to BIS through Populi.

Students may be required to submit an official withdrawal form or send an email from their BIS-recognized email account.

Refunds are calculated from the effective date on which the official request is received and recorded by BIS, not from the student's last date of attendance or participation.

Simply stopping attendance, ceasing participation, or informing an instructor does not constitute official withdrawal.

A student who officially notifies BIS before the first day of a term that the student will not enroll is eligible for a full refund of tuition paid for that term, excluding any nonrefundable enrollment deposits, application charges, or other expressly nonrefundable fees.

16. Tuition Refund Schedule

After the term begins, tuition refunds are calculated according to the following schedule:

Official Withdrawal Date	Tuition Refunded	Institutional Fees Refunded
During Week 1 — add/drop period	100%	100%
During Week 2	90%	0%
During Week 3	80%	0%
During Week 4	60%	0%
During Week 5	40%	0%
During Weeks 6–8	20%	0%
After Week 8 or after 50% of the term has elapsed	0%	0%

For a shortened term (i.e. less than 15 weeks), the percentage of the term elapsed may be used instead of the numbered-week schedule.

Refunds are calculated from the tuition charged, not merely from the amount already paid. After the refund calculation, a credit balance will be refunded or applied according to BIS policy, and a remaining balance continues to be owed by the student.

Institutional fees are nonrefundable after the add/drop period unless BIS confirms otherwise in writing.

When BIS cancels a course and the student does not enroll in a substitute course, the applicable tuition and course-specific charges will be adjusted. The student remains responsible for unrelated charges and for any other courses in which the student remains enrolled.

17. Refunds for Students Receiving Scholarships, Financial Aid, or Sponsorship

A student who withdraws from all courses in a term ordinarily forfeits BIS scholarship funds awarded for that term. A student who drops or withdraws from one or more courses may receive a proportional reduction in scholarship assistance. If a scholarship adjustment creates an outstanding balance, the student remains responsible for that balance.

Any cash refund to a student is limited to the amount the student personally paid, after adjusting for aid and outstanding charges.

If a scholarship or sponsorship paid part or all of the tuition, BIS may return the appropriate portion to the scholarship fund, donor, sponsor, or original payer.

If a student has unpaid charges at the time of withdrawal, BIS may deduct the unpaid amount from any refund before issuing payment.

18. Refund Processing

BIS will generally process approved refunds within 30 calendar days after receiving the official written withdrawal request and confirming the student's account status.

Refunds will normally be returned to the original payer and, where possible, to the original payment method.

If a third-party sponsor, employer, masjid, donor, or organization made the payment, the refund may be returned to that sponsor unless BIS determines otherwise in writing.

BIS may deduct any outstanding balance, returned-payment fee, unpaid institutional charge, or other approved charge from the refund before issuing funds.

19. Credit Balances

If a student has a credit balance after scholarships, sponsorships, payment adjustments, or approved refunds are applied, BIS may issue a refund after verifying the source of payment and confirming that no balance remains due.

BIS may require additional documentation before releasing a credit-balance refund.

20. Appeals for Exceptional Circumstances

Students facing exceptional circumstances may submit a financial appeal to BIS through Populi or by email at:

mirl@bostonislamicseminary.org

Examples of exceptional circumstances may include:

1. Serious illness or medical emergency;
2. Death or serious illness in the immediate family;
3. Job loss or significant financial hardship;

4. Family emergency;
5. Delayed scholarship, sponsorship, or employer payment; or
6. Other circumstances beyond the student's reasonable control.

Appeals must include supporting documentation when available. Appeals without sufficient information may be delayed or denied.

21. Appeal Review and Decision

BIS administration will review appeals on a case-by-case basis. BIS may approve, deny, or partially approve an appeal.

Possible appeal outcomes include:

1. Revised payment-plan schedule;
2. Temporary account deferment;
3. Late-fee waiver;
4. Partial tuition adjustment;
5. Scholarship reconsideration;
6. Administrative hold modification;
7. Tuition credit for a future term; or
8. Other reasonable accommodation.

BIS will make reasonable efforts to respond to completed appeals within 10 business days. Complex appeals may require additional time.

All appeal decisions should be documented in writing.

22. Respectful Communication and Good-Faith Commitment

BIS is committed to assisting students with compassion, professionalism, and fairness.

Students are expected to communicate with BIS staff respectfully, honestly, and promptly.

BIS may provide additional flexibility to students who:

1. Communicate before deadlines whenever possible;
2. Explain their circumstances honestly;
3. Submit requested documentation;
4. Make partial payments when able;
5. Remain engaged in their coursework;
6. Honor revised payment agreements; and

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7. Maintain respectful communication with BIS personnel.

BIS may decline flexibility, deny an appeal, cancel a payment plan, or restrict further informal accommodations if a student repeatedly fails to respond, provides misleading information, misses agreed deadlines without communication, or communicates in a disrespectful, hostile, or abusive manner.

BIS's flexibility is intended to support students who are committed to their studies and who engage with the Seminary in good faith.

23. Policy Compliance

All students are expected to comply with this policy, Populi notifications, published deadlines, payment-plan terms, scholarship requirements, sponsorship documentation requirements, and withdrawal procedures.

Non-compliance may result in financial holds, loss of registration privileges, transcript restrictions, grade-release restrictions, late fees, loss of payment-plan eligibility, or other administrative action.

24. Review and Amendments

This policy is subject to periodic review and may be amended as necessary to ensure effectiveness, fairness, regulatory alignment, administrative clarity, and consistency with BIS's mission.

Any changes will apply prospectively unless BIS states otherwise in writing.

25. Contact Information

For questions, payment-plan requests, refund requests, scholarship questions, sponsorship documentation, or financial appeals, students should contact:

Boston Islamic Seminary Administration
Email: mirl@bostonislamicseminary.org