



## JUSTO MWALE UNIVERSITY

### 2026 FEE STRUCTURE ACCORDING TO PROGRAM

#### ACCORDING TO PROGRAM

| PROGRAM              | DETAIL                            | FREQUENCY               | LOCAL MARRIED<br>2026 | LOCAL SINGLE<br>2026 | FOREIGN MARRIED<br>2026 | FOREIGN<br>SINGLE2026 |
|----------------------|-----------------------------------|-------------------------|-----------------------|----------------------|-------------------------|-----------------------|
| MASTERS<br>FULL TIME | APPLICATION FEE                   | APPLICATION STAGE       | ZMW 336.00            | ZMW 336.00           | \$33.60                 | \$33.60               |
|                      | REGISTRATION FEE                  | PER SEMESTER            | ZMW 224.00            | ZMW 224.00           | \$33.60                 | \$33.60               |
|                      | LIBRARY FEE                       | PER SEMESTER            | ZMW 186.67            | ZMW 186.67           | \$39.20                 | \$39.20               |
|                      | IDENTITY FEE                      | INITIAL AND REPLACEMENT | ZMW 224.00            | ZMW 224.00           | \$22.40                 | \$22.40               |
|                      | TRANSPORT AID                     | PER SEMESTER            | ZMW 448.00            | ZMW 448.00           | \$40.00                 | \$40.00               |
|                      | SUPERVISION FEES                  | PER SEMESTER            | ZMW 933.33            | ZMW 933.33           | \$201.60                | \$201.60              |
|                      | TECHNOLOGY FEE                    | PER SEMESTER            | ZMW 358.40            | ZMW 358.40           | \$56.00                 | \$56.00               |
|                      | EXAMINATION FEE                   | PER SEMESTER            | ZMW 650.00            | ZMW 650.00           | \$70.00                 | \$70.00               |
|                      | EXEMPTION FEE                     | PER COURSE              | ZMW 280.00            | ZMW 280.00           | \$67.20                 | \$67.20               |
|                      | DISSERTION                        | DEFENSE STAGE           | ZMW 5,656.00          | ZMW 5,656.00         | \$560.00                | \$560.00              |
|                      | TUITION FEE                       | PER SEMESTER            | ZMW 10,976.00         | ZMW 10,976.00        | \$1,097.60              | \$1,097.60            |
|                      | SPORTS FEES                       | PER SEMESTER            | ZMW 100.00            | ZMW 100.00           | \$10.00                 | \$10.00               |
|                      | <b>TOTAL WITHOUT ACCOMODATION</b> | PER SEMESTER            | <b>ZMW 20,372.40</b>  | <b>ZMW 20,372.40</b> | <b>\$2,231.20</b>       | <b>\$2,231.20</b>     |
|                      | <b>ACCOMODATION</b>               | PER SEMESTER            | <b>ZMW 15,120.00</b>  | <b>ZMW 7,560.00</b>  | <b>\$1,209.60</b>       | <b>\$604.80</b>       |
|                      | <b>TOTAL WITHACCOMODATION</b>     | PER SEMESTER            | <b>ZMW 35,492.40</b>  | <b>ZMW 27,932.40</b> | <b>\$3,440.80</b>       | <b>\$2,836.00</b>     |

| PROGRAM                | DETAIL                            | FREQUENCY               | LOCAL MARRIED<br>2026 | LOCAL SINGLE<br>2026 | FOREIGN MARRIED<br>2026 | FOREIGN<br>SINGLE2026 |
|------------------------|-----------------------------------|-------------------------|-----------------------|----------------------|-------------------------|-----------------------|
| BACHELORS<br>FULL TIME | APPLICATION FEE                   | APPLICATION STAGE       | ZMW 280.00            | ZMW 280.00           | \$39.20                 | \$39.20               |
|                        | REGISTRATION FEE                  | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$11.20                 | \$11.20               |
|                        | LIBRARY FEE                       | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$22.40                 | \$22.40               |
|                        | IDENTITY FEE                      | INITIAL AND REPLACEMENT | ZMW 224.00            | ZMW 224.00           | \$22.40                 | \$22.40               |
|                        | TRANSPORT AID                     | PER TERM                | ZMW 224.00            | ZMW 224.00           | \$40.32                 | \$40.32               |
|                        | GENERAL FEES                      | PER TERM                | ZMW 1,142.40          | ZMW 1,142.40         | \$100.80                | \$100.80              |
|                        | TECHNOLOGY FEE                    | PER TERM                | ZMW 358.40            | ZMW 358.40           | \$44.80                 | \$44.80               |
|                        | EXAMINATION FEE                   | PER TERM                | ZMW 571.20            | ZMW 571.20           | \$67.20                 | \$67.20               |
|                        | EXEMPTION FEE                     | PER COURSE              | ZMW 280.00            | ZMW 280.00           | \$56.00                 | \$56.00               |
|                        | TUITION FEE                       | PER TERM                | ZMW 8,400.00          | ZMW 8,400.00         | \$672.00                | \$672.00              |
|                        | SPORTS FEES                       | PER TERM                | ZMW 100.00            | ZMW 100.00           | \$10.00                 | \$10.00               |
|                        | <b>TOTAL WITHOUT ACCOMODATION</b> | PER TERM                | <b>ZMW 11,804.00</b>  | <b>ZMW 11,804.00</b> | <b>\$1,086.32</b>       | <b>\$1,086.32</b>     |
|                        | <b>ACCOMODATION</b>               | PER TERM                | <b>ZMW 10,080.00</b>  | <b>ZMW 5,040.00</b>  | <b>\$806.40</b>         | <b>\$403.20</b>       |
|                        | <b>TOTAL WITH ACCOMODATION</b>    | PER TERM                | <b>ZMW 21,884.00</b>  | <b>ZMW 16,844.00</b> | <b>\$1,892.72</b>       | <b>\$1,489.52</b>     |

| PROGRAM              | DETAIL                            | FREQUENCY               | LOCAL MARRIED<br>2026 | LOCAL SINGLE<br>2026 | FOREIGN MARRIED<br>2026 | FOREIGN<br>SINGLE2026 |
|----------------------|-----------------------------------|-------------------------|-----------------------|----------------------|-------------------------|-----------------------|
| DIPLOMA<br>FULL TIME | APPLICATION FEE                   | APPLICATION STAGE       | ZMW 280.00            | ZMW 280.00           | \$39.20                 | \$39.20               |
|                      | REGISTRATION FEE                  | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$11.20                 | \$11.20               |
|                      | LIBRARY FEE                       | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$22.40                 | \$22.40               |
|                      | IDENTITY FEE                      | INITIAL AND REPLACEMENT | ZMW 224.00            | ZMW 224.00           | \$22.40                 | \$22.40               |
|                      | TRANSPORT AID                     | PER TERM                | ZMW 224.00            | ZMW 224.00           | \$40.32                 | \$40.32               |
|                      | GENERAL FEES                      | PER TERM                | ZMW 1,142.40          | ZMW 1,142.40         | \$100.80                | \$100.80              |
|                      | TECHNOLOGY FEE                    | PER TERM                | ZMW 358.40            | ZMW 358.40           | \$44.80                 | \$44.80               |
|                      | EXAMINATION FEE                   | PER TERM                | ZMW 571.20            | ZMW 571.20           | \$67.20                 | \$67.20               |
|                      | EXEMPTION FEE                     | PER COURSE              | ZMW 280.00            | ZMW 280.00           | \$56.00                 | \$56.00               |
|                      | TUITION FEE                       | PER TERM                | ZMW 6,182.40          | ZMW 6,182.40         | \$504.00                | \$504.00              |
|                      | SPORTS FEES                       | PER TERM                | ZMW 100.00            | ZMW 100.00           | \$10.00                 | \$10.00               |
|                      | <b>TOTAL WITHOUT ACCOMODATION</b> | PER TERM                | <b>ZMW 9,586.40</b>   | <b>ZMW 9,586.40</b>  | <b>\$918.32</b>         | <b>\$918.32</b>       |
|                      | <b>ACCOMODATION</b>               | PER TERM                | <b>ZMW 10,080.00</b>  | <b>ZMW 5,040.00</b>  | <b>\$806.40</b>         | <b>\$403.20</b>       |
|                      | <b>TOTAL WITHACCOMODATION</b>     | PER TERM                | <b>ZMW 19,666.40</b>  | <b>ZMW 14,626.40</b> | <b>\$1,724.72</b>       | <b>\$1,321.52</b>     |

| PROGRAM                  | DETAIL                            | FREQUENCY               | LOCAL MARRIED<br>2026 | LOCAL SINGLE<br>2026 | FOREIGN MARRIED<br>2026 | FOREIGN<br>SINGLE2026 |
|--------------------------|-----------------------------------|-------------------------|-----------------------|----------------------|-------------------------|-----------------------|
| CERTIFICATE<br>FULL TIME | APPLICATION FEE                   | APPLICATION STAGE       | ZMW 280.00            | ZMW 280.00           | \$39.20                 | \$39.20               |
|                          | REGISTRATION FEE                  | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$11.20                 | \$11.20               |
|                          | LIBRARY FEE                       | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$22.40                 | \$22.40               |
|                          | IDENTITY FEE                      | INITIAL AND REPLACEMENT | ZMW 224.00            | ZMW 224.00           | \$22.40                 | \$22.40               |
|                          | TRANSPORT AID                     | PER TERM                | ZMW 224.00            | ZMW 224.00           | \$40.32                 | \$40.32               |
|                          | GENERAL FEES                      | PER TERM                | ZMW 1,142.40          | ZMW 1,142.40         | \$100.80                | \$100.80              |
|                          | TECHNOLOGY FEE                    | PER TERM                | ZMW 358.40            | ZMW 358.40           | \$44.80                 | \$44.80               |
|                          | EXAMINATION FEE                   | PER TERM                | ZMW 571.20            | ZMW 571.20           | \$67.20                 | \$67.20               |
|                          | EXEMPTION FEE                     | PER COURSE              | ZMW 280.00            | ZMW 280.00           | \$56.00                 | \$56.00               |
|                          | TUITION FEE                       | PER TERM                | ZMW 4,032.00          | ZMW 4,032.00         | \$392.00                | \$392.00              |
|                          | SPORTS FEES                       | PER TERM                | ZMW 100.00            | ZMW 100.00           | \$10.00                 | \$10.00               |
|                          | <b>TOTAL WITHOUT ACCOMODATION</b> | PER TERM                | <b>ZMW 7,436.00</b>   | <b>ZMW 7,436.00</b>  | <b>\$806.32</b>         | <b>\$806.32</b>       |
|                          | <b>ACCOMODATION</b>               | PER TERM                | <b>ZMW 10,080.00</b>  | <b>ZMW 5,040.00</b>  | <b>\$806.40</b>         | <b>\$403.20</b>       |
|                          | <b>TOTAL WITHACCOMODATION</b>     | PER TERM                | <b>ZMW 17,516.00</b>  | <b>ZMW 12,476.00</b> | <b>\$1,612.72</b>       | <b>\$1,209.52</b>     |

| PROGRAM             | DETAIL                            | FREQUENCY               | LOCAL MARRIED<br>2026 | LOCAL SINGLE<br>2026 | FOREIGN MARRIED<br>2026 | FOREIGN<br>SINGLE2026 |
|---------------------|-----------------------------------|-------------------------|-----------------------|----------------------|-------------------------|-----------------------|
| MASTERS<br>DISTANCE | APPLICATION FEE                   | APPLICATION STAGE       | ZMW 336.00            | ZMW 336.00           | \$33.60                 | \$33.60               |
|                     | REGISTRATION FEE                  | PER SEMESTER            | ZMW 235.20            | ZMW 235.20           | \$33.60                 | \$33.60               |
|                     | LIBRARY FEE                       | PER SEMESTER            | ZMW 358.40            | ZMW 358.40           | \$39.20                 | \$39.20               |
|                     | IDENTITY FEE                      | INITIAL AND REPLACEMENT | ZMW 235.20            | ZMW 235.20           | \$22.40                 | \$22.40               |
|                     | TRANSPORT AID                     | PER SEMESTER            | ZMW 0.00              | ZMW 0.00             | \$30.00                 | \$30.00               |
|                     | SUPERVISION FEES                  | PER SEMESTER            | ZMW 1,400.00          | ZMW 1,400.00         | \$201.60                | \$201.60              |
|                     | TECHNOLOGY FEE                    | PER SEMESTER            | ZMW 1,792.00          | ZMW 1,792.00         | \$56.00                 | \$56.00               |
|                     | EXAMINATION FEE                   | PER SEMESTER            | ZMW 0.00              | ZMW 0.00             | \$70.00                 | \$70.00               |
|                     | EXEMPTION FEE                     | PER COURSE              | ZMW 280.00            | ZMW 280.00           | \$67.20                 | \$67.20               |
|                     | DISSERTION                        | DEFENSE STAGE           | ZMW 5,656.00          | ZMW 5,656.00         | \$560.00                | \$560.00              |
|                     | TUITION FEE                       | PER SEMESTER            | ZMW 9,520.00          | ZMW 9,520.00         | \$1,097.60              | \$1,097.60            |
|                     | SPORTS FEES                       | PER SEMESTER            | ZMW 200.00            | ZMW 200.00           | \$10.00                 | \$10.00               |
|                     | <b>TOTAL WITHOUT ACCOMODATION</b> | PER SEMESTER            | <b>ZMW 20,012.80</b>  | <b>ZMW 20,012.80</b> | <b>\$2,221.20</b>       | <b>\$2,221.20</b>     |
|                     | <b>ACCOMODATION</b>               | PER DAY                 | <b>ZMW 350.00</b>     | <b>ZMW 350.00</b>    | <b>\$60.00</b>          | <b>\$60.00</b>        |

| PROGRAM               | DETAIL                            | FREQUENCY               | LOCAL MARRIED 2026  | LOCAL SINGLE 2026   | FOREIGN MARRIED 2026 | FOREIGN SINGLE2026 |
|-----------------------|-----------------------------------|-------------------------|---------------------|---------------------|----------------------|--------------------|
| BACHELORS<br>DISTANCE | APPLICATION FEE                   | APPLICATION STAGE       | ZMW 168.00          | ZMW 168.00          | \$33.60              | \$33.60            |
|                       | REGISTRATION FEE                  | PER TERM                | ZMW 112.00          | ZMW 112.00          | \$33.60              | \$33.60            |
|                       | LIBRARY FEE                       | PER TERM                | ZMW 112.00          | ZMW 112.00          | \$50.40              | \$50.40            |
|                       | IDENTITY FEE                      | INITIAL AND REPLACEMENT | ZMW 224.00          | ZMW 224.00          | \$22.40              | \$22.40            |
|                       | TRANSPORT AID                     | PER TERM                | ZMW 0.00            | ZMW 0.00            | \$0.00               | \$0.00             |
|                       | GENERAL FEES                      | PER TERM                | ZMW 1,020.00        | ZMW 1,020.00        | \$0.00               | \$0.00             |
|                       | TECHNOLOGY FEE                    | PER TERM                | ZMW 336.00          | ZMW 336.00          | \$44.80              | \$44.80            |
|                       | EXAMINATION FEE                   | PER TERM                | ZMW 336.00          | ZMW 336.00          | \$123.20             | \$123.20           |
|                       | EXEMPTION FEE                     | PER COURSE              | ZMW 280.00          | ZMW 280.00          | \$67.20              | \$67.20            |
|                       | TUITION FEE                       | PER TERM                | ZMW 4,480.00        | ZMW 4,480.00        | \$840.00             | \$840.00           |
|                       | SPORTS FEES                       | PER TERM                | ZMW 200.00          | ZMW 200.00          | \$10.00              | \$10.00            |
|                       | <b>TOTAL WITHOUT ACCOMODATION</b> | PER TERM                | <b>ZMW 7,268.00</b> | <b>ZMW 7,268.00</b> | <b>\$1,225.20</b>    | <b>\$1,225.20</b>  |
|                       | <b>ACCOMODATION</b>               | PER DAY                 | <b>ZMW 350.00</b>   | <b>ZMW 350.00</b>   | <b>\$60.00</b>       | <b>\$60.00</b>     |

| PROGRAM                           | DETAIL                            | FREQUENCY               | LOCAL MARRIED<br>2026 | LOCAL SINGLE<br>2026 | FOREIGN MARRIED<br>2026 | FOREIGN<br>SINGLE2026 |
|-----------------------------------|-----------------------------------|-------------------------|-----------------------|----------------------|-------------------------|-----------------------|
| POST GRADUATE DIPLOMA<br>DISTANCE | APPLICATION FEE                   | APPLICATION STAGE       | ZMW 168.00            | ZMW 168.00           | \$33.60                 | \$33.60               |
|                                   | REGISTRATION FEE                  | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$33.60                 | \$33.60               |
|                                   | LIBRARY FEE                       | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$39.20                 | \$39.20               |
|                                   | IDENTITY FEE                      | INITIAL AND REPLACEMENT | ZMW 224.00            | ZMW 224.00           | \$22.40                 | \$22.40               |
|                                   | TRANSPORT AID                     | PER TERM                | ZMW 672.00            | ZMW 672.00           | \$120.96                | \$120.96              |
|                                   | GENERAL FEES                      | PER TERM                | ZMW 1,020.00          | ZMW 1,020.00         | \$0.00                  | \$0.00                |
|                                   | TECHNOLOGY FEE                    | PER TERM                | ZMW 336.00            | ZMW 336.00           | \$44.80                 | \$44.80               |
|                                   | EXAMINATION FEE                   | PER TERM                | ZMW 336.00            | ZMW 336.00           | \$67.20                 | \$67.20               |
|                                   | EXEMPTION FEE                     | PER COURSE              | ZMW 280.00            | ZMW 280.00           | \$56.00                 | \$56.00               |
|                                   | TUITION FEE-Semester 1            | PER TERM                | ZMW 5,040.00          | ZMW 5,040.00         | \$593.60                | \$593.60              |
|                                   | TUITION FEE-Semester 2            | PER TERM                | ZMW 4,760.00          | ZMW 4,760.00         | \$582.40                | \$582.40              |
|                                   | TUITION FEE-Semester 3            | PER TERM                | ZMW 4,592.00          | ZMW 4,592.00         | \$571.20                | \$571.20              |
|                                   | SPORTS FEES                       | PER TERM                | ZMW 200.00            | ZMW 200.00           | \$10.00                 | \$10.00               |
|                                   | <b>TOTAL WITHOUT ACCOMODATION</b> | PER TERM                | <b>ZMW 17,852.00</b>  | <b>ZMW 17,852.00</b> | <b>\$2,174.96</b>       | <b>\$2,174.96</b>     |
|                                   | <b>ACCOMODATION</b>               | PER DAY                 | <b>ZMW 350.00</b>     | <b>ZMW 350.00</b>    | <b>\$60.00</b>          | <b>\$60.00</b>        |

| PROGRAM          | DETAIL                     | FREQUENCY               | LOCAL MARRIED<br>2026 | LOCAL SINGLE<br>2026 | FOREIGN MARRIED<br>2026 | FOREIGN<br>SINGLE2026 |
|------------------|----------------------------|-------------------------|-----------------------|----------------------|-------------------------|-----------------------|
| DIPLOMA DISTANCE | APPLICATION FEE            | APPLICATION STAGE       | ZMW 168.00            | ZMW 168.00           | \$33.60                 | \$33.60               |
|                  | REGISTRATION FEE           | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$33.60                 | \$33.60               |
|                  | LIBRARY FEE                | PER TERM                | ZMW 112.00            | ZMW 112.00           | \$39.20                 | \$39.20               |
|                  | IDENTITY FEE               | INITIAL AND REPLACEMENT | ZMW 224.00            | ZMW 224.00           | \$22.40                 | \$22.40               |
|                  | TRANSPORT AID              | PER TERM                | ZMW 672.00            | ZMW 672.00           | \$120.96                | \$120.96              |
|                  | GENERAL FEES               | PER TERM                | ZMW 1,020.00          | ZMW 1,020.00         | \$90.00                 | \$90.00               |
|                  | TECHNOLOGY FEE             | PER TERM                | ZMW 336.00            | ZMW 336.00           | \$44.80                 | \$44.80               |
|                  | EXAMINATION FEE            | PER TERM                | ZMW 336.00            | ZMW 336.00           | \$78.40                 | \$78.40               |
|                  | EXEMPTION FEE              | PER COURSE              | ZMW 280.00            | ZMW 280.00           | \$22.40                 | \$22.40               |
|                  | TUITION FEE                | PER TERM                | ZMW 3,360.00          | ZMW 3,360.00         | \$560.00                | \$560.00              |
|                  | SPORTS FEES                | PER TERM                | ZMW 200.00            | ZMW 200.00           | \$10.00                 | \$10.00               |
|                  | TOTAL WITHOUT ACCOMODATION | PER TERM                | ZMW 6,820.00          | ZMW 6,820.00         | \$1,055.36              | \$1,055.36            |
|                  | ACCOMODATION               | PER DAY                 | ZMW 350.00            | ZMW 350.00           | \$60.00                 | \$60.00               |

## BANKING DETAILS

Bank Name: ABSA  
 Branch: Longacres  
 Account Number: 017-1202744  
 Account Name: Justo Mwale University Ltd

## PAYMENT GUIDELINES

- Submission of Payment Evidence:** All deposit slips must be submitted to the Accounts Office at Justo Mwale University.
- Payment Method:** Tuition fees must be paid directly into the designated University bank account.

## FOR ENQUIRIES, CONTACT ACCOUNTS ON:

| S/N | DESIGNATION                                                     | CONTACT                            |
|-----|-----------------------------------------------------------------|------------------------------------|
| 1   | <b>Acting Chief Finance Officer</b><br><i>Mr. Gabriel Ngosa</i> | +260 57 0902952<br>+260 95 3211749 |
| 2   | <b>Accountant</b><br><i>Mr. Reuben Phiri</i>                    | +260 97 9958820<br>+260 96 6327410 |