

WESTMINSTER COLLEGE Graduate School



GRADUATE COMPUTER & FINANCIAL INFORMATION GUIDE

2020-2021

WELCOME GRADUATE STUDENTS!

We are very pleased to welcome you to The Graduate School at Westminster College.

The purpose of the material in this document is to provide you with important information regarding your computer access, financial aid and billing. Some of the topics covered are:

- *my.westminster*: When and how do I get my login and password? How do I get my email? Who do I contact if I have problems?
- FAFSA and Financial Aid: How do I apply for Financial Aid? What are the Federal Loan Requirements? How often do I need to fill out a FAFSA?
- What are the payment Terms and Conditions?
- Billing: When are bills due? Where can I view my bill? How do I pay my bill? What methods of payment are accepted? Is there a special process for employer reimbursement?
- Tuition Payment Plan: Can I set up a payment plan? How do I enroll?
- Do I receive a tax form at the end of the year?
- What if I need to withdraw?

This guide will assist you with the above. If you have additional questions, you can contact the appropriate office(s) via the contact information below.

Graduate School Office: 724-946-7353

Help Desk: 724-946-6000 or lishelp@westminster.edu

Financial Aid Office: 724-946-7102 or finaid@westminster.edu

Business Office: 724-946-7140 or businessoff@westminster.edu

Thank you and good luck!

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COMPUTER NETWORK ACCOUNT INFORMATION

Once a student is accepted into the Westminster Graduate Program, a Westminster account will be created within 72 hours. The account login information and instructions for initializing the account will be sent to the personal email address that is on file. The Westminster account provides access to *my.westminster*, email (Office 365), D2L and network files.

The following shows the information that you will receive via email:

ONLINE ACCOUNT INFORMATION

Name:	Full Name
User Name:	Username
Email Address:	username@wclive.westminster.edu
Alternate Email Address:	Alternate email address

- **You must change your password in *my.westminster.edu* immediately.**
- This is not an option. Your *my.westminster* account, your Westminster Office 365 account and other network resources will not work correctly until you do. Login and change password instructions can be found below.
- *my.westminster* is an online resource that you will use to register, check your schedule and grades, and obtain financial information. Directions for how to navigate *my.westminster* will be available on your *my.westminster* page after you log in.
- By using this account you agree to abide by the policies in the Westminster College Handbook, including the Responsible Use of Information Resources Policy: <http://www.westminster.edu/student/handbook>.
- Your Westminster Office 365 email is the official means of communication for students. It is the student’s responsibility to be aware of information sent to their College email account. Please check your Westminster email account frequently for messages sent from the Admission’s Office, the Business Office, the Registrars’ Office, Financial Aid Office, Student Affairs Office, and other campus offices.
- If you have any problems logging into your Westminster account, please contact the Library and Information Services Help Desk at 724-946-6000.

LOGIN AND CHANGE PASSWORD INSTRUCTIONS

1. Go to the *my.westminster* web page: <https://my.westminster.edu>.
2. Click on the “Forgot Password” link under Password Management on the right side of the page.
3. You will be prompted to enter your Westminster email address.
4. Click the “Send to Alternate Email” button. This will send a password reset link to the personal (alternate) email address that you have on file at Westminster.

Password Management

[Forgot My Password or Activate Account](#)

Password Management - Forgot My Password or Activate Account

Current Students, New Students, Faculty, Staff, and 2011 & later Alumni: Enter your Westminster email address.
Pre 2011 Alumni: Enter the personal email address you use to login to My Westminster with.

Email Address:

Send to Alternate Email

Answer Hint Questions

5. You will then be directed to the Password Management - Change Password page on *my.westminster*. Please note the password rules when creating your new password.

INSTRUCTIONS FOR ACCESSING YOUR WESTMINSTER EMAIL ON OFFICE 365

Password Management - Change Password

Be sure your new password conforms to the password rules. Your new password must contain the following:

- between 8 AND 16 characters long
- at least one digit
- at least one lowercase letter
- at least one uppercase letter
- at least one special character (examples: #, \$, %, ^, etc.)
- not part of your name or username
- does not contain a space

Passwords will be changed every 180 days and previously used passwords cannot be re-used.

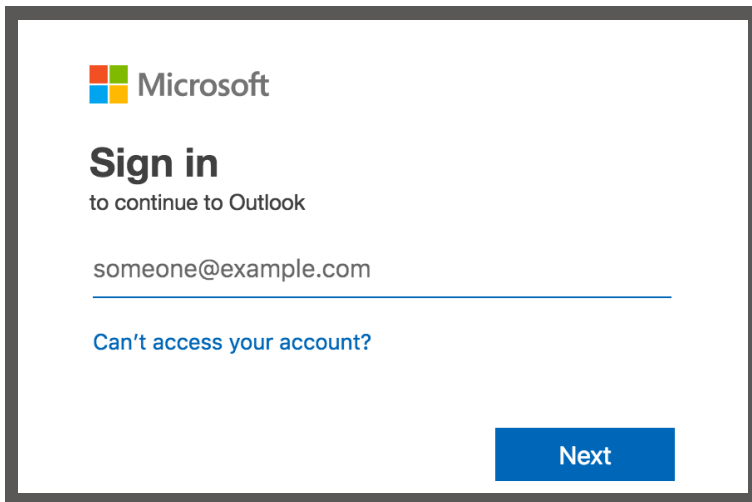
Old Password:

Enter new password:

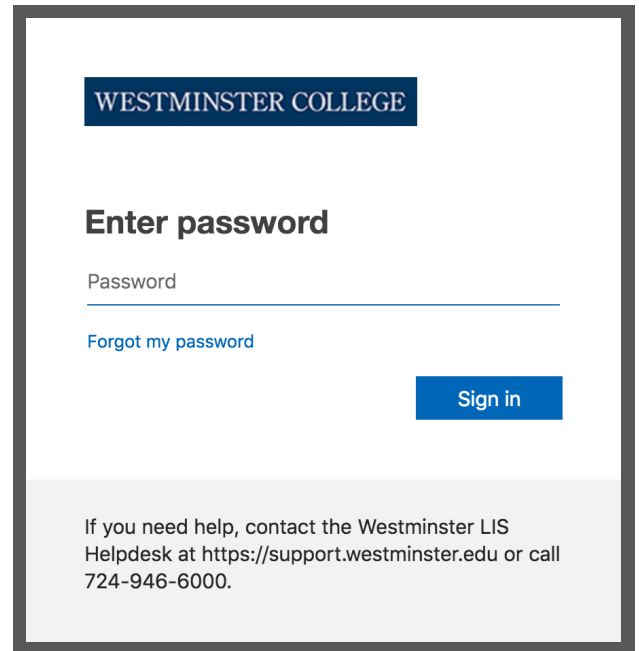
Enter new password again:

Continue

1. After you have set your password in my.Westminster, go to our webmail page: <http://www.westminster.edu/email>.
2. Sign in with your full Westminster email address and the password you created in my.Westminster. (Not sure what your Westminster email address is? Check the email with the instructions for setting up your Westminster account.)



The image shows a Microsoft sign-in page. At the top left is the Microsoft logo. Below it, the text "Sign in" is in a large, bold font, followed by "to continue to Outlook" in a smaller font. There is a text input field containing the placeholder email "someone@example.com". Below the input field is a link that says "Can't access your account?". At the bottom right is a blue button with the word "Next" in white text.



The image shows a Westminster College password entry page. At the top, there is a dark blue header with the text "WESTMINSTER COLLEGE" in white. Below the header, the text "Enter password" is in a bold font. There is a password input field with a blue underline. Below the input field is a link that says "Forgot my password". At the bottom right is a blue button with the text "Sign in" in white. At the bottom of the page, there is a light gray footer with the text: "If you need help, contact the Westminster LIS Helpdesk at <https://support.westminster.edu> or call 724-946-6000."

DESIRE2LEARN (D2L)

Desire2Learn or D2L is a learning management system used by Westminster College to support face-to-face, hybrid and online courses. This system will be a very important resource for your courses. D2L has several features, including, but not limited to:

- Store, view and download course materials, assignments and other content
- Engage in discussion boards and forums
- Submit and complete course assignments and quizzes
- Communicate and collaborate with faculty and peers
- Check your grades
- And much more!

To access D2L, go to: <https://learn.westminster.edu>. To login, use the same user name and password information that you use to login to *my.westminster* and your campus email. Your user name will be everything before the "@" symbol in your email address. If you have issues logging in and accessing your courses, please contact the LIS Help Desk at 724-946-6000.

<https://my.westminster.edu>
<https://my.westminster.edu/ICS/Help>

SETTING UP MFA (MULTI-FACTOR AUTHENTICATION) FOR YOUR OFFICE 365 ACCOUNT.

- Login to webmail <http://westminster.edu/email> with your full Westminster email and password.

WESTMINSTER COLLEGE

Sign in
to continue to Outlook

[Can't access your account?](#)
[Sign in with a security key ?](#)

Back

Next

WESTMINSTER COLLEGE

←

Enter password
.....

[Forgot my password](#)

Sign in

- You will be prompted to enter additional information, click **Next**.

WESTMINSTER COLLEGE

More information required
Your organization needs more information to keep
your account secure
[Use a different account](#)
[Learn more](#)

Next

- You will choose your MFA second verification options. You must choose at least two.
- We recommend that you use the **Mobile app (Microsoft Authenticator App)** as your second form of verification. You will also have the option to receive codes via your work phone or cell phone.

WESTMINSTER COLLEGE

Additional security verification
Secure your account by adding phone verification to your password. [View video to know how to secure your account](#)

Step 1: How should we contact you?

Mobile app

Authentication phone

Office phone

Mobile app

Use verification code

Mobile app?

ation

To use these verification methods, you must set up the Microsoft Authenticator app.

Set up

Mobile app has been configured.

Next

- To set up the mobile app, select **Mobile app** from the dropdown and click **Next**.
Select **Receive notifications for verification** and click **Set up**.

Additional security verification

Secure your account by adding phone verification to your password. [View video to know how to secure your account](#)

Step 1: How should we contact you?

Mobile app

How do you want to use the mobile app?

☒ Receive notifications for verification

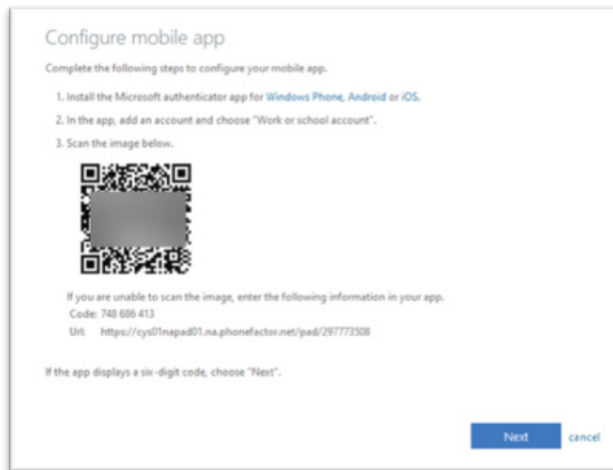
☐ Use verification code

To use these verification methods, you must set up the Microsoft Authenticator app.

Set up

Please configure the mobile app.

- You will then be prompted to download the **Microsoft Authenticator** app on your mobile phone (found in your mobile phone provider's app store).



- Once it's installed, open the Microsoft Authenticator app on your mobile phone.
- Click the "+" sign in the upper right corner to add your Office 365 account.
- Choose "Work or school account"
- You will then be prompted to scan the QR code that is on the MFA configuration screen on your computer.
- The app will configure and once it's ready, the following will appear '**Mobile app has been configured for notifications and verification codes**'. Click **Next**.

Additional security verification

Secure your account by adding phone verification to your password. [View video to know how to secure your account](#)

Step 1: How should we contact you?

Mobile app

How do you want to use the mobile app?

☒ Receive notifications for verification

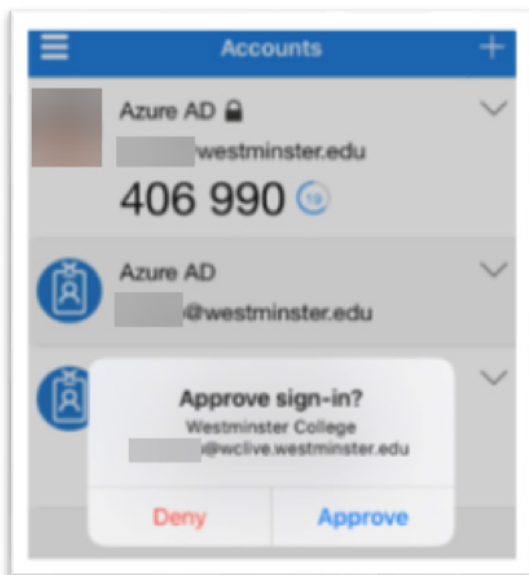
☐ Use verification code

To use these verification methods, you must set up the Microsoft Authenticator app.

Set up

Please configure the mobile app.

- The system will send a verification to your Mobile app to confirm that it's working. Click **Approve** on your app.



- As a final step, a phone number is requested in case your app is unavailable.

Additional security verification

Secure your account by adding phone verification to your password. [View video to know how to secure your account](#)

Step 3: In case you lose access to the mobile app

United States (+1)

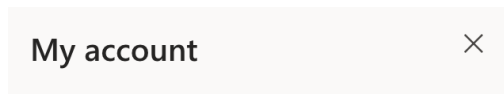
724

Next

Your phone numbers will only be used for account security. Standard telephone and SMS charges will apply.

UPDATING MFA SETTINGS FOR YOUR OFFICE 365 ACCOUNT

- Login to webmail <https://www.westminster.edu/email> and click on your picture or initials in the top right corner of the screen and select **My account**.



[Redacted]@westminster.edu

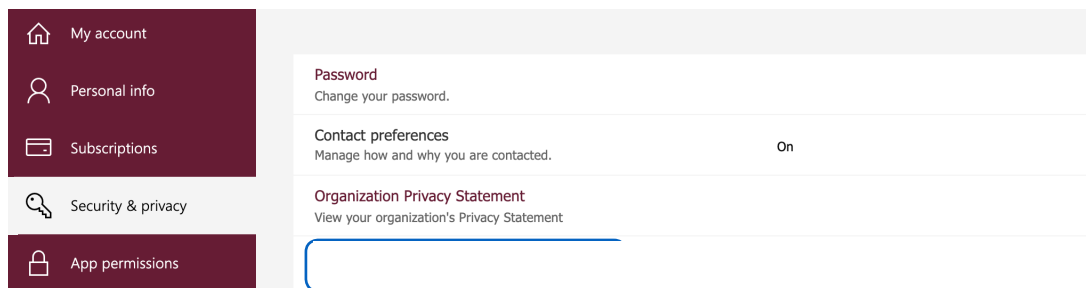
My Office profile

My account

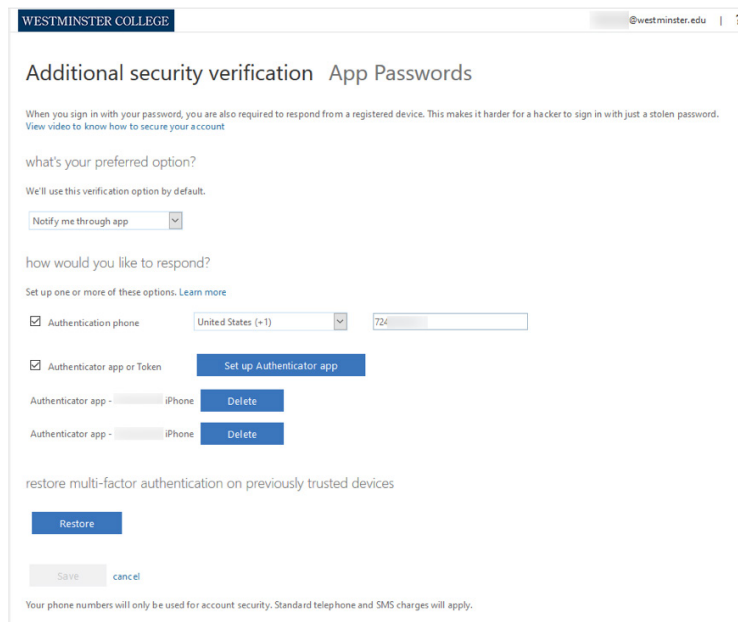
Open another mailbox

Sign out

- Select **Security & Privacy** and then **Additional Security Verification**



- Set up as many verification methods as you can as backups and make sure you select your preferred method.



APPLYING FOR FINANCIAL AID

Most graduate students use financial aid to pay for the program. We recommend that you complete these steps **as soon as possible** to make sure that your payment arrangements are in order by the first day of class. **It is important to note that there are financial aid options available that are not based on need.**

Please pay special attention to the following:

- Students who are not enrolled in a degree program will not be eligible for financial aid.
- Transferring credits in and/or sitting out for a course may affect your financial aid eligibility for that term.
- Students who have already received a master's degree in the same discipline are not eligible for Federal Direct Stafford Loans.

HOW TO APPLY FOR FINANCIAL AID

STEP 1: Complete the Free Application for Federal Student Aid (FAFSA) at studentaid.gov for the academic year in which you plan to attend.

You will need the following items:

- Your Federal Income Tax Return for the year prior to the semester in which you would like to attend. (e.g., for attendance in the 2020-21 academic year, you will need your 2018 income tax return).
- Your Federal Student Aid (FSA) ID and password.
- Westminster College's School Code (003392).

Graduate students are considered independent for financial aid purposes. **In order to receive a Financial Aid package, the FAFSA form must be completed each year.**

STEP 2: Review your Student Aid Report (SAR) for accuracy.

You will receive this information 7-10 days after the FAFSA is submitted from the Department of Education via email. If there are any errors on your SAR, log back into your FAFSA to make the necessary corrections.

STEP 3: You will receive an email regarding your financial aid from Westminster College once you have been academically accepted and enrolled in courses.

This email provides instructions on how to log in to *my.westminster* in order to review and accept your financial aid package. The instructions are also provided below for your convenience. You must accept and submit the package in *my.westminster* before your aid can be processed. If you wish to decline all or a portion of any award(s), email the Financial Aid Office at finaid@westminster.edu.

To sign your financial aid package electronically:

- Go to <https://my.westminster.edu>.
- Log in using your *my.westminster* login name and password.
- Select the FINANCES tab.
- Click on the link listed beneath FINANCIAL AID.
- For security purposes, please enter your student user name (username@wclive.westminster.edu) and password. Click the SIGN IN button and the STUDENT FINANCIAL AID (NetPartner) screen appears.

Carefully read the instructions on the home screen.

When you choose AWARDS from the menu dropdown for the first time, you will need to read and agree to the “Terms and Conditions” before you can view your financial aid.

If you cannot view your awards after agreeing to the Terms and Conditions, you may be missing some necessary documentation to complete the financial aid process. Please choose DOCUMENTS to view and complete this missing paperwork. If all items on this page are listed as received, please contact the Financial Aid office at 724-946-7102 for further assistance.

If you are able to see your financial aid awards, you will need to accept the aid you wish to receive. If you want to decline any aid that is listed, choose DECLINE from the drop down boxes next to your awards. Once you have accepted/declined your awards, please click on the SUBMIT button.

STEP 4: Complete Loan Entrance Counseling and the Master Promissory Note (if applicable).

Entrance Counseling is only required for first time Federal Direct Stafford Loan borrowers, however, all borrowers must complete a Master Promissory Note. Both can be completed at studentaid.gov (you will need your FSA ID and password from Step 1). Please be aware that the borrower is responsible for paying interest on the loan while in school.

Federal Loan Requirements

To be eligible to borrow funds under the Federal Direct Stafford Loan Program, you must:

1. File the Free Application for Federal Student Aid (FAFSA)
2. Be a U.S. Citizen or permanent resident
3. Not be in default on prior educational loans
4. Be enrolled at least half-time (6 credit hours) in a given term
5. Maintain satisfactory academic progress in a degree-seeking course of study

Step 5: Loan Certification and Posting

Once you have completed ALL the steps listed above, the Financial Aid Office will process your Federal Unsubsidized Stafford Loan. Once the loan is certified and a disbursement date is determined, the loan will be applied to your student account. Financial Aid cannot be disbursed until 7 days before the beginning of the term.

DIRECT GRADUATE PLUS LOANS

If you need additional loan funds to assist in paying for your overall educational expenses not covered by the Unsubsidized Stafford Loan, you may apply for a Direct Graduate Plus Loan, which is a federal loan. An approved Graduate Plus Loan application and Graduate Plus Master Promissory Note are required before a student can receive this type of loan. To complete a Graduate Plus Loan application and Master Promissory Note, go to studentaid.gov

PRIVATE EDUCATIONAL LOANS

There are a number of privately funded loan programs that provide funds to credit worthy students. Although the interest rates and terms may not be as generous as the Federal Loan programs, some students may be interested in this type of borrowing. Students are strongly encouraged to pursue the lower cost federal loans before private loans.

Below is a list of lenders that Westminster College students have chosen over the past three years. This list is not exclusive and any lender may be used even if they are not listed:

PRIVATE LENDERS

Citizens
College Avenue
Commerce Bank
Discover
First National of PA

Lendkey
PA Forward
Liberty Bank
PNC Bank
Sallie Mae

Sun Trust
Wells Fargo

FEDERAL CREDIT UNIONS

ARC
Butler Armco
Clearview
Corry
Everence
Grove City Area
Members 1st

Mercer County Community
Merrimack Valley
Mountain Laurel
NEA Member
Patriot
Pennsylvania State Employees
Priority First

Rutgers
Safe
Service 1st
Seven Seventeen
Thrivent
White Rose
Wright-Pratt

The maximum amount of additional loan a student can borrow is the annual cost of attendance (tuition, fees, books and personal expense allowance) less the financial aid the student is receiving for the academic year.

Loan Proceeds Greater Than Billed Charges:

If your federal loan proceeds exceed the amount of charges on your student account, the College is required, by federal regulation, to refund the money to you. A check will be cut and sent to your permanent address on record with the College.

If you are signed up for e-refund on CASHNet, your refund will be deposited into the account you have set up.

If you would like to retain these excess funds on your student account, you may countersign and return the check to the College. The endorsement on the check should read as follows:

"Pay to Westminster College"
Your Signature

Mail the endorsed check to:

Westminster College
319 South Market Street
New Wilmington, PA 16172
Attn: Business Office

THE FEDERAL (TITLE I) TEACHER LOAN FORGIVENESS PROGRAM

If you and your school qualify, this program may provide loan forgiveness for eligible Federal Stafford Loans. This is a separate program requiring separate forms and processes. The U.S. Department of Education will determine your eligibility for this program; Westminster College is not responsible to verify your eligibility. Please do not base your enrollment on this program, as it can be difficult to ensure qualification for government programs which are subject to reform and funding changes.

You must call 1-800-4-FED-AID to verify your eligibility

BILLING & PAYMENT INFORMATION

TERMS AND CONDITIONS

In order to register for classes each semester, the student is required to agree to Westminster College's Terms and Conditions. The purpose is to ensure understanding and acknowledgement of the financial obligation being incurred upon registration, and all of the related financial policies surrounding attendance at the College.

You may agree to terms and conditions by following the instructions below:

- Go to <https://my.westminster.edu>.
- Log in using your *my.westminster* login name and password.
- Select the Finances tab.
- Click on "Agree to Terms and Conditions."
- Select the year and semester for which agreeing to terms.
- Read the terms and conditions. Choose "I Agree."

The Terms and Conditions provide important information regarding:

- **Payment due dates**
- **Late fees and interest**
- **Financial holds** that prevent you from:
 - » Registering
 - » Obtaining transcripts and/or
 - » Receiving your diploma
- **Internal and external collections** (should that become necessary)

It is very important that you remain familiar with this information. The full text of the Terms and Conditions is included in Appendix A for your convenience. It can also be found on the Business Office page at www.westminster.edu/Business under "Billing and Payment Information."

Please note that if your network account has not been created and you must agree to the terms and conditions, please do so at <https://www.westminster.edu/admissions/agreement.cfm>.

UNDERSTANDING YOUR BILL

Tuition and fees are updated on an annual basis. For a complete list of charges and fees, refer to the Student Handbook's Tuition & Fees section for the academic year for which you are inquiring at westminster.edu/academics/graduate/index.cfm. You will need to choose the program you are enrolled in and the catalog appears on the right side of the page.

SAMPLE BILL

Please note that the amounts on the bill are for illustrative purposes only and may not reflect current rates.

WESTMINSTER COLLEGE

Business Office
319 S. Market St.,
New Wilmington, PA 16172-0001

PAYMENT SUMMARY

Statement Date:	05/15/2019
Student ID:	999999
Previous Balance:	\$0.00
Current Balance:	\$1,650.00
Due Date:	01/10/2019
TOTAL AMOUNT DUE:	\$1,650.00

Sally Student
319 S. Market St.
New Wilmington, PA 16172-0001

SAMPLE

If you are mailing a payment, include the top portion. Keep the lower portion for your records.

IMPORTANT INFORMATION

Please see page 2 below for important information regarding your bill.

DATE		STATEMENT ACTIVITY	CHARGE	CREDIT
		PREVIOUS ACCOUNT BALANCE	\$0.00	
05/15/2019	GR Tuition		\$1,650.00	

TOTAL AMOUNT DUE: \$1,650.00

EXPLANATION OF CHARGES

Tuition	Charged at a per credit hour rate for the program.
Late Fees	Charged once per semester on past due balances. CASHNet payment plans are assessed additional late payment fees from CASHNet.
Other Fees	Assessed on an individual occurrence basis, e.g., parking tickets and library fines

CREDITS ON THE BILL

Credits represent payments, financial aid and other items which reduce the amount owed. These credits are generally the result of financial aid and payments on the account.

Important Information Regarding Financial Aid:

At the time of billing, **all financial aid is considered preliminary** and subject to verification. Financial Aid awards may be adjusted on future billing statements to reflect the actual amount of financial aid awarded.

Actual aid and loans will not be final until all required paperwork, online signatures and loan applications have been completed and properly submitted. When accounting for federal loans, make sure to take account of any fees withheld by the Department of Education before the loan is applied to the bill.

Outside Scholarships are credited to the bill when the College receives payment from the scholarship source.

SETTING UP CASHNET TO VIEW BILL

VIEWING THE BILL: Student account statements (bills) are available through the CASHNet website:

STUDENTS:

In order to view your bill, follow these steps on *my.westminster*:

- Go to <https://my.westminster.edu/ics>.
- Log in using your *my.westminster* login name and password.
- Select the Finances tab.
- Click on "Go to CASHNet."

Once logged in, to view the bill click on **"Statements,"** then click **"View."**

The current balance field is a real-time balance. This is in the top right corner of the screen. If you make a payment, it will update the current balance. However, the transaction will not appear on a bill until the next time they are published.

Students are entitled to a paper copy of their bill upon request. To request a paper copy, submit a request to businessoff@westminster.edu or call 724-946-7140. This request must be made **each** time a paper copy is needed.

ADDING A PERSON TO VIEW YOUR BILL AND/OR MAKE PAYMENTS

In order for anyone other than the student to view the bill (or make payments), the student is required to set up a Payer within CASHNet by completing the following steps on the CASHNet website. This is also needed if someone other than the student is setting up and/or paying a payment plan.

- Under "Summary," click "Send a Payer Invitation."
- Enter the person's first name, last name, and email.
- Select "Yes" to allow access to statements.
- Select "Send Invitation."
- They will receive an email from CASHNet with instructions on how to login.
- The site is <https://commerce.cashnet.com/westminpapay>.



Do you want help paying?

Do you know someone that would like to help you pay? Invite them to have access to your account!

[Send a payer invitation](#)

User name

Password

Sign in

[Forgot password](#)

[Pay as a guest](#)

Directions for setting up an account or resetting your password can be found at:

https://my.westminster.edu/ICS/Campus_Life/Campus_Groups/Business_Office/Billing_and_Payment_Information.jnz

BILLING SCHEDULE AND DUE DATES:

SEMESTER	BILLING DATE (on or about)	PAYMENT DUE DATE *
Summer	May 15	June 14
Fall	July 1	July 20
Spring	December 15	January 10

* Late fees of \$100 per occurrence will be assessed on accounts with unpaid balances after the due date.

SEMESTER	LATE FEE DATE
Summer	June 15
Fall	September 15
Spring	February 1

Bills are generally updated and published to CASHNet on a weekly basis. An email notification will be sent to the student's Westminster email address when an updated statement is ready to view. Additional persons set up with a CASHNet login name will also receive an email.

Once the balance on the student account is zero, there will no longer be notifications or updated bills until a new charge or credit is generated. However, you will continue to receive email notifications if there is a credit balance on the account.

Please note you are billed and follow the same billing cycle for **all** classes you are registered for in a specific term. Bills are not separated by subterms.

FORMS OF PAYMENT

The following are methods of payment accepted by the College:

DIRECT PAYMENTS may be made to the student's account by cash, check or money order payable to "Westminster College."

NOTE: If paying by check, please include your student ID number in the memo line to ensure proper crediting to your student account.

Personal check payments >\$1,000 that are presented within two weeks prior to a pre-registration or registration period may be subject to verification with the bank for sufficiency of funds.

E-check (ACH) payments > \$1,000 made to clear balances and remove holds within two weeks prior to a pre-registration or registration period will have a two business day waiting period until the hold is removed.

ONLINE PAYMENTS may be made using a credit card or e-check through CASHNet. Some 529 plans are also accepted as a method of payment.

- CASHNet charges a 2.75% convenience fee for credit card transactions (this includes debit card).
- Credit cards accepted: Visa, Mastercard, Discover, American Express, and Diner's Club.
- There is no fee for e-check (ACH) payments.
- 529 payments incur a fee of approximately \$10.

Pay amount

0 items \$0 | Remaining due \$0

Available items

Choir Tour Fees

\$0.00

[View details](#)

Pay Student Account Balance

\$0.00

[View details](#)

Purchase Parking Decal (\$100) - Spring 2020 Only (\$50)

\$0.00

[View details](#)

Pay Berlin Village Deposit

\$0.00

[View details](#)

Pay Travel Course Deposit

\$0.00

[View details](#)

Student Affairs Fine (Not on Student Account)

\$0.00

[View details](#)

TO MAKE AN ONLINE PAYMENT:

- Login to CASHNet.
- Click on "Make a Payment" tab.
- Select the appropriate item for which you would like to pay from the list as shown by clicking "View Details."

Then continue on to the next screen:

- Enter Amount and any other information requested.
- Click button "Add to Payment."
- Choose "Continue Payment."
- Once ready to check out, choose whether you want to pay via **Credit Card** (includes Debit Card) OR via **Bank Account**. Follow the prompts to enter the appropriate account information related to your method of payment.
- Complete checkout.

If you would like to pay with a debit card, you must select the credit card option and pay the associated fee. The bank account option requires entry of your bank's ABA routing number and your checking or savings account number.

Upon completion of the payment, a receipt will be sent to the student's Westminster email and/or to an alternate email of your choice. If the payment is being made via an additional payer, then the email will go to the email associated with the payer's account.

INTERNATIONAL STUDENT PAYMENTS — FLYWIRE

Westminster College is partnered with Flywire in order to streamline the process of international payments. Flywire allows you to pay securely from any country and any bank, generally in your home currency.

By making a payment through Flywire, you can:

- Track your payments from start to finish
- Save on bank fees and exchange rates
- Contact their multilingual customer support team with any questions, day or night.

To get started, visit westminster.flywire.com to begin the payment process. If you have questions about making an international payment, please visit <https://www.flywire.com/help>.

INTEREST FREE TUITION PAYMENT PLAN THROUGH CASHNET

The College offers Tuition Payment Plans corresponding to the semesters during the normal academic year, excluding summer. You may sign up for the fall plan, the spring plan, or both individually. The number of payments in each plan (5, 4, or 3) depends upon when you sign up for the plan. Details regarding the plans are as follows:

PAY FALL PLAN (07/01 5, 4, 3 PAY FALL PLAN)

# Payments	Plan Start Dates	Deadline
5 months	July 1	July 20
4 months	August 1	Aug 20
3 months	September 1	September 15

PAY SPRING PLAN (01/01 5, 4 PAY SPRING PLAN)

# Payments	Plan Start Dates	Deadline
5 months	January 1	January 20
4 months	After January 20	February 2

There are no payment plans available for the summer semester.

HOW TO ENROLL IN A PAYMENT PLAN

Step 1: Logging In

Student Login

- Login to your *my.westminster* account
- Click on “Finances” tab
- Click on “Go to CASHnet”
- Choose “Installment Payment Plan”

NOTE: Students who are not making payments on the plan will need to create a Payer Account for the person(s) who will be paying. The instructions for creating a Payer Account can be found under the section ADDING A PERSON TO VIEW YOUR BILL AND/OR MAKE PAYMENTS on page 16. A Payer Account should be created for each payer under the plan. If a Payer Account was previously set up for a payer, the existing account may be used.

Payer Login (After Account is Created by Student):

- Go to <https://commerce.cashnet.com/westminpapay>
- Choose “Installment Payment Plan”

Step 2: Select a Tuition Payment Plan and Make Your First Payment

- Choose a plan from those listed below:
 - » 07/01: 5,4,3 Pay Fall Plan (fall only)
 - » 01/01: 5,4 Pay Spring Plan (spring only)
 - » Enter the dollar amount and follow through the various prompts.

NOTE: You may begin enrolling in the fall plan on July 1, and the spring plan on January 1. Adjustments can be made at a later date to increase or decrease a plan based off actual charges.

If you are having difficulty creating a plan, please contact the Business Office at 724-946-7140 or CASHNet at 1-877-821-0625 for assistance.

Step 3: Make timely monthly payments

Payers are required to make the first payment when enrolling in the plan. For subsequent months, login to CASHNet and make the payment as follows:

- Click on "Make a Payment."
- Click on the Installment Payment Plan.
- Enter "Amount" (should equal the next payment due plus any applicable late fees).
- Choose "Add to Payment."
- Click "Continue."
- Follow the prompts to enter payment information.

Payments under the plan will be reflected as reductions to the student account balance each month.

Payment plan adjustments can be made at any time by logging in to CASHNet, clicking on the plan, entering a new budget amount, and agreeing to the new payment plan terms and Truth in Lending disclosures.

LATE PAYMENTS

If payment is delinquent by 10 days past the due date, a 1% late fee from CASHNet will be charged (but no more than \$5 per month). The late fee plus the delinquent payment amount must be paid in order to stay current at the College. A student account may also be subject to the College's \$100 late fee. Accounts with delinquent payments will be put on financial hold, which prevents a student from registering and receiving transcripts and/or a diploma. After two months delinquency, the payment plan contract will be terminated, and any balance on the student account for the semester will be immediately due. The final payment must be made before the end of the semester.

ERROR ON PAYMENT

If a payment is made via CASHNet, but was inadvertently not identified as an installment on a payment plan, please contact the Business Office as soon as possible at 724-946-7140 or businessoff@westminster.edu so that the payment can be properly applied to the plan.

STUDENT ACCOUNT CREDIT BALANCE REFUNDS

A credit balance will result on a student account when financial aid and/or payments exceed institutional charges. If a student has a credit balance and incurs additional charges (e.g., parking fines, student affairs charges, etc.), the charges will be deducted from the credit balance. A student may be eligible to receive a refund of their credit balance by completing a Student Account Refund Request ("Refund Request"), available in the Business Office.

A student can determine if he/she has a credit balance by going to CASHNet and viewing the bill each time a new bill is published. A credit shows as a negative number.

WHEN CAN A STUDENT RECEIVE A REFUND OF A CREDIT BALANCE?

REQUESTS PRIOR TO THE END OF THE ADD/DROP PERIOD

- Requests will be available approximately one week after the add/drop period.

REQUESTS AFTER THE ADD/DROP PERIOD

- Available no later than Friday of the week after the request is made.
- Cut-off date for Refund Requests by semester:
 - » **Fall:** December 1
 - » **Spring:** May 1
- Credit balances remaining after the cut-off date for any semester will be carried forward to the next semester and will be used to offset charges for the new semester.


REQUIRED REFUNDS

- Federal regulations require mandatory refunds in certain circumstances. If a credit balance meets the criteria, the refund will be sent automatically, without the need for a Refund Request within 14 days after the federal financial aid is posted that created the credit.

METHODS OF PAYMENT/DELIVERY

- Electronic Deposit through CASHNet. Sign up as follows:
 - » Go to <https://my.westminster.edu/ics>.
 - » Log in using your *my.westminster* login name and password.
 - » Select Finances tab.
 - » Click on "Go to CASHNet."
 - » Click on "Sign Up for Direct Deposit Refunds."
 - » Follow instructions to add bank account information for the refund.
- Check picked up in the Business Office with proper ID.
- Check mailed to student's permanent address.
- If you opt in for e-refund this is the default method in which you will receive your refund unless you withdraw from e-refund on CASHNet.

The Business Office will notify a student when the refund has been processed.



Sign up for direct deposit refunds!

Receive refunds and disbursements faster with direct deposit.

[Sign up](#)

IMPORTANT NOTE REGARDING EMPLOYER REIMBURSEMENT

Westminster College does NOT allow any special time allowances with respect to the payment due dates for students who get reimbursed from their employer. It is the student's responsibility to pay their bill up front and subsequently get reimbursed by the employer.

STUDENT ACCOUNT FINANCIAL HOLDS

There are several instances where your student account can be placed on hold. When your account is on a hold, you will **not be permitted** to do one or more of the following, depending on the type of hold:

- Attend future new classes (including the second course in the same semester)
- Register for future classes
- Obtain transcripts
- Upon graduation, obtain your diploma

Some of the ways in which your account can be placed on hold for financial reasons are:

- Not paying your semester bill by the due date (a \$100 late fee will also be assessed)
- Not making scheduled payments on a CASHNet Payment Plan
- Not completing your entrance or exit interviews on your Federal Loans
- Having an unpaid balance at anytime during the semester

If your account is on hold due to an outstanding balance, payment must be made to release holds. If you are paying by personal check, it can take up to two weeks for the hold to be released. Payment by ACH via CASHNet will ensure a release of hold in two business days. Cash or money order payments and credit card payments via CASHnet will ensure immediate release of a hold.

If your account is on hold awaiting an action, the completion of the action will release your hold. Please note holds can only be removed during normal business hours.

STUDENTS RECEIVING MILITARY BENEFITS

Any Student receiving Chapter 33 Post 9/11 GI Bill™ or Chapter 31 Voc-Rehab benefits that has filed all necessary paperwork to the Financial Aid Office and paid their balance not covered by these funds is subject to the following:

- No late fee or finance charges on balance to be covered by approved military funding.
- No hold will be added to the student account that would prevent them from participating in classes, libraries, or other institution facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.
- Ability to participate in the course of education during the period beginning on the date on which the individual provides to the Financial Aid Office a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (a "certificate of eligibility" can also include a "Statements of Benefits" obtained from the Department of Veterans Affairs' (VA) website e-Benefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:
 - The date on which payment from VA is made to the institution.
 - 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

FEDERAL TAX FORM 1098-T

The Tax Relief Act of 1997 requires eligible educational institutions to provide a statement to the IRS and to students who enrolled in credit courses and have a reportable transaction during each calendar year. Westminster College provides this information to the IRS electronically and to students on a 1098-T form.

The 1098-T provides information on qualified payments received by the College on a student's account during the calendar year. The form also reports the amount of grants and scholarships the student receives during the same period.

Westminster College does not furnish 1098-T forms if a student is a nonresident alien.

1098-T's will be available on or before January 31.

The College must have on record a valid social security number for a student to receive a form 1098-T.

FREQUENTLY ASKED QUESTIONS

Am I eligible for Education Credits?

The information provided is required by the IRS and does not represent tax advice from Westminster College. The taxpayer should refer to relevant IRS forms and publications or to their tax advisor and should not contact the College for advice relating to eligibility requirements or calculations of any allowable education tax credit. Additionally, you should retain your monthly statements to help determine the amount of the credit, if you determine you are eligible. It is up to you or your tax advisor to make this determination. For more information on credits, go to: <http://www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center>.

What are qualified payments?

Qualified payments include payments received for qualified tuition and related expenses from all sources during the calendar year. Qualified expenses include tuition and internship fees.

Can a student and a parent/guardian both qualify for the tax credit?

No. Only one tax filer can claim the education tax benefit.

Important Note:

The Business Office is unable to provide specific tax advice; these types of questions should be addressed to a tax professional. However, if you have any questions related to the information provided on the 1098-T form please contact the Business Office at 724-946-7140. You may view more information about the 1098-T via my.Westminster by visiting www.westminster.edu/1098-T.

WITHDRAWALS

Withdrawing from a course, or from the program entirely, may have financial implications. The official withdrawal date is the key to determining the status of a withdrawal, and the impact on charges and financial aid. The official withdrawal date is determined and approved by the Graduate School Office. It is your responsibility to notify the Graduate School Office if you intend to withdraw.

WITHDRAWING FROM CLASS

ONLINE AND BLENDED COURSES:

If you withdraw from a class, but are **still enrolled for the semester**, the following chart indicates the financial implications. You are responsible to notify the Graduate School Office **in writing** of your intention to attend other classes in the same semester.

Action	Timing	Financial Impact
Add/Drop	Prior to the completion of the fifth calendar day after the official start date of the course as determined by the College's academic calendar and/or schedule of classes.	No fee
Withdraw	After the completion of the fifth calendar day after the official start date of the course as determined by the College's academic calendar and/or schedule of classes.	100% course charges

NOTE WHEN WITHDRAWING FROM AN ONLINE COURSE

If a student does not log in at all, or does not participate academically in the course (see below), the course would be considered dropped within the add/drop period, and there would be no fee for the course. Conversely, if it is demonstrated that the student academically participated in the course after the add/drop period, they would be responsible for the full course charges.

Rules for documenting academic participation are consistent with those prescribed under federal regulations for determining withdrawal from a course for federal financial aid purposes. Examples of academic participation are: submission of an assignment, submission of an exam, posting to an online study group or discussion forum, or contact with a faculty member to ask a question about the academic subject of the course.

Action	Timing	Financial Impact
Add/Drop	Prior to two weeks after the official start date of the semester as determined by the College's academic calendar and/or schedule of classes.	No fee
Withdraw	Prior to two weeks after the official start date of the semester as determined by the College's academic calendar and/or schedule of classes.	100% course charges

Important Note Regarding Potential Impact on Financial Aid:

There may be financial aid implications when dropping or withdrawing from a course if you are no longer enrolled half time. Please contact the Financial Aid Office prior to withdrawing.

WITHDRAWING FROM THE PROGRAM

The following is Westminster College's policy regarding withdrawal from the program:

TUITION AND MANDATORY FEES:

College fees are usually not returnable to students unless they withdraw from the College because of illness or reasons beyond their control. The date that the withdrawal is approved by the applicable College administrative office is considered the official date of withdrawal. Refunds, when allowed, will be calculated as follows:

Session Classes (Including Summer Classes):

A student taking block courses is considered to be withdrawn from the College under the following circumstances:

1. Withdrawal from a first session course occurs after the add/drop date, and the student does not provide written confirmation that he/she will attend the second session course in the same semester.
2. Withdrawal occurs after the add/drop date of the second session course.

In the first instance, tuition and mandatory fees will be prorated based on the number of calendar days prior to the official withdrawal date related to the first session course, divided by the total number of calendar days for the first session course.

In the second instance, tuition and mandatory fees will be prorated based on the number of calendar days prior to the official withdrawal date divided by the total number of calendar days for the semester. No refunds will be given once the semester is 60% completed.

Students who withdraw from the first session course after the add/drop period, and provide written confirmation that they will attend the second session course, are considered to still be enrolled at the College. In this case, the student will be charged full tuition and mandatory fees for the first session course and no proration will be performed on Federal Title IV Financial Aid.

Semester Classes:

After the add/drop period, tuition and mandatory fees will be prorated based on the number of calendar days through the official withdrawal date divided by the total number of calendar days in the semester, excluding breaks of five days or more. No refunds will be given once the course is 60% completed.

Other College fees, generally, are not prorated. An administrative fee of 5% of actual charges (up to \$100) will be assessed against the student's account. Generally, no refund will be made where the withdrawal is required because of misconduct.

FEDERAL TITLE IV FINANCIAL AID:

If the withdrawing student has Federal Title IV Financial Aid, the Financial Aid Office is required by federal statute to recalculate eligibility for this aid.

Session Classes:

If a student withdraws from a first session course after the add/drop date, and the student does not provide written confirmation that he/she will attend the second session course in the same semester, earned Federal Title IV Financial Aid will be calculated as follows: The number of calendar days prior to the official withdrawal date related to the first session course, divided by the total number of calendar days for the first session course.

If withdrawal occurs after the add/drop date of the second session course, earned Federal Title IV Financial Aid will be calculated as follows: The number of calendar days prior to the official withdrawal date related to both courses in the semester, divided by the total number of calendar days for both courses in the semester. If the withdrawal occurs after the semester is 60% completed, the student is deemed to have earned 100% of the Title IV Aid.

Students who withdraw from the first session course after the add/drop period, and provide written confirmation that they will attend the second session course, are considered to still be enrolled at the College. In this case, the student will be charged full tuition and mandatory fees for the first session course and no proration will be performed on Federal Title IV Financial Aid.

Semester Courses:

For withdrawal from a semester course, a percentage of earned aid is determined on a pro-rata basis as follows: the number of calendar days through the official withdrawal date divided by the total number of calendar days in the semester, excluding breaks of five days or more. If the withdrawal occurs after the semester is 60% completed, the student is deemed to have earned 100% of the Title IV aid.

The percentage of unearned aid (100% - the percentage of earned aid determined in the applicable formula above) is applied to the total amount of the Title IV aid that could have been disbursed for the semester to determine that amount of aid that must be returned to the federal financial aid programs.

From time to time, the full amount of Title IV aid for which the student is eligible has not been fully disbursed when the withdrawal calculation is being performed. In such a case, if the student earned less than the amount of Title IV aid that was disbursed, both the institution and the student would be required to return a portion of the funds. If the student earned more than the amount of Title IV aid that was disbursed, the institution would owe the student a post-withdrawal disbursement of aid within 120 days of the student's withdrawal.

Unearned aid is allocated to the appropriate federal aid program in the following order and must be returned by the institution within 30 days after the determination of the date of the student's withdrawal:

- Unsubsidized Stafford Loans
- Subsidized Stafford Loans
- Federal Parent Plus Loans
- Federal Pell Grants
- Federal Supplemental Opportunity Grants

WESTMINSTER COLLEGE AND OTHER FINANCIAL AID:

The formula that is used to calculate tuition will also be applied to Westminster College and other financial aid unless the source of the financial aid indicates another method of calculation is required.

FREQUENTLY CALLED NUMBERS & USED WEBSITES

WESTMINSTER COLLEGE:

Business Office:

Website	westminster.edu/business
Phone Number	724-946-7140

Financial Aid Office:

Website	westminster.edu/admissions/financial aid
Phone Number	724-946-7102

Payment Terms & Conditions

westminster.edu/business
Select "Billing and Payment Information/Terms and Conditions."

Student Handbook

westminster.edu/academics/graduate/programs.cfm
Select your program
Look for the handbook under "Related Documents"

CASHNET:

Student Login	my.westminster.edu/Finances Tab Select Go To CASHNet
Additional Person Login	commerce.cashnet.com/westminpapay

INSTALLMENT PAYMENT PLAN:

Website	commerce.cashnet.com/westminpapay
Customer Service	1-877-821-0625

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA):

Website	studentaid.gov
Customer Service	1-800-433-3243

PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY (PHEAA):

Website	pheaa.org
Customer Service	1-800-692-7392

OTHER FINANCIAL AID RELATED SITES:

Student Loans	studentaid.gov
Scholarships/Loans	finaid.org
Scholarships	fastweb.com

APPENDIX A: TERMS & CONDITIONS

TERMS OF PAYMENT

STATEMENTS AND PAYMENT DUE DATES

Monthly statements are available to students online through CASHNet. Students are able to provide online access to student account information for parents and others through this service. CASHNet may also be used to make payments on a student account as described below. Information about CASHNet can be obtained from the Business Office.

Payment due dates on student account billings are as follows:

Fall Semester Bill: July 20

Spring Semester Bill: January 10

Summer Semester Bill: June 14

LATE FEES/INTEREST

The College acknowledges that certain loan proceeds and scholarships will not be posted to a student account until after the due date for the bill. When assessing late fees, the College takes this into consideration, as long as the information regarding these items is communicated to the Financial Aid or Business Office prior to the assessment date for late fees. Summer late fees are assessed immediately after the due date. The application of the \$100 late fee is assessed based on the following criteria:

Balance > \$100 on September 15 for fall

Balance > \$100 as of February 1 for spring

Balance > \$100 as of June 15 for summer

A late fee will not be assessed when there are scheduled travel course payments due after the “as of” date that determines assessment of late fees. However, a \$100 late fee will be assessed if the payments are not made according to the payment schedule for the trip.

Interest at a rate of 12% per annum (1% per month) will be assessed on account balances outstanding at the end of the finals period, or upon the student’s separation from the College (graduation, withdrawal, leave of absence, suspension, expulsion, etc.), whichever is applicable. A courtesy letter will be sent approximately one week after the Business Office receiving notification of the separating event. Interest will then be assessed on the outstanding balance in the next billing period, approximately one month after the courtesy notification.

PAYMENT METHODS

The Business Office accepts payments via cash, check, money order, and bank check at the window. All checks or money orders should be made payable to Westminster College. Credit card, debit card and ACH payments are accepted through CASHNet only. A teleprocessing fee will be charged on all credit card and debit card payments based on the amount charged. Wire transfer payments will be accepted on a limited basis on student accounts as approved by the Director of Student Financial Services or Director of Financial Services.

For those who wish to pay their accounts in installments, arrangements are available through the CASHNet Installment Payment Plan. Information is available on the Business Office web page, in the *Financial Information Guide*, or by contacting the Business, Admissions or Financial Aid offices.

The Business Office reserves the right to require payment on certain student accounts via cash, bank check or money order only.

AUTHORIZATION TO USE CREDIT BALANCE FOR CHARGES OTHER THAN TUITION, FEES, ROOM AND BOARD

The student agrees to allow the College to apply all types of Federal Student Aid (FSA) and/or any other funds to pay allowable charges other than tuition, fees, room and board that are on the student billing statement. This agreement is in place until the student formally separates from the College.

Students who would like to cancel or modify this authorization should contact the Business Office at 724-946-7140 and fill out the appropriate form. A cancellation is not retroactive; it takes effect on the date the college receives the notification. If a student cancels an

authorization to use FSA funds and/or other funds to pay for other allowable charges, the school may use FSA funds and/or other funds to pay any authorized charges incurred by the student before the notice was received by the school.

The types of charges that may be applied to student accounts include, but are not limited to, the following: parking fines, library fines, student affairs fines, health insurance, printing fees, equipment purchases made by the student, etc. before a refund is created.

PRE-REGISTRATION/REGISTRATION

Student account balances that are not paid in full by the late fee date, or throughout the semester as additional charges are incurred, will be placed on financial hold. While on hold, the student will not be permitted to register.

The Business Office will notify those students whose balance is greater than \$100 of the consequences with respect to pre-registration. This notification will be sent via U.S. mail, email and/or another method deemed appropriate.

Check payments >\$1,000 that are presented within two weeks prior to a pre-registration or registration period may be subject to verification with the bank for sufficiency of funds. Payments on accounts where there have been previous returned items will be verified for sufficiency of funds. Holds will not be released on the latter accounts until such verification takes place.

The Business Office will make every effort to release students from financial hold in a timely manner once payment in full is received on an account and verified when applicable. The student, once released from hold, would be able to register at times determined by the Registrar's Office.

REGISTERED STUDENTS ATTENDING SUMMER CLASSES

A student who was permitted to register for the fall semester may choose to attend summer classes at Westminster. The due date to pay summer charges is June 14. If the summer charges (along with any other charges related to previous semester(s) are not paid in full on or before June 30, the fall registration will be cancelled and the student will be unable to return to the College until the account balance is paid in full.

The Business Office will notify those students whose balance is greater than zero at June 30 of the consequences of non-payment for the summer (and/or previous) term. This notification will be sent via U.S. mail, email and/or another method deemed appropriate.

REGISTERED STUDENTS WITH BALANCES AFTER PAYMENT DUE DATE - UNDERGRADUATE STUDENTS

A new incoming student who was permitted to register for the fall semester and has a balance greater than \$1000 on their student account will not be permitted to come to campus until the balance is paid in full and/or adequate payment arrangements are made with the Business Office. The Business Office will determine what constitutes adequate payment arrangements on a case by case basis. This includes students who intend to arrive early on campus for an activity, academic endeavor or employment.

The Business Office will notify those students whose balance is greater than \$1000 on or around July 20 of the consequences of not having an adequate payment arrangement for the fall term. This notification will be sent via U.S. mail, email and/or another method deemed appropriate.

For transfer students intending to matriculate in the spring semester, adequate payment arrangements must be made prior to arriving on campus.

REGISTRATION/TRANSCRIPT AND DIPLOMA HOLD

If a student account has a balance greater than \$100 on the late fee date, or throughout the semester as additional charges are incurred, a financial hold will be placed on the account which prevents the student from registering, obtaining transcripts and if graduating, receiving their diploma. These holds will remain on the student account until the balance is paid in full.

Notification of the student account balance and the consequences with respect to registration, transcripts and diploma will be sent to those students whose balance is greater than \$100. This notification will be sent via U.S. mail, email and/or another method deemed appropriate.

Check payments that are presented to register or obtain a transcript may be subject to verification with the bank for sufficiency of funds. Payments on accounts where there have been previous returned items will be verified for sufficiency of funds. Holds will not be released on the accounts until such verification takes place, and in the case of a transcript hold, the check clears the bank (which can take up to 14 days).

The Business Office will make every effort to release students from financial hold in a timely manner once payment in full is received on an account and verified or cleared, whichever is appropriate.

ADDITIONAL CONSEQUENCES OF OUTSTANDING PRIOR SEMESTER BALANCES

In addition to the above, students who are not registered and have unpaid prior balances will be unable to return to the dorms, participate in College activities, nor attend classes until the account balance is paid **and** the student is registered for classes. Please note that future financial aid cannot be used to cover balances from the previous semesters.

PAYMENTS RETURNED BY BANK

Payments of any type (check, ACH, credit card, wire) that are returned by the bank for any reason will be subject to a \$15 fee. The fee will be applied to the student account, when possible, upon notification by the bank (on-line or otherwise) of the returned item. The Business Office will attempt to make contact with the issuer of the check to resolve the returned item.

If the returned item permitted the release of a hold on a student account, the hold will be reinstated and additional holds may be added as deemed appropriate under the circumstances. If a payment permitted the student to pre-register, the student will be notified of the returned payment and given seven days to resolve the unpaid item. If there is no resolution, the registration will be cancelled.

If the payment permitted registration for the semester currently underway, the student will be notified of the returned payment as soon as practicable and will no longer be permitted to attend class, nor participate in College related activities. A maximum of seven days will be given to resolve the returned payment during the regular academic year, and a maximum of three days during the summer semester. The student will also be notified by the appropriate College offices of their status and next steps in accordance with procedures specified in the Handbook for Students, College catalogue and other institutional policies.

PRE-PAYMENT HOLD

A prepayment hold requires that arrangements for full payment for a semester be in place prior to registration for that same semester. The following accounts will qualify for prepayment holds:

1. Account previously sent to a collection agency
2. Accounts previously in the College's internal collections process
3. Accounts currently classified as delinquent that are in internal collections
4. Accounts with habitual returned payments (three or more)
5. Accounts for students whose registration was cancelled in any semester for financial reasons
6. Foreign student accounts

SPECIAL CONDITIONS FOR EARLY COLLEGE STUDENTS

Balances must be paid in full prior to the first day of class. Failure to make timely payment will result in the cancellation of the student's registration.

INTERNAL AND EXTERNAL COLLECTIONS

Outstanding balances remaining on a student account as of the last day of the finals period, and/or upon separation from the College, are subject to the following collection procedures. All applicable holds will remain on the student account during the pre-collections and collections process:

Internal Collections

1. A courtesy letter will be sent approximately one week after the last day of finals or approximately one week after the Business Office receives notification of separation from the College. The delinquency date will correspond to the last day of finals in the case of students expected to return, and to the separation date for students not returning. Charges that occur after the delinquency date for the period of attendance (printing, student affairs fines, etc.) will have the same delinquency date as other charges for that period.
2. Interest will be assessed on the outstanding balance as described above, approximately one month after the courtesy notification is sent to the student.
3. Three monthly statements will be sent to the address on file, along with a letter.

4. If there is no response from sending the statements, up to three additional monthly letters will be sent to the address on file in an effort to collect the outstanding balance and/or to make payment arrangements with the debtor prior to sending the account to an external collections agency. The third letter will contain a deadline for response to avoid the account going to a collections agency.
5. If the College is successful in obtaining a response from the debtor, payment arrangements may be discussed for the account. All agreements on payment arrangements will be documented on a promissory note which is signed by the debtor.
6. If a payment arrangement is not followed as agreed, the pre-collections process will be reactivated at the point it left off prior to the arrangement being made. If the account reached the point of being sent to external collections prior to the arrangement, the College will make one last effort to contact the debtor prior to sending the account to external collections.
7. Students who wish to return will not be permitted to move into the dorms, participate in College activities, nor attend classes until the account balance is paid in full. If the previous balance is paid by the Friday before classes resume for the new semester, the account will be taken out of internal collections and the student will be permitted to register (assuming that there are no additional holds). Payments received within ten days of the start of the new semester must be made via certified check, money order or via CASHNet (credit card and ACH).

External Collections:

If the internal collections process is unsuccessful, external collections agencies will be utilized to assist in collecting the outstanding balance. All collections fees will be added to the outstanding balance on the student account and will be the responsibility of the debtor. Generally, the account will be placed in first collections for approximately one year. If the effort is unsuccessful, the account will be returned to the College. The Business Office will make one attempt to reach the debtor prior to the account being entered into second collections. If that effort is unsuccessful, the account will be turned over to second, and then to third collections for approximately one year each. The College reserves the right to continue collections efforts beyond third collections.

COMMUNICATION

MEANS OF COMMUNICATION

Westminster College's official means of communication with students is via email. To the extent possible, the email address utilized is the student's wclive@westminster.edu address. It is the student's responsibility to read emails from the College on a timely basis.

CONTACT

The College, as well as its agents and contractors, may contact a student at their current and future physical address(es), cellular or other phone number(s), email address(es), or wireless device(s). Communications may include, but are not limited to, information regarding financial aid, student account, loans or other debt, payment due or late payment notices, account holds, collections, tax documents or notices required by Federal Regulations. In an effort to contact a student, Westminster College or its agents and contractors may utilize any of the following means: postal/overnight service, automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails.

OPTING OUT OF ELECTRONIC COMMUNICATIONS

A student may withdraw consent to call a cellular phone or receive electronic notifications of financial information by contacting the Financial Aid Office or the Business Office and completing a Opt Out of Electronic Communications Form.

REQUESTING PAPER DOCUMENTS

A student or parent (with FERPA permissions) may request a paper copy of a financial document(s) by contacting the Financial Aid Office or the Business Office.

UPDATING CONTACT INFORMATION

The student is responsible for keeping the College records up to date with current physical address(es), email address(es), and phone numbers by contacting the Student Affairs Office with any changes. Upon leaving the College for any reason, it is the student's responsibility to provide the College with updated contact information for the purposes of continued communication regarding any amounts that remain due and owing to the College.

WESTMINSTER COLLEGE

Business Office

Old Main | Second Floor

319 S. Market Street

New Wilmington, PA 16172-0001

WEB: www.westminster.edu

EMAIL: businessoff@westminster.edu

CALL: 724-946-7140

FAX: 724-946-7156

FOLLOW US: @WESTMINSTERPA

