

**WESTMINSTER COLLEGE Graduate School**

**OFF-CAMPUS PROGRAM**

**COMPUTER ACCESS**

**AND**

**FINANCIAL INFORMATION**

## Welcome Graduate Students!

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

As a new student, you will receive several documents with information regarding the program. 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 e-mail? 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 by bill? How do I pay my bill? What methods of payment are accepted? Is there a special process for Employer Reimbursement?
- Tuition Payment Plan Option – 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?

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

**Graduate and Adult Studies Office:** 724-946-7353 or [scheidla@westminster.edu](mailto:scheidla@westminster.edu)

**Library and Information Services Help Desk:** 724-946-6000 or [lishelp@westminster.edu](mailto:lishelp@westminster.edu)

**Financial Aid:** 724-946-7102 or [finaid@westminster.edu](mailto:finaid@westminster.edu)

**Business Office:** 724-946-7140 or [businessoff@westminster.edu](mailto:businessoff@westminster.edu)

Thank you and good luck!

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## COMPUTER NETWORK ACCOUNT INFORMATION

Once a student is registered into the Westminster Graduate program, a Westminster network account will be created within 72 business 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 network account provides the student with access to My.westminster.edu, email (WCLive), and network files.

This is an example of the form that you will receive via email:

### Westminster College Campus-Network (TitanNet) Login Information

*Welcome to Westminster! We, in the Library and Information Services department, look forward to meeting you. Below is information about how you can log into and start using your Westminster College network account.*

#### TitanNet User Account Information

**Students' Name:** Student's Name

**User Name:** Student's Username

**Password:** [3 characters that we supply]<StudentID>

Replace <StudentID> with your Westminster Student ID. See below for more information about finding your Student ID.

**E-mail address and Office365 ID:**

**username@wclive.westminster.edu**

#### **\* Important Facts – Please READ \***

- **You must change your password in my.westminster.edu immediately.**  
This is not an option. Your “My Westminster” account, your WCLive account and other Westminster network resources will not work correctly until you do. Login and change password instructions can be found on the back of this page.
- “My Westminster” is an online resource that you will use to check your schedule, your grades, and your financial information. It will also be used for many of your classes. Directions for how to navigate “My Westminster” will be available on your “My Westminster” page after you log in.
- Your Student ID can be found on your acceptance letter. No office on campus will give you your Student ID/password over the phone.
- 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/pdf/student\\_handbook.pdf#policies](http://www.westminster.edu/student/pdf/student_handbook.pdf#policies)

- Your Westminster Office365 e-mail is an official means of communication for students. It is the student's responsibility to be aware of information sent to their college e-mail account. Please check your Westminster e-mail account frequently for messages sent from the Admission's office, the Business Office, the Registrars' office, Financial Aid, Student Affairs and other campus offices.
- If you have any problems logging into your TitanNet account, please contact the Library and Information Services Help Desk at 724-946-6000.

## Instructions for Accessing your "My Westminster" Account and Changing your Initial Westminster Account Password

1. Go to: <https://my.westminster.edu>
2. Log in using your Westminster User Name and Password listed on the front of this page:

3. Once you are logged into "My Westminster" you will be prompted to choose and answer your **Challenge Questions** so that you will be able to reset your password if you forget it. These answers are Case Sensitive. It's always a good idea to check your Challenge Questions and Answers on a regular basis to ensure that you remember them.
4. **You must change your my.westminster.edu password immediately after your first login.**
  - a. While logged into my.westminster.edu, click on "Password Management" in the left navigation pane. Click "Change Password".
  - b. Enter your New Password twice and click "Continue"
  - c. **Your new password must conform to the following password rules:**
    - must be between **8 AND 16** characters long
    - contain at least one **digit**
    - contain at least one **lowercase** letter
    - contain at least one **uppercase** letter
    - can NOT contain part of your **name** or **username**
    - does NOT contain a **space**
    -
5. Logout from my.westminster.edu and log back in to verify successful password change.

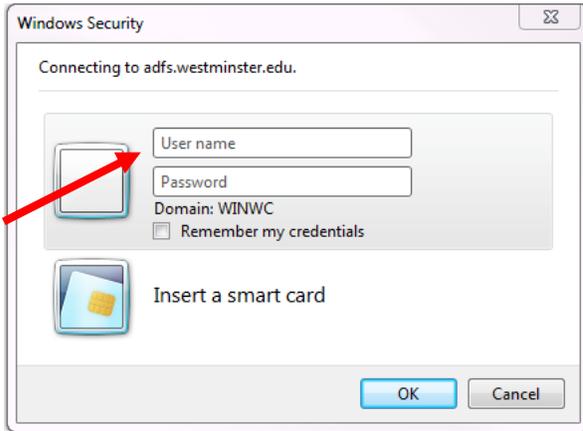
## Instructions for Accessing your Westminster E-mail on WCLive

1. **Important!!** You must change the issued default password (Password on the front of this page) in “My Westminster” before you can access your WCLive email.

2. Go to: <https://my.westminster.edu> and select:



3. Under “Student Web Access”, select the “WC Live” link. At the WC Live login page:



1. Sign in with your Office365 ID, which is the same as your Westminster email address: **username@wclive.westminster.edu** and enter your new password.
2. After you sign in you will be prompted to choose your language and time zone (Eastern)

## Helpful Web Links

<https://my.westminster.edu>

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

## Applying for Financial Aid

Most students in the off-campus programs 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 night 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.

### How to Apply for Financial Aid:

**Step 1: Complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov) for the academic year in which you plan to attend.**

You will need the following items:

- Your Federal Income Tax Return for the most recent calendar year prior to the semester in which you would like to attend. (e.g., for attendance in the 2014-15 academic year, you will need your 2013 income tax return).
- Your federal PIN number ([www.pin.ed.gov](http://www.pin.ed.gov))
- 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 your financial aid award letter from Westminster College once you have been academically accepted and enrolled in courses.**

This lists the financial aid that you qualify for. You must sign and return the letter before your aid is processed. If you wish to decline all or a portion of the award, indicate the adjustment on the letter, sign and return to the Financial Aid Office.

### **Step 4: Complete Loan Entrance Counseling and the Master Promissory Note.**

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 [www.studentloans.gov](http://www.studentloans.gov) (you will need your PIN# from Step 1).

**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

***Note regarding eligibility for federal loans:***

Students who have already received a Master of Education degree and are pursuing additional certification for school administrator, guidance counselor, principal certification, etc. are not eligible for Federal Direct Stafford Loans.

**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.

**Loan Proceeds Greater Than Billed Charges:**

If your 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 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

## PAYMENT TERMS AND CONDITIONS

In order to complete your application and register for classes, you were required to agree to Westminster College's Payment Terms and Conditions. These terms and conditions are applicable throughout the entire length of your program if you are in one of the off-campus cohort programs. If you are an on-campus Graduate student, you must sign the terms and conditions prior to registration each semester.

The Payment Terms and Conditions provide important information regarding:

- **Payment Due Dates**
- **Late fees and Interest**
- **Financial holds** that prevent you from:
  - Registering
  - Viewing grades
  - 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 Payment Terms and Conditions is attached for your convenience. It can also be found on *my.westminster* on the Business Office page under "Billing and Payment Terms/Terms and Conditions."

## BILLING INFORMATION

Schedule below for billing and due dates:

SEMESTER	BILLING DATE (On or about)	Payment Due Date *
Summer	May 15	June 30
Fall	July 15	August 1
Spring	December 15	January 10

\* Late Fees of \$40 per occurrence will be assessed for failure to pay by the due dates.

### Viewing Your Bill:

Student account statements (bills) are available through the CASHNet website only. **No paper bills will be mailed:**

#### STUDENTS: In order to view your bill, follow these steps:

- 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” tab
- Once on CASHNet you can view your bill and make payments on line.

#### ADDING A PERSON TO VIEW YOUR BILL:

If you want a parent, spouse, etc. to view your bill you must complete the following steps on the CASHNet website.\*

- On the home page (bottom of the page) there is an option for “Parent Pins”.
- Select “add new”
- Enter a login name (you need to create this name)
- Enter the persons e-mail address
- For the next two questions select Yes (they should already be selected)
- Select “OK”
- They will receive an e-mail from CASHNet with their Login name and a temporary password. Once they login, they will need to change the password.

#### Additional Person Log-in:

Once you have set up an account for the additional person, share the following information

- Go to <https://commerce.cashnet.com/westminpapay>
- Log in with ID and password that you set up for the additional person.

Statements are usually updated weekly. An e-mail notification will be sent to your Westminster e-mail account when an updated statement is ready to view. If you set up an additional person to view their bill, they will also receive an e-mail.

# FORMS OF PAYMENT

The following are methods of payment accepted by the College:

- **Direct Payments** may be made to your 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 account.

- **Online Payments** may be made using a credit card or e-check through CASHNet.

- CASHNet charges a 2.75% service fee for Credit Card transactions.
- Credit cards accepted: Visa, Mastercard, Discover, and American Express.
- There is no fee for e-check payments.

- **TuitionPay Interest Free Payment Plan from Higher One:**

You may sign up for the TuitionPay payment plan either in the Fall semester or the Spring semester. If you join a payment plan at the start of your program, you will need to re-enroll for the second half of the program. The available plans are as follows:

# Payments	Fall Plan Start Dates	Spring Plan Start Dates
12 months	July 1	December 1
11 months	August 1	January 1
10 months	September 1	February 1

## How to Enroll in a Payment Plan:

### Step 1: Contact Higher One

Call at 1-800-635-0120 or visit the TuitionPay website shown below. Click “Enroll Now.” Select “Pennsylvania” and “Westminster College - PA” under “Select Your State & School.”

<https://tuitionpay.higherone.com/TuitionPay/Enroll/SelectPlan.aspx>.

### Step 2: Select a Payment Plan

Choose one of the payment options labeled WESTMINSTER/KTA GRADUATE, either the 12 month, 11 month, or 10 month payment plan.

### Step 3: Submit your Online Enrollment Form with Electronic Signature.

When your online form is submitted, you will receive a confirmation e-mail confirming that your request has been sent to the Office of Student Accounts. To complete your enrollment in the payment plan, you will make your first payment, including a non-refundable payment plan application fee of \$55.

**Step 4: Make payments according to your chosen Payment Plan.**

Make tuition payment plan payments online through Manage your Account at <https://tuitionpay.higherone.com/TuitionPay/Enroll/SelectPlan.aspx> via electronic debit from your checking or savings account, and by credit card. If you cannot make a payment electronically, you can mail a check, but be sure to mail your payments at least 15 days prior to your due date to avoid a late fee.

Once enrolled in a payment plan, it is reflected as a reduction to your bill on the assumption that you will meet your commitments to TuitionPay. The amount that will be reflected on your bill is usually equal to one-third of the contract amount each semester for which you are enrolled in the plan.

Any changes to your payment plan arrangements such as additions or deletions will be reflected on your billing statement in the month after we are informed by TuitionPay of the change.

**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.

## FINANCIAL HOLDS

If your student account is not paid by the due date, you will be charged a \$40 late fee and your account will be placed on financial hold. Your account will also be placed on hold when payments are not made in accordance with the schedule of payments under the TuitionPay payment plan through Higher One.

When your account is on a financial hold, you will not be permitted to:

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

Payment must be made in full in order 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 or credit card via CASHNet will ensure a release of hold in two business days. Cash or money order payments will ensure immediate release of a hold.

## 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. **Students will receive a copy in the mail and can also access their 1098-T via “My Westminster”.**

The 1098-T provides the amounts billed to you for qualified tuition and fees. The form also reports the amount of grants and scholarships the student receives during the same period. We provide supplemental information on the bottom of the 1098-T to provide students with detailed transactions from their records that do not qualify to be reported on the 1098-T. The supplemental information is NOT furnished to the IRS.

Westminster College does not furnish 1098-T forms if:

- Scholarships and grants equal or exceed qualified charges billed
- Student is a nonresident alien
- If your 1098-T form was sent to an old or incorrect address.

**Mailing Date:** 1098-T's will be mailed by January 31.

**Mailing Address:** The 1098-T form will be mailed to your most recent record of home mailing address (that is the address you designate as a legal home permanent address). The addressee is responsible to get the form to the person completing their tax return.

### 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 charges?**

Qualified charges include tuition and fees a student is **required** to pay “out-of-pocket” in order to be enrolled at or attend Westminster College. This means Tuition and InfoTech 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.

# 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 Program Office. It is your responsibility to notify the Graduate Program Office if you intend to withdraw.

## WITHDRAWING FROM CLASS

If you withdraw from a class, but are still enrolled for the semester, the following charts indicate the financial implications.

### Withdrawal From A Session Course:

	Status	Fees	Course Fees
Before 3 <sup>rd</sup> Class	Drop	\$0	\$0 Charged for Course
3 <sup>rd</sup> through 5 <sup>th</sup> Class	Withdrawal from Course	\$0	Full Charge for Course
5 <sup>th</sup> Class & After (With special permission)	Withdrawal from Course	\$100	Full Charge for Course

### 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):**

A student taking a session course is considered to be withdrawn from the College under the following circumstances:

1. Withdrawal from a first session course occurs after the drop/add 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 drop/add 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 drop/add 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.

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.

If a student withdraws from a first session course after the drop/add 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 drop/add 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 drop/add 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.

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 Perkins 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.

# APPENDIX A: TERMS & CONDITIONS

## TERMS OF PAYMENT

### ***STATEMENTS AND PAYMENT DUE DATES:***

Monthly statements will only be made 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 Office of Business Affairs.

Payment due dates on student account billings are as follows:

Fall Semester Bill: August 1  
Spring Semester Bill: January 10  
Summer Semester Bill: June 30

### ***LATE FEES/INTEREST:***

The College permits some additional time for loan proceeds, scholarships and payments to be posted before assessing late fees on student accounts. The application of the \$40 late fee is assessed based on the following criteria:

Balance > \$0 as of September 15 for fall  
Balance > \$0 as of February 15 for spring  
Balance > \$0 as of July 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 \$40 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 and ACH payments are accepted through CASHNet only. A teleprocessing fee will be charged on all credit card payments based on the amount charged. Wire transfer payments will be accepted on a limited basis on student accounts as approved by the Controller.

For those who wish to pay their accounts in installments, arrangements are available through an outside payment plan company. The company authorized by the College to offer such plans will be in contact with students and parents directly. Alternatively, information is available by contacting the Business Affairs, 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.

***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 zero of the consequences with respect to pre-registration. This notification will be sent via U.S. mail, e-mail 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 30. If the summer charges (along with any other charges related to previous semester(s) are not paid in full by July 31, 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, e-mail and/or another method deemed appropriate.

***GRADE/TRANSCRIPT AND DIPLOMA HOLD:***

If a student account has a balance greater than zero 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 receiving their grades, transcripts and if graduating, 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 grades, transcripts and diploma will be sent to those students whose balance is greater than zero. This notification will be sent via U.S. mail, e-mail and/or another method deemed appropriate.

Check payments that are presented to release a grade or transcript hold 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 in full 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 7 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 7 days will be given to resolve the returned payment during the regular academic year, and a maximum of 3 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 (3 or more).
5. Accounts for students whose registration was cancelled in any semester for financial reasons.
6. Foreign student accounts.

***INTERNAL AND EXTERNAL COLLECTIONS:***

Outstanding balances remaining on a student account as of the last day of the finals period (subsidiary code "OB"), and/or upon separation from the College (subsidiary code "DL"), are subject to the following collection procedures. Students on a leave of absence or stop-out will be classified as "OB". At the end of each semester thereafter, the status will be reviewed to determine if the subsidiary code should be changed. In any case, the status will be changed to "DL" after one year from the delinquency date if a balance remains unpaid and no payment arrangements have been made. 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.