

WJU Student Accounts Payment Policy

POLICY STATEMENT:

The university will provide clear and responsible directives for the management of student accounts that assure that students have clear guidelines and expectations as determined by University financial policy that are in conformity with government regulations. These directives shall include relevant information and dates related to collections, appeals, and disputed amount processes.

POLICY EXPLANATION:

As William Jessup is an educational institution, any balance owing on a student's account is an extension of credit by the University and is considered an educational loan within the meaning of section 523(a)(8) of the U.S. Bankruptcy Code. If a loan becomes in default, the University may turn the educational loan over to a collection agency for collection and disclose the default, along with other relevant information, to credit bureau organizations if the account is not paid in full to the collection agency or a payment plan is not established with the collection agency 60 days after its placement. Should this action be instituted by the University, there will be additional charges for reasonable collection of the balance due. All transcripts, diplomas and registration abilities shall be withheld until the outstanding amount is paid in full. An account is considered paid in full when all checks clear the bank.

PROCEDURES:

Payment in full is due before each semester begins on the advertised due date. For new or transfer students, payment can be made on the day of registration, if it falls *after* the advertised due date. If the student cannot pay in full, he/she must sign up for the Deferred Payment Plan before the advertised due date, and pay the first of the deferred payments. If the payor is unable to make a deferred payment, they must have a loan processing with financial aid by the due date.

Payment includes all charges including tuition, fees, books, university housing, meals, parking permit, and insurance, less authorized financial aid.

COLLECTIONS PRACTICE:

Traditional Undergraduate Students:

By the Friday before classes begin each semester:

- Students with a balance of \$2,000 or less will be charged a **\$40 / month** late fee on the outstanding balance. Students will be prevented from further class registration and transcript requests until all previous charges are paid in full. The first late charge will be posted 5 days after the advertised due date, with ample notice, and will continue to accrue monthly beyond that date.

- I.e. The balance due was \$1,500 on 8/1/16. On 8/6/16, a \$40 late fee will be applied, followed by another on 9/6/16, until the balance is paid in full or written off.
- Students with a balance greater than \$2,000 will be dropped from classes.
 - Any Student without a signed Deferred Payment Plan, without proof of an alternative loan processing to cover the balance in full, or has not paid at least $\frac{1}{3}$ of total balance will be dropped from classes (owes more than \$2,000).
 - Proof of an alternative loan processing means the payor has received confirmation for an approved loan and has provided those details to the University
 - Students may re-enroll by the add/drop date and will be subject to a late registration fee of \$95.00.
 - The Friday before classes begin for the term, at 4:00PM, students are dropped from their courses by the registrar's office due to non-payment.

Non- Traditional Students (SPS, Masters Programs, non-matriculated, etc.):

By the Friday before classes begin each semester:

- Students with a balance of \$1,000 or less will be charged a **\$40 / month** late fee on the outstanding balance. Students will be prevented from further class registration and transcript requests until all previous charges are paid in full. The first late charge will be posted 5 days after the advertised due date, with ample notice, and will continue to accrue monthly beyond that date.
 - I.e. The balance due was \$500 on 8/1/16. On 8/6/16, a \$40 late fee will be applied, followed by another on 9/6/16, until the balance is paid in full or written off.
- Students with a balance greater than \$1,000 will be dropped from classes.
 - Any Student without a signed Deferred Payment Plan, without a loan processing to cover the balance, or has not paid at least $\frac{1}{3}$ of total balance will be being dropped from classes (owes more than \$1,000).
 - Students may re-enroll by the add/drop date and will not be subject to late registration fees.
 - The Friday before classes begin for the term, at 4:00PM, students are dropped from their courses by the registrar's office due to non-payment.

APPEALS PROCESS:

Students may appeal an enrollment decision based on finances through the normal Academic Review and Appeal Process which will endeavor to respond within 3 school days of the appeal filing. The appeal will be processed and determined by the Registrar's office.

DISPUTED AMOUNTS:

Students may withhold payment of any disputed amount until the billing inquiry is resolved within two weeks. A billing inquiry must be made no later than 30 days after the original statement on which the error or problem appeared.

RIGHTS FOR FUTURE TERM:

Any past due balance restricts a student from registering for the next term.

If a student has a "Title IV Federal Financial Aid Authorization Form" submitted to the University, and if on said form the student has granted the University permission to use future aid to cover any past due balance, he/she may register for a future term, so long as the balance does not exceed **\$200.00**.

The Student Accounts Office can deem a student ineligible for deferred payments in future terms based off of past payment history.

DELINQUENT PAYMENT PROCEDURES

Once a payment is not received as scheduled, or a student has an outstanding balance and is no longer enrolled with WJU, the Student Accounts Office will send the account to the University Pre-Collect plan. A monthly \$40 late fee is assessed and the internal collection effort will begin. After continuing the internal collection effort for 3 months, the account is written off and pertinent information is forwarded to an outside collection agency for collection. If an account is assigned to collections, the student loses the opportunity to work with WJU directly. Until the account is paid in full with the collection agency, all transcripts, diplomas and registration abilities shall be withheld.