

Introduction

Ajman University (AU) operates on a fully credit-based fee structure in addition to other fees.

AU fee structures published in the Fee Prospectus, together with the University Catalog, which contains the programs and their study plans, will enable students to calculate the cost per semester.

The University Catalog may be obtained from the Office of Admissions & Registration. This information is also available on AU website: www.ajman.ac.ae.

Financial Regulations

AU reserves the right to increase the tuition and other fees, by up to 10% per academic year when deemed necessary.

All students who register for courses incur a financial obligation towards AU. Students are responsible for all charges incurred at AU. Failure to attend classes does not constitute withdrawal from a class or the institution.

Students will only be permitted to register for a subsequent semester if they have paid all their financial obligations.

Grants

AU offers grants for its outstanding and disadvantaged students. Grants are assessed according to the guidelines established by the Office of Scholarships & Financial Aid, so it is important you read them carefully before submitting an application for financial aid.

Office of Finance

1. Application and Registration Fees

The application and registration fee for undergraduate programs and the Professional Diploma in Teaching is AED 1,300. The fee should be paid in cash in one installment upon registration. The application and registration fee is not part of the tuition fees. It is non-refundable, except when the application is rejected. In this case, an amount of AED 1,000 will be refunded to the applicant.

A student who wishes to apply for transfer from another accredited institution will pay a non-refundable fee of AED 500. If the student is admitted at AU, this fee will be considered as part of the application and registration fee.

Students admitted to the Medicine, Dentistry, Pharmacy, Architectural Engineering, Interior Design, and Law undergraduate programs are required to pay a seat reservation deposit as stated in the table below. This deposit is non-refundable and non-transferable and must be paid before the deadline stated on the letter of admission. This deposit is deductible from the student's tuition fees once the applicant joins the University. If the student asks to defer admission to the following semester and the request is approved, the deposit will be applied to the following semester.

Program	Deposit (AED)
Bachelor of Medicine and Bachelor of Surgery (M.B.B.S)	25,000
Doctor of Dental Surgery	21,000
Bachelor of Pharmacy	12,000
B.Sc. in Architectural Engineering	8,000
Bachelor in Interior Design	4,000
Bachelor of Law	4,000

The application and registration fee for graduate programs is AED 2,000. The fee should be paid in cash in one installment upon registration. The application and registration fee is not part of the tuition fees. It is non-refundable, except when the application is rejected. In this case, an amount of AED 1,700 will be refunded to the applicant.

2. Tuition Fees

a. Credit Hours/Year

- Tuition fees for undergraduate programs offered at AU are as follows:

College		Fee per year
College of Medicine	Foundation year	AED 75,000
	Regular year	AED 110,000

College		Fee per credit hour
College of Dentistry		AED 2,000
College of Pharmacy and Health Sciences		AED 1,500
College of Mass Communication and Humanities *		AED 1,025
College of Law **		AED 1,100
College of Information Technology **		AED 950
College of Engineering	B.Sc. in Biomedical Engineering	AED 1,300
	B.Sc. in Electrical Engineering (Electronics) **	AED 1,300
	B.Sc. in Electrical Engineering (Communication) **	AED 1,300
	B.Sc. in Electrical Engineering (Instrumentation & Control) **	AED 1,300
	B.Sc. in Electrical Engineering (Power and Renewable Energy) **	AED 1,300
	B.Sc. in Building Engineering and Construction Management	AED 1,300

College		Fee per credit hour
	B.Sc. in Architectural Engineering	AED 1,500
	Bachelor in Interior Design * *	AED 1,300
College of Education and Basic Sciences * *		AED 950
College of Business Administration * *		AED 950
Unit of General Studies		AED 1,150

* 20% discount on tuition fees per semester for the Bachelor of Sociology program only.

* * 20% discount on tuition fees per semester.

- Tuition fees for graduate programs offered at the University are as follows:

College/Institute	Program	Fee per credit hour
Institute of Environment, Water and Energy	M.Sc. in Groundwater Engineering & Management	AED 2,000
College of Engineering	M.Sc. in Architecture & Urban Studies	AED 2,500
College of Business Administration	MBA: Human Resources Management	AED 2,000
	MBA: Financial Management	
	MBA: Marketing	
College of Law	Doctor of Philosophy in Law	AED 3,500
	Master of Public Law	AED 2,200
	Master of Private Law	
College of Education and Basic Sciences	M.A. in Arabic Language and Literature / Literature and Criticism	AED 2,000
	M.A. in Arabic Language and Literature / Grammar and Syntax	AED 2,000
	Professional Diploma in Teaching * * *	AED 1,000

College/Institute	Program	Fee per credit hour
College of Pharmacy and Health Sciences	M.Sc. in Pharmacy (Clinical Pharmacy)	AED 3,125
	M.Sc. in Pharmacy (Pharmaceutical Technology)	
College of Dentistry	M.Sc. in Restorative Dentistry * * * *	AED 420,000 per program (3 years)

* * * 30% discount on tuition fees per semester.

* * * * The average annual tuition for M.Sc. in Restorative Dentistry is AED 140,000 per academic year.

b. Laboratory, Clinic and Studio Fees

Students registered in the programs offered by the College of Dentistry and College of Pharmacy & Health Sciences pay a flat semester fee for specialized laboratory sessions and clinics as shown in the table below:

College	Dentistry		Pharmacy
	1st -3rd years	4th & 5th years	
Fee	AED 4,000	Clinics	Productive Lab
		AED 6,000	AED 3,000

This fee does not include the lab fee included in the study plan, which are offered by other colleges.

- Students registered in the programs of Architectural Engineering and Interior Design will pay a studio fee of AED 1,500 per semester.
- Students registered in the program of Bachelor of Arts in Mass Communication will pay a studio fee of AED 1,025 per semester for each registered course, with a Radio/TV session.

3. Additional Fees

- Orientation Service Fee, provided during the first semester of enrolment: AED 1,150
- Additional lab fee for each registered course having lab sessions offered by colleges other than College of Dentistry and College of Pharmacy: AED 650
- Additional fee for courses having a tutorial sessions: AED 550
- Additional fee for graduation project courses at the College of Information Technology: AED 600
- Additional fee for graduation project courses at the College of Engineering: AED 600
- Additional fee for internship courses: AED 800
- Student service fee per semester: AED 300
- Application fee for an incomplete course: AED 500
- Reference letter: AED 30
- Extra copy of the academic transcript: AED 100
- Grade grievance application: AED 100
- ID card, per academic year: AED 25
- Additional fee per each registered course taken as independent studies: AED 500

The University reserves the right to increase the tuition and other fees up to 10% per academic year when deemed necessary.

5% VAT will be added to all the above fees as per Federal Law no (8) of 2017 on Value Added Tax.

4. Payment Terms

A student should pay AED 4,000 in advance as a deposit in order to register in fall/spring semesters (AED 2,000 in summer session).

Upon registration, the student should pay the tuition fees in full within two weeks from the end of the add/drop period. The Office of Finance has the right to take the necessary action against any student who has not settled their due balance of tuition fees, including suspension of registration and ineligibility to attend exam sessions.

The student has an option to settle tuition fees in (3) three monthly installments by providing postdated cheques. To get this privilege, the student should obtain the Office of Finance's approval after filling out the required form. This option is valid for spring/fall semesters only.

Tuition for summer semester should be paid in one installment within (2) two weeks from the end of the add/drop period.

Graduate students registering for Master Thesis will pay 50% of the applicable fee upon registration and 50% in the following semester.

Payments are accepted in the following forms:

- Online through ORS system.
- Al Ansari Exchange Branches inside the UAE.
- Check: Current & Post Dated, UAE Dirhams cheques drawn on UAE Bank.

Postdated cheques are subject to the Office of Finance's approval.

• Direct deposit and bank transfer to:

- Bank : Mashreq Bank
- Branch : Riqa Branch - Dubai
- Account Name : Ajman University of Science & Technology
- IBAN : AE170330000010493141592
- SWIFT : BOMLAEAD

Or,

- Bank : Ajman Bank
- Branch : Khalifa Branch - Ajman
- Account Name : Ajman University of Science & Technology
- IBAN : AE720570000017482222011
- SWIFT : AJMANAEAJ

The student's name and University ID number (if available) must be mentioned in all deposits and transfers.

Please scan the deposit slip or transfer confirmation and e-mail them to: finance@ajman.ac.ae or fax them to: +971 6 74 34 647.

For further finance-related inquiries, please contact the Student Accounts on +971 6 705 6151 or drop an e-mail to finance@ajman.ac.ae

** Each bounced cheque is subject to a penalty of AED 300.*

5. Refund Policy

a. Add/Drop Period

During the add/drop period students may add or drop courses without incurring charges. If a student adds one or more course(s) during the add/drop period, he/she must pay additional tuition corresponding to the added course(s) at the time of submitting the application, otherwise the application will be rejected.

If a student withdraws from one or more courses during the add/drop period, the fees of the dropped course(s) will be credited to the student account for the following semester.

A student may withdraw from one or more course(s) after the end of the add/drop period, provided he/she remains registered in at least three courses during that semester (nine credit hours). In this case, the student does not have the right to claim any refund for the fees of the withdrawn courses.

b. Suspension of Registration

During the add/drop period a student may submit an application for suspension of registration for one or a maximum of two consecutive semesters. The application should be submitted to the Office of Admission and Registration. In this case, the full amount of any fees paid shall be credited in full to the student's account for the following semester, or refunded two weeks after the submission of the refund application to the Student Account Officer (at the Office of Finance).

If the student submits an application for suspension of registration for one or two semesters during the two weeks following the end of the add/drop period, he/she shall be entitled to only 50 percent of the tuition fees of the semester in which he/she submits the application for suspension.

If the student submits an application for suspension of registration after the end of the two weeks following the add/drop period, he/she will not be

entitled to claim a refund of any part of the tuition fees of the semester in which he/she submits the application for suspension.

If a student wishes to reclaim any amount from a credit balance – in case of suspension only, he/she must fill in an Application for Refund Form and submit it to the Student Account Officer (at the Office of Finance) after the end of the add/drop period. A cheque payment will be prepared within two weeks from receiving the application. If the student fails to do this, the amount will be credited to the student balance for the following semester.

c. Withdrawal from the University

During the add/drop period, the student may submit an application for suspension of registration and withdrawal from the University. The application should be submitted to the Office of Admission and Registration. In this case, the student is entitled to a full refund of tuition fees paid for the semester in which he/she submits the application for withdrawal. The refund will be made one week after the submission of the application for refund to the Student Account Officer (at the Office of Finance).

If the student makes an application for suspension of registration and withdrawal from the University within the two weeks following the end of the add/drop period, he/she is entitled to a refund of only 50 percent of the tuition fees for the semester in which he/she submits the application.

The student shall not be entitled to claim a refund of any part of the tuition fees if the application for suspension of registration and withdrawal from the University is made more than two weeks after the end of the add/drop period.

d. Disciplinary Dismissal

A student who is dismissed from the University for Disciplinary Reasons is not entitled to any refund of tuition fees of the semester of dismissal.

6. Hostel Fees

a. Types and fees of rooms in Male & Female hostel:

Type	Single-bed Studio		Twin-bed Studio		Twin-bedroom		Triple-bedroom	
	Fall/Spring	Summer	Fall/Spring	Summer	Fall/Spring	Summer	Fall/Spring	Summer
Female Students Fees	AED 12,600	AED 4,500	AED 6,500	AED 2,500	AED 7,000	AED 3,000	AED 5,500	AED 2,000

Type	Single-bed room		Twin-bed room (A)		Twin-bed room (B)		Triple-bed Room	
	Fall/Spring	Summer	Fall/Spring	Summer	Fall/Spring	Summer	Fall/Spring	Summer
Male Students Fees	AED 8,950	AED 3,450	AED 4,950	AED 1,750	AED 4,200	AED 1,500	AED 3,800	AED 1,400

b. Reservation

To confirm the reservation please pay AED 1,000 refundable insurance Deposit plus a prepayment of 1,000 AED as a part of housing fees payment.

c. Regulations of Room reservation cancellation

No.	Procedures	Start	End	Refund amount in AED	Notes
1	Cancellation with full amount refund	On day of reservation	Within 15 days of reservation date	1,000	The student should be out the Hostel.
2	Cancellation with no refund	15 days after reservation date	-	0	If a student fails to join the university hostel within 15 days from the hostel's opening date, the room booking will be canceled automatically.

d. Regulations of Check-in cancellation

Conditions of Termination	Rule of Payment
Withdrawal during the first week of tenant joining the hostel.	30% of room fees
Withdrawal during the second week of Tenant joining the hostel.	60% of room fees
Withdrawal during the period between the third week of tenant joining the hostel and the end of semester.	100% of room fees

7. Transportation Fees

Service	Fall/Spring Semester - Two-way	Fall/Spring Semester - One-way	Summer Semester	Monthly Two-way	Monthly One-way	Daily - One way
Ajman	2,100	1,450	850	700	500	25
Sharjah	2,800	1,950	1,100	900	600	35
Dubai - Deira	4,600	3,200	1,850	1,600	1,100	60
Dubai - Bur Dubai	4,900	3,400	1,950	1,700	1,200	70
Al Falaj / Al Zaid	4,500	3,150	1,800	1,500	950	60
Um Al Quwain	2,600	1,950	1,100	950	650	35
Ras Al-Khaimah - Downtown	3,550	2,600	1,500	1,400	900	60
Ras Al-Khaimah - Neighborhoods	4,100	3,000	1,700	1,500	1,000	70
Ras Al-Khaimah - Khatta Area	4,900	3,500	2,000	1,700	1,200	75
Ras Al-Khaimah - Al Rafiaa	3,200	2,400	1,400	1,250	800	50
Abu Dhabi	One way only					40
Al Ain						40
Sharjah Airport						70
Dubai Airport						100
Al Maktoum Airport						250
Sharjah - Shopping Trip						Two-way
Dubai - Shopping Trip	50					
Ajman - Shopping Trip	15					
Ajman – Individual Service	50					
Sharjah - Individual Service	100					
Dubai - Individual Service	200					
Abu Dhabi - Individual Service	400					
Al Ain - Individual Service	400					

8. Scholarships and Grants

The Office of Scholarships and Financial Aid endeavors to implement AU's strategic plan and objectives of making higher education accessible to all students. To this end, the Office puts in place a comprehensive system of scholarships, discounts and financial assistance to help students pursue their academic studies uninterrupted.

The Scholarships and Financial Aid system includes provisions for outstanding students to reward them for their performance and encourage other students to perform well in their studies.

Scholarships and discounts	Percentage
Discounts for relatives	5%-20%
Discounts for top high school achievers	20%
Top three high school graduates in Ajman or UAE	50%-100%
Discounts for excellence	10%-20%
Discounts for colleges' top achievers	100% -50%
Government scholarships	As per approval
AU scholarships	As per approval
Financial aid	One-time payment

a. Discounts for relatives

Siblings and first-degree relatives (father, mother, and children) registered in the same semester (excluding the summer session) are granted a 5% to 20% discount on tuition fees for Bachelor's programs (only), as per the order of the student's University ID number. The fifth sibling or fifth first-degree relative is granted the highest discount of 20%. The discount for relatives is not affected by the minimum GPA requirement of 2.0 described below:

Order	Percentage
First	5%
Second	10%
Third	15%
Fourth and above	20%

b. Discounts for top high school achievers

- High school students who obtain a GPA of 95% in their UAE high school certificates or equivalent certificates are granted a 20% discount on their tuition fees (for the first semester only) if they are admitted to the College of Medicine, Dentistry and Pharmacy and Health Sciences.
- High school students who obtain a GPA of 90% in their UAE high school certificates or equivalent certificates are granted a 20% discount on their tuition fees (for the first semester only) if they are admitted to any other college.

c. Discounts for high school top achievers.

- The three best-achieving students who graduate from any UAE or Ajman-based high school, in both the general and advanced streams, shall be entitled to tuition fee discounts through the duration of their studies at any undergraduate program, given that they maintain a minimum CGPA of 3.6. A proof of rank should be submitted soon after the announcement of high school certificate results and before the start of the academic year. The discounts shall be as follows:

Order	Percentage
First best achiever, UAE or Ajman-wide	100%
Second best achiever, UAE or Ajman-wide	75%
Third best achiever, UAE or Ajman-wide	50%

d. Discounts for excellence

- The student is granted a 20% discount if he/she has completed 15 credit hours or more in the previous semester with a CGPA of 3.8 or higher.
- The student is granted a 10% discount if he/she has completed 15 credit hours or more in the previous semester with a CGPA between 3.6 and 3.79.

e. Discounts for colleges' top achievers

AU students who are the top achievers in their college are granted discounts on tuition fees for the following semester as below:

Order	Percentage
First top achiever, college-wide	100%
Second top achiever, college-wide	75%
Third top achiever, college-wide	50%

The following requirements should be met to be eligible for the discount:

- To have completed 60 credit hours at Ajman University.

- If two eligible students have the same CGPA, preference is given to the student who has completed more credit hours.
- In the event of two eligible students having the same CGPA and completed the same number of credit hours, preference is given to the student with the highest CGPA in the last semester.
- The number of credit hours completed should commensurate with the number of academic years spent by the candidates at Ajman University.
- The list of colleges' top achievers is approved by the Office of Admissions & Registration and the Vice Chancellor for Academic Affairs.

f. Scholarships of Ajman Government

Ajman University grants a number of scholarships and discounts to Ajman-based Emirati students as well as local and federal government employees in accordance with the terms and conditions specified in the Policy of Scholarships and Financial Aid.

g. Scholarships for Ajman University

Ajman University grants a number of scholarships and discounts to outstanding, disadvantaged and special needs students, in accordance with the terms and conditions specified in the Policy of Scholarships and Financial Aid.

h. General provisions

- Scholarships and discounts apply only to tuition and lab fees. Fees relating to registration, training, accommodation, transportation, textbooks, summer sessions and other administrative fees are not included.
- Scholarships and discounts do not apply to graduate studies.

- Scholarships/discounts apply only to fall and spring semesters. The summer session is not included.
- Scholarships/discounts do not cover the fees for failed courses or courses dropped beyond the add & drop deadline.
- Unless the student benefits from an external sponsorship as well as an AU discount, he/she may not combine two types of discounts at the same time. The highest discount is applied.
- The student may change his/her major within the same college. He/she shall bear the cost of all courses, which cannot be equated.
- The student is entitled to the discount only after submitting the English proficiency certificate and before the end of the Add & Drop period in the semester in which the scholarship/discount is granted after joining the University. The scholarship/discount may not be deferred to the following semester.
- If the student's CGPA falls below 2.0, the scholarship/discount shall be suspended. The student is given one single chance to improve his/her CGPA and recover his/her scholarship/discount. In the event the student's CGPA drops below 2.0 for a second time, the scholarship/discount shall be irremediably discontinued.
- In the event the student suspends his/her studies for more than two consecutive semesters or more than four non-consecutive semesters, the scholarship/discount shall be irremediably discontinued. In this case, he/she shall bear the fees for courses he/she failed, or added or dropped beyond the Add & Drop period.

i. Financial aid

In May 2013, Ajman University established Thamer Salman Fund for Educational Solidarity as a community initiative to help financially challenged students pursue their university studies.

Thamer Fund provides assistance to the following categories of students:

- Students who completed their graduation requirements and did not receive their certificates for failing to meet the university's financial obligations.
- Students who suspended their studies because of pending financial dues.
- Full-time students who have completed a minimum of 30 credit hours of study at Ajman University and whose academic progress is challenged by pending financial dues.
- Students who are the children of AU employees whose job grade is 6 or lower.

To be eligible for the Fund's support, the applicant:

- Should be enrolled at AU and should be eligible for financial support.
- Should have completed a minimum of 30 credit hours.
- Should have a minimum CGPA of 2.5.
- Should not have been subject to a disciplinary penalty by AU Student Disciplinary Committee, except for verbal or written warnings.
- Should not be benefiting from an external aid or internal scholarship, except for discounts described in AU's relevant regulations.

How to apply

1. Submit an initial application through Thamer Fund website at <https://thamerfund.ajman.ac.ae> to get an Application Number.
2. Provide the required information authenticated by the relevant AU offices.
 - Fill out the Thamer Fund Form.
 - Provide the applicant's financial and academic records for data validation.

3. Provide the following duly attested and valid documents:
 - Passport copies of family members.
 - Tenancy contract with electricity and water bills.
 - Salary certificate of the breadwinner.
 - Breadwinner's bank statement for the last 6 months.
 - Other tuition bills, if any.
 - Medical certificates, if any.
 - Death certificate of the breadwinner, if any.
 - All relevant supporting documents.
4. Incomplete applications are not considered.
5. The Office of Scholarships and Financial Aid reviews the applications and supporting documents and submits them to the Executive Committee to take decisions thereon.
6. The Executive Committee submits recommendations to the Fund's Council regarding each application.
7. Applicants are notified of the Council's decision by SMS and email.

Contact

Title	Tel.
Manager of Scholarship & Financial Aid	06 705 6911
Scholarships & Financial Aid Coordinator	06 705 5973
Secretary of the Executive Committee	06 705 6906

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