

# STUDENT HANDBOOK FALL 2019 – SUMMER 2020

## ATTENTION-IMPORTANT NOTICE PLEASE READ

Policies and Procedures may be announced or changed at any time during the academic year. California Western will notify students of these changes by publishing the new policies and procedures on the school's website at [www.cwsl.edu/studenthandbook](http://www.cwsl.edu/studenthandbook). Students are responsible for checking the website often to ensure that they are aware of any new or revised policies or procedures. [Though the school administration may send an e-mail message or provide written notice posted on the Academic Affairs bulletin board (located in the northwest corner of the second floor lobby of the 350 building), these methods of notice are provided as a courtesy and are not a substitute for checking the most up to date policies and procedures on the school's website.]

## F. BUSINESS OFFICE POLICIES & PROCEDURES

(Revised 6/14/19)

**Location: Building #225, 1<sup>st</sup> Floor**  
**Email: [studentaccounts@cwsl.edu](mailto:studentaccounts@cwsl.edu)**  
**Phone #: (619) 515-1594**  
**Regular Office Hours: Monday through Friday**  
**8:00 a.m. to 4:15 p.m.**  
**(Closed 12:30 p.m. to 1:30 p.m.)**

The Business Office serves California Western students by maintaining financial records and providing financial information. Business Office processes include processing billings for tuition, fees and other charges; collecting receivables, payments, and disbursing checks to students; disbursing loan funds & overpayments; maintaining the student accounts on behalf of the school; handling payroll for student and federal workstudy employees; and issuing checks for reimbursement requests.

Any student who wishes to discuss their Business Office accounts or need further explanation of the policies and procedures presented in this section are encouraged to contact the Business Office.

### 1.0 TUITION AND FEES

The CWSL Business Office seeks to present timely and accurate trimester billing for tuition and fees to CWSL students, as well as timely notification of other charges or adjustments, so that students can make timely payments or payment arrangements. CWSL will mail a tuition and fee statement to the students' address on record after initial registration has closed; weekly thereafter through drop/add period (third week of classes); then monthly, by email, if a balance exists on their Business Office account.

Students are responsible for their account balance (refer to Section 8.0) and the respective Business Office policies and procedures presented in this handbook. If a student does not receive a statement before the tuition due date (refer to Section 1.1), it is the student's responsibility to contact the Business Office immediately. To facilitate the notification process, students must advise the Registrar's Office of any address changes. Students who believe there is an error on their bill or account, must notify the Business Office

immediately and before the tuition due date to minimize any additional charges (See Section 1.5). Students are also encouraged to check their student email accounts regularly regarding their accounts with the Business Office.

**1.1 Due Date** – Students can find the upcoming published trimester tuition due date on the CWSL Student Calendar and on the Business Office website before registration begins. Typically, tuition and fees for each trimester are due approximately 3 weeks prior to the first day of class for courses or programs enrolled in during the normal enrollment periods. Alternatively, tuition charges for any changes in enrollment made after the tuition due date, and fees incurred for other items (see Sections 1.4 and 1.5), are due when such action is taken.

Students may fix the tuition rate for subsequent years by prepaying a minimum of 3 trimesters in addition to the current one. These funds remain in the student's account until used by the student. Trimesters attended or units taken in excess of the amount pre-paid are paid at the then current rate. Prepayment must be made by the tuition due date for a trimester (see Section 1.3). Prepayment of tuition must be applied to each consecutive subsequent trimester in which the student is enrolled.

**1.2 Deferment of Tuition** - Students who have applied for sufficient financial aid and have submitted an approved Deferment Request Form/Promissory Note and signed Student Financial Responsibility Agreement by the tuition due date may be eligible to have payment of their tuition charges deferred (see Section 1.2.1). Students may also have tuition deferred if they have applied for a payment plan by the tuition due date, which was approved by the Business Office (see Section 1.2.2).

**1.2.1 Deferment based on federal and/or private student loans** - A student will be eligible for a deferment of tuition charges based on the amount of student loans that have been approved through the CWSL Financial Aid Office. If student loans are not expected to cover the full tuition due, the difference between the expected aid and the tuition balance is due on the tuition due date. Without an approved deferment submitted by the tuition due date, the account will be considered in **Past Due Status** (see Section 2.0).

A deferment of the current term's tuition will be granted to a student who has completed these steps:

- a) has applied to the CWSL Financial Aid Office by the financial aid due date for student loans for the current term (see **Financial Aid Policies and Procedures**, Section G.IX);
- b) has submitted all necessary documentation for qualifying for such loan and has been cleared by the CWSL Financial Aid Office for disbursement of funds;
- c) has an approved Request for Deferment/Promissory Note form on file with the Business Office;
- d) has a signed Student Financial Responsibility Agreement on file with the Business Office; and
- e) has ensured the net student loans to be received are at least equal to the outstanding tuition and fees balance or has paid the remaining balance after the net loans have been applied to their account.

After the tuition due date, if any loan is denied leaving the student with an account balance, the account balance will become due in full and will be placed in **Past Due Status** (see section 2.0), pending any appeals made by the student. It is the responsibility of the student to advise the Business Office immediately of the denial of the loan pending and any appeals in process. Deferment of the account during the appeal process may be granted by the Business Office; however, appeals not processed successfully and cleared within 30 days of the notice of denial, will no longer constitute a valid reason for deferral.

**1.2.2 Deferment based on approved payment plan** – Students may apply for a payment plan on all or a portion of the tuition and fees billed. Students must apply to the Business Office each term in which they wish to be considered for a payment plan. Approval is not guaranteed and your deferment is subject to the following conditions:

- a) Students must have applied for financial aid and been denied or found ineligible for some or all financial aid available.
- b) Applications should be submitted to the Business Office by the tuition payment due date for the applicable trimester. The application should include \$25.00 for the set-up fee (subject to change; see Section 1.5.6), the Student Activity Fee \$75.00, and the first installment payment.
- c) Approval will be considered based on information provided in the application and past payment plan history. Noncompliance with the terms of previous payment plans may constitute grounds for denial.
- d) The amount of the deferred balance and principal outstanding will be determined by subtracting the net amount of certified financial aid loan funds and scholarship monies, if any, from the net tuition and fee charges.
- e) Payments must be made in no more than four installments of equal amounts. The first payment is due by the tuition due date (see Section 1.0). The final payment is due no later than the end of the 8<sup>th</sup> week of classes.
- f) If any scheduled payment is late, the student will be considered to be in **Past Due Status** (see Section 2.0). A late fee of \$50 will be charged to the account (see Section 1.5.5). If the payment is more than 10 days late, the payment plan agreement is cancelled and all remaining principal becomes due immediately.

**1.2.3 Deferment based on Veterans Administration or Vocational Rehabilitation programs** - Students that are eligible for these benefits may be granted deferment. (See Section **Financial Aid Policies and Procedures**, G.II.) Students qualifying for these benefits must have submitted an approved Deferment Request Form/Promissory Note by the tuition due date to have payment of their tuition charges deferred.

After the tuition due date, if the anticipated third-party funds are denied, leaving the student with an account balance, the account balance will become due in full and will be placed in **Past Due Status** (see Section 2.0), pending any appeals made by the student. It is the responsibility of the student to advise the Business Office immediately of the denial of the funds pending and any appeals in process. Deferment of the account during the appeal process may be granted by the Business Office; however, appeals not processed successfully and cleared within 30 days of the notice of denial, will no longer constitute a valid reason for deferral.

**1.2.4 Visiting Students** - Tuition is due by the tuition due date. Tuition will only be deferred if a student has applied for and has been awarded financial aid through CWSL's Financial Aid Office. Visiting students may apply for tuition deferment upon submission of proof of financial aid from the student's home school. Visiting students are eligible to apply for a payment plan (see Section 1.2.2).

**1.3 Tuition Rates for Programs** – Effective for the academic year 2019-2020, California Western School of Law has adopted a new, simpler tuition policy. This policy change presents financial implications that you should consider and may also impact your future academic planning.

Under this new policy, beginning with the fall 2019 trimester, your student account will be billed tuition based solely on your enrolled units, as defined below.

<b>Enrollment/Billing Category</b>	<b>Enrolled Units</b>
Full-Time	12 or more
Part-Time	6-11
Per Unit	1-5

- 1.3.1 JD Program - Full Time Enrollment-** \$54,160.00 per academic year, 2 trimesters (\$27,080.00 per trimester). The full time rate applies to students enrolled in 12 or more units in a trimester. Students may fix the tuition rates for future terms. For more information regarding fixed tuition rates, refer to Section 1.1.
- 1.3.2 JD Program – Part Time Enrollment Rate** - \$40,400.00 per academic year, 2 trimesters (\$20,200.00 per trimester). The part time enrollment rate applies to students enrolled in 6 to 11 units in a trimester. Students may fix the tuition rates for future terms. For more information regarding fixed tuition rates, refer to Section 1.1.
- 1.3.3 JD Program - Per Unit Tuition Rate** - \$2,480.00 per unit. The per unit tuition rate will be applied to each trimester in which a student is enrolled in 1 to 5 units. A petition is no longer required to request the per unit tuition rate.
- 1.3.4 Advanced Skills and Analysis Program (ASAP)** – Based on 1<sup>st</sup> year grades, fall students may be eligible for a part time scheduling option if they enroll in the ASAP workshop. Fall students who successfully complete the part time option in their spring trimester at CWSL will receive a tuition credit of \$8,300 applied in their third semester billing.
- 1.3.5 Masters of Comparative Law Program** - \$31,800.00. The tuition charge for this program is a fixed amount for the entire program. The amount assumes a minimum of two trimesters for completion of the program requirements. The amount charged is in addition to the other applicable fees (see Section 1.4 and 1.5).
- 1.3.6 JD / MSW Dual Degree Program** – The tuition charges for this program are paid to both CWSL and SDSU. CWSL will reimburse SDSU for up to two semesters of full time tuition and one semester of part time tuition to permit the students to register and attend classes at SDSU. CWSL will pay the SDSU in-state tuition rates published by SDSU. The student is responsible for paying SDSU all other fees for terms when only SDSU classes are being taken.
- 1.3.7 JD / MBA Dual Degree Program** – The tuition charges for this program are paid to both CWSL and SDSU. CWSL will reimburse SDSU for up to three part time semesters to permit the student to register and attend classes at SDSU during co-attended terms. CWSL will pay SDSU at the in-state tuition rates published by SDSU. The student is responsible for paying SDSU fees for all other terms when only SDSU classes are being taken.
- 1.3.8 MAS Health Law Joint Degree Program** – The tuition charges for this program (including, but not limited to, course fees and health insurance fees) are paid to UCSD. The schedule of fees and payment information is available from UCSD and corresponds with the study plan selected during orientation in August.

Note: MAS Health Law Students are bound by both UCSD and CWSL academic policies and procedures

- 1.3.9 Visiting Students** – Students attending CWSL as visitors will be billed at the JD tuition rate corresponding to the enrollment category in which they are enrolled.

**1.3.10 Maestría en Derecho (LL.M.) con Especialización en Litigación Oral** - \$9,995.00. This is an online program for Foreign (Latin American) lawyers sponsored by the Instituto Latinoamericano de Derecho y Justicia.

**1.4 Fees** - The current fees are referenced below, and subject to change. The most current approved fees are published on the Business Office page of the CWSL website as the “Schedule of Charges”.

**1.4.1 Course Auditing** - \$2,480.00 per unit. CWSL students and alumni may request to audit a class (see **Academic Policies**, Section C.II.2.06). Payment is due and payable on or before the tuition due date for the trimester in which the course will be taken, or upon registration if after the tuition due date. Discounts may be available to CWSL Alumni and Juris Society Members.

**1.4.2 Course Fees** - Additional fees charged for entrance into specific classes or programs are determined by program administrators.

**1.4.3 Student Activity Fee** - \$75.00 (subject to change). The Student Activity Fee is a mandatory, non-refundable fee charged to all students. This is a general fee, which covers graduation expenses and activities sponsored by the Student Bar Association.

**1.5 Other Charges** - The current fees are referenced below, and subject to change. The most current approved fees are published on the Business Office page of the CWSL website as the “Schedule of Charges”.

**1.5.1 Returned Checks** - \$25.00. Any check issued to CWSL which is returned by the bank as unpaid is considered a returned check. Issuing a check which is expected to not be honored by the bank is illegal. Returned checks are subject to a \$25.00 administrative fee, which will be charged to the student’s account when the check is returned unpaid by the bank. The student’s account will be placed in **Past Due Status** (see Section 2.0). CWSL may request the returned check be replaced by cash, money order or cashier’s check and CWSL reserves the right to not accept any future check payments from that student. CWSL participates in the San Diego District Attorney’s (D.A.’s) Bad Check Recovery Program. Therefore, checks returned unpaid for any reason to CWSL by the bank may be subject to prosecution by the D.A.’s office.

**1.5.2 Transcript Fee** – \$5.00 per transcript request. Students can pay for transcripts on-line or in-person for the same cost (refer to the current Schedule of Charges on the Business Office website).

a) On-line Payments: Transcripts can be paid for online when placing an order via the Web 24/7 through the National Student Clearinghouse at the Transcript Ordering website: <https://secure.studentclearinghouse.org/tsorder/faces/TOBridge>. All major credit cards are accepted for online orders only. (Refer to **Registrar Information**, section E.XIII.)

b) In-Person or Mail-In Payments: Payment can be made with check (or cash for in-person payments only) when accompanied with a signed Transcript Request Form.

Official transcripts will be withheld for current and prior students who are considered to be in **Past Due Status** (see Section 2.0) with the Business Office. The official transcript will only be released when the student’s account and/or loan account has been satisfied.

**1.5.3 Drop/Add Fee** - Payment for drop/add fees, accompanied with a signed add/drop form, must be paid for at the Business Office, if applicable, prior to submission to the Registrar for processing.

- a) First week of the trimester – There is no drop/add fee.
- b) Second week of the trimester – Drop/add fee is \$10.

- c) Third week of the trimester and beyond - Drop/add fee is \$15.00 drop/add fee and tuition will be reassessed. (See Withdrawal Rules, Section 3.)

Payment for classes added after the tuition due date is due immediately, unless a deferment is applicable. Students will not be officially enrolled in courses after the tuition deadline unless the student's account is clear (i.e. not in **Past Due Status**, see section 2.0).

**1.5.4 Library Fines and Fees** - Library charges are assessed and collected by the Library staff. If payment for a charge is not received by the Library, the charge information is turned over to the Business Office for collection. The student's account may reflect the amount due to the Library and will be placed in **Past Due Status** (see Section 2.0) until the charges are paid.

**1.5.5 Late Fees** - \$50.00 per month. The late fee will be charged each month to students who:

1. Do not have a valid deferment on file by the tuition due date. (A valid deferment requires that a student has applied for, been packaged for, and accepted loans sufficient to pay billed tuition.)
2. Have not paid their tuition balance in full by the tuition due date.
3. Are on an approved payment plan, but are late with an installment payment. CWSL reserves the right to immediately cancel the payment plan making the entire account balance due and placed in Past Due Status (see Section 2.0).

These students will also be immediately placed in **Past Due Status** (see Section 2.0). Exceptions may be made for first year students accepted after the tuition deadline date and with Business Office approval.

**1.5.6 Payment Plan Set-up Fee** – \$25.00. Students obtaining a deferment through an approved payment plan will be assessed the set-up fee. This fee will be charged in each trimester an approved payment plan is used and is due at the time of the payment plan approval. Failure to pay the set-up fee at the time of the approval will negate any payment plan, causing a student to immediately be placed in **Past Due Status** (see Section 2.0).

**1.5.7 Emergency Loan Fees** – \$20.00. Students who are approved for an Emergency Loan will be assessed a flat fee of \$20.00. This fee will become due when the Emergency Loan is due, no longer than 30 days after the loan is issued (See Section 5.0).

**1.5.8 Student I.D. Card Replacement Fee** – \$8.00. A replacement fee will be charged to any student needing a new I.D. card due to its loss or destruction. The fee must be paid in the Business Office before the new picture will be taken.

**1.5.9 Administrative Fee** - \$100.00. Students may be charged an administrative fee, typically for late petitions or sanctions.

**1.5.10 Payment Methods** - The Business Office accepts cash (up to \$500.00), personal check, cashier's check, money order, or bank wire transfers for payment of tuition and other fees. Payments received by wire may be subject to fees equal to those charged by our bank. Debit and credit cards are currently not accepted.

## **2.0 PAST DUE STATUS**

Any account with a balance due is in a past due status will have a hold on their CWSL account, which will prevent access to information and services.

Any student, both current and former, with an unpaid account balance may be designated with a past due status. Past due status is determined at each trimester's tuition due date, or when registration occurs,

whichever is later, and monthly, thereafter. For accounts with scholarships, loans, or 3<sup>rd</sup> party payments, if the fund source is reduced, returned, denied, or defaulted, there may be a balance due that needs to be addressed immediately. When reassessment is performed after dropping from a class or classes, or withdrawing from the school, a balance due may occur (see Section 3.0). Other charges may also be added to a student's account resulting in a balance due (see Sections 1.4 and 1.5).

### **2.1 Current students** – Students with a past due status hold will be prevented from:

- a) Access to their information in the CWSL Student Connection Web portal, to include but not limited to:
  - Grades
  - Class schedule
  - Registration
  - Unofficial Transcripts
  - Academic summary information
  - For first year students, view their section number
- b) Maintain active enrollment status (students may be disenrolled from classes, and withdrawn from the college)
- c) Request official transcripts (For employment purposes, official transcripts may be released directly to the potential employer with the approval of the Business Office Controller or Student Account Manager.)
- d) Receive certification for the State Bar
- e) Collect their diploma

When a tuition deferment has been approved but the anticipated loan is denied, students are responsible for immediately addressing any balance due no longer supported by the loan.

Until the account balance is paid in full, or appropriate payment arrangements are made with the Business Office (see Section 1.2), students will be charged a past due fee each month an unpaid balance exists. A student who does not make timely payments per their payment plan, will also be in a past due status, be placed on hold, and be charged the past due fee.

### **2.2 Former students** – A former student may have a balance on their CWSL account or may not be current with their Perkins Federal Loan and have a past due status. The hold on an account for past due status prevents a former student from being able to:

- a) Request official transcripts (For employment purposes, official transcripts may be released directly to the potential employer with the approval of the Business Office Controller or Student Account Manager.)
- b) Receive certification for the State Bar
- c) Collect their diploma

CWSL will make every effort to contact a student with a balance due after leaving CWSL. When a former student does not pay the balance due or fails to fulfill a commitment to a payment plan, or CWSL is unsuccessful in contacting the former student, the account is referred to a collection agency. Non-payment and late payments may be reported to a credit reporting agency. CWSL complies with state and federal Truth in Lending Act (TILA) regulations and California Student Loan Servicing Act.

### **3.0 WITHDRAWAL – COMPLETE OR PARTIAL**

All students who withdraw from CWSL, partial or complete, are subject to a reassessment of tuition for the term for which the withdrawal applies. Students are encouraged to make decisions to withdraw as soon as possible and to confer with academic advisors and the Vice Dean of Academic Affairs before finalizing their decision (see **Statement of Academic Policies**, Section C.IX). Scholarship awards will also be reassessed. Where third-party organizations pay for tuition, sometimes funds may be returned to the organization and the student

may have a balance due CWSL. This section describes the Business Office policies that are applied during the review of a withdrawn student's account. For those students whose Business Office account reflects a balance due to CWSL after the reassessment is performed, the Business Office will contact the student to make arrangements to resolve the balance due. For those students with any credit balance as a result of the student's payments made, as determined by the Business Office, a refund check will be mailed to the student within 45 days of the withdrawal date.

**3.1 Tuition Reassessment Policy - Partial Withdrawal (Dropping Classes)** –The reassessment of units includes a charge for tuition earned by CWSL for the units dropped plus a charge for the tuition for the units in which enrollment continues. The tuition charge for units in which enrollment continues will be based on the appropriate tuition policy (see Section 1.3). The charge for tuition earned by CWSL for the units dropped will be the difference between the new tuition charges for continued enrollment and the original tuition charges, multiplied by the percentage taken from the Earned Tuition Schedule (see Section 3.5.1). This schedule is based on a 13-week payment period (trimester). Students who drop units without withdrawing completely from all classes before the end of the second week of the trimester, will not have their tuition reassessed for dropping units.

**3.2 Tuition Reassessment Policy - Complete Withdrawal** - Tuition will be reassessed based upon the Earned Tuition Schedule (See Section 3.5.1) and the student's last date of attendance. For students who also receive federal student loans, the reassessment will include the Return of Title IV Funds calculation (see Section 3.3).

If a student owes a balance after the withdrawal calculation is completed, the student will have the option of requesting an Institutional loan to pay their remaining balance or paying in full from their own resources. When a former student does not pay the balance due or fails to fulfill a commitment to a payment plan, or CWSL is unsuccessful in contacting the former student, the account is referred to a collection agency. Non-payment and late payments may be reported to a credit reporting agency. CWSL complies with state and federal Truth in Lending Act (TILA) regulations and California Student Loan Servicing Act. See Sections 2.2 and 11.0.

**3.3 Return of Title IV Funds** – Return of Title IV Funds is a federally mandated policy applicable only to students who receive federal financial aid and who withdraw, drop out, are dismissed, or take a Leave of Absence prior to completing 60% of a trimester. The 60% is determined by dividing the number of days attended in the trimester by the total number of days in the trimester. (The tuition of students who reduce units and remain enrolled is subject only to the Tuition Reassessment Policy. See section 3.6).

The Return of Title IV Funds calculation will be used to determine how much aid, if any, must be returned to Title IV loan programs. The policy does not apply to the Federal Work-Study Program. Scholarship and Yellow Ribbon recipients should pay particular attention to the Tuition Reassessment example in section 3.6 which illustrates that a student may owe money to the school after a return of funds has been made to the lender. The Title IV funds subject to the policy are the Federal Direct Unsubsidized Loan, and the Federal Direct PLUS Loan.

The Return of Title IV Funds calculation identifies two types of federal aid, earned and unearned. Earned aid may be retained by the school and in some cases the student, whereas unearned aid must be returned to the lender. The earned aid is based on the number of days completed in the term. The number of days the student completed will be divided by the number of days in the trimester. A student who remains enrolled beyond the 60% point earns all disbursed (received by the school) and disbursable aid. Disbursable aid includes any aid that meets the conditions of a late disbursement.

Unearned aid is any disbursed aid that exceeds the amount of Title IV aid the student earned. This amount must be returned to the lender, a responsibility shared by CWSL and the student. CWSL is responsible for returning the lesser of the percentage of aid received that is unearned or the percentage of tuition and fee

charges that are unearned. CWSL charges used in the Return of Title IV Funds calculation include tuition and fees that had been assessed to the student's account before the student's withdrawal. CWSL must return its share of unearned funds no later than 45 days after it determines that the student withdrew.

Unearned funds returned to lenders by CWSL will be distributed in the following order: Federal Direct Unsubsidized Loan, and the Federal Direct PLUS Loan. The student is responsible for the difference between the total unearned amount and the refund required of CWSL. In some cases, the student may owe money to CWSL for the difference between funds returned to the lender and any credit balance on the student's account. Students must repay the balance of their loan funds according to the terms and conditions stated in their promissory note(s).

Occasionally, earned aid exceeds disbursed aid. In such cases, CWSL will contact the student prior to making a post-withdrawal disbursement of loan funds and explain to the student his or her obligation to repay the funds if the funds are disbursed. If the student chooses to accept a post-withdrawal disbursement, CWSL will first credit post-withdrawal disbursement funds toward unpaid tuition and fees and will then offer the student any part of the post-withdrawal disbursement not credited to school charges.

After the Return of Title IV Funds policy is applied, all student aid is subject to the Tuition Reassessment Policy. The Tuition Reassessment Policy is calculated based on weeks of attendance while the federal Return of Title IV Funds Policy is based on days attended. It is possible to have attended 60% of a term, based on the Tuition Reassessment Policy, but still owe a refund to lender based on the Return of Title IV Policy.

### **Return of Title IV Funds Example**

A student who was enrolled in twelve units was awarded a \$10,142 (net) Direct Unsubsidized Loan, a \$2,476 (net) Direct PLUS Loan, and a scholarship of \$27,080. The net total of the loans was \$12,618. Using the scholarship and student loans, the student paid \$27,155 in tuition and fees before withdrawing 24 calendar days into the 112 day term. Twenty-four calendar days of the trimester completed is less than 60% of the payment period and, therefore, a Return of Title IV Funds calculation was required.

Return of Title IV Funds calculation:

- Step 1: Types and Amounts of Federal Student Aid (net amounts received from the lender): \$12,618.  
\$10,142 Direct Unsubsidized Loan \$2,476 Direct PLUS Loan
- Step 2: Percentage of Title IV Aid Earned: 21.4%  
(24 days attended divided by 112 days in trimester)
- Step 3: Amount of Aid Earned by the Student: \$2,700.25  
(21.4% of the \$12,618 Title IV aid received)
- Step 4: Total of Title IV Aid to be returned to Lender: \$9,917.75  
(\$12,618 received minus \$2,700.25 earned)
- Step 5: Percentage of Unearned Title IV Aid: 78.6% (100% of aid – 21.4% earned aid)  
(Multiply the tuition/fee charges, \$27,155, by 78.6% = \$21,343.83. CWSL is responsible for returning the lesser of this amount and the amount from Step 4: \$9,917.75)
- Step 6: Return of Funds by the School: \$9,918.  
(CWSL will return \$9,917.75 rounded up to the nearest whole dollar: \$9,918 to the lender).
- Step 7: Initial Unearned Amount Due from the Student: \$0  
(The student is responsible for the difference between the lesser amount from Steps 4 and 5 and the amount returned by CWSL from Step 6, if any.)
- Step 8: Repayment of the Student's Loans  
Subtract the amount returned by CWSL from the unearned amount due in Step 7 to determine the amount the student is responsible for returning to lender. In this example: \$0.

See section 3.6: The federal refund calculation is used in conjunction with our tuition reassessment calculation to determine the amount of refund CWSL owes to the student or the amount that student owes to CWSL after the return of funds to the lender.

**3.4 Disbursement of Credit (Overpayment) Balance on Account** – Upon completion of the Tuition reassessment a credit balance may exist. The credit balance will be refunded to the lender in the following order. Full refunds for each loan type will be made first then any remaining credit balance will be released to the student.

- a) Federal Direct PLUS Loan
- b) Federal Direct Unsubsidized Loan
- c) Private/Other Loan

**3.5 Withdrawal Schedules** – The following schedules are used in the withdrawal process for the applicable situation. Note: The federal Return of Title IV Calculation uses a daily percentage for student loan recipients.

**3.5.1 Earned Tuition Schedule**

<u>Week #</u>	<u>Percentage of Tuition Retained by CWSL for classes attended</u>
I.L.S. (1L's only)	15%
Week 1	15%
Week 2	15%
Week 3	20%
Week 4	25%
Week 5	30%
Week 6	40%
Week 7	50%
Week 8	60%
Weeks 9-13	100%

**3.5.2 Withdrawal for Grades** – If a student receives a letter from the Vice Dean’s office or Vice President of Student Life’s office permitting a withdrawal for academic reasons and if the withdrawal form is submitted within 10 business days of the release of grades, a reversal of 100% of tuition paid towards the current trimester will be given. (Note that there will be no refund given for the trimester in which the grades resulting in withdrawal were earned.) After the 10 business day period, the regular Earned Tuition Schedule will prevail (See Section 3.5.1). The withdrawal process will begin once a completed withdrawal form, including all required signatures, is submitted to the Registrar.

**3.5.3 Dismissals – Academic:** For students dismissed from CWSL for academic reasons 100% of tuition and fees charged for the current trimester will be reversed. No refund will be given for the trimester(s) in which the student earned the grades resulting in the dismissal.

**Dismissals – Non-Academic:** Students dismissed for non-academic reasons will have their tuition reassessed based on their attendance and it will be calculated using the regular Earned Tuition Schedule (See Section 3.5.1).

**3.5.4 Medical Leave of Absence** - A medical leave of absence must be approved by the Vice Dean for Academic Affairs or Vice President of Student Life

If a medical leave is approved, the tuition reassessment policy will be applied (see Sections 3.1 and 3.2) for the applicable trimester. The student will then receive a “medical credit” available to apply in a subsequent trimester for the tuition which would have been lost (i.e., the tuition earned by CWSL). The credit will be applied in the first trimester in which student returns to school. The credit amount will be applied first to any outstanding balances remaining from prior

trimesters, including any balance due as a result of the Return of Title IV Funds calculation performed when a student loan borrower takes a Leave of Absence; any amount remaining will be applied to the current trimester.

Students with scholarships who return after a Medical Leave will have their medical credit applied to their account after the scholarship is applied to tuition for the current term.

Medical Credits must be used within one calendar year from the date of issuance, or will be forfeited. A request for an extension of the time limit must be submitted to the Vice Dean for Academic Affairs or Vice President of Student Life for evaluation. Medical Credit are not redeemable for a cash refund.

### 3.6 Tuition Reassessment Example

A student enrolled in twelve units withdraws on day 24 of the trimester (during the 4th week of the trimester) for personal reasons. The full term is 112 days in length. The student was charged \$27,080 (tuition) plus a \$75 non-refundable Student Activity fee. The student received a scholarship of 27,080 and federal loans of \$12,618 (\$10,142 Direct Unsubsidized and \$2,476 Direct PLUS Loan). The school processed the funds and remitted an overpayment of \$12,543 to the student. The Reassessed Tuition calculation is as follows:

*Student Account Detail:*

Tuition Assessed	\$	27,080
Student Activity Fee	\$	75
Scholarship	\$	(27,080)
Direct Unsubsidized Loan	\$	(10,142)
Direct PLUS Loan	\$	(2,476)
Overpayment Remitted to Student	\$	<u>12,543</u>
Balance before Withdrawal	\$	0
Reverse Original Tuition	\$	(27,080)
Reverse Original Scholarship	\$	27,080
Reassessed Tuition	\$	6,770
Reassessed Scholarship	\$	<u>(6,770)</u>
Credit Balance	\$	(0)
Return of Title IV Funds (See example sec 3.3)	\$	9,918
Amount due to CWSL from Student	\$	9,918

For the purpose of this example, there was no credit on the student's account but CWSL was required to return \$9,918 to the lender. Therefore, the student owes the school \$9,918.

### 4.0 FINANCIAL AID LOAN FUNDS

Loan funds awarded and certified by the Financial Aid Office are applied to students' accounts no sooner than ten calendar days prior to the start of classes. Students will be mailed a Payment Receipt for any funds posted to their CWSL account. If the student has received funds that exceed the tuition and fees, an overpayment check may be issued to the student (see Section 6.0) or returned to the lender (refer to Section G for Financial Aid Policies and Procedures).

**4.1 Federal Direct Loans** – Direct Loan funds are processed by the Financial Aid Office and posted by the Business Office to the student accounts within the first month of classes.

**4.2 Electronic Funds Transfer (EFT)** - Funds transmitted to CWSL electronically will be credited to the student's account within 3 days of receipt of such funds in the CWSL bank account. This is contingent upon review and approval by the Financial Aid Office.

**4.3 Loan and Scholarship Checks** –The Financial Aid Office forwards approved checks to the Business Office for processing. Students will be emailed a notification and must come to the Business Office to negotiate these checks within 7 days of the Business Office receiving them. Checks not negotiated within the 7 days will render a tuition deferment null and void and will result in the student's account being in a **Past Due Status** (see Section 2.0). Checks that are co-payable to the student and to CWSL must be signed by the student and processed through the student's account.

## **5.0 EMERGENCY LOANS**

Emergency loans will only be issued to students who are enrolled in the current trimester and are:

- a) waiting for disbursement of approved financial aid loan funds for the current trimester, or
- b) anticipating Federal Work-Study (FWS) funds which have already been earned.

In unanticipated emergency situations an "emergency" loan may be available to a student. Applications for emergency loans may be obtained in the Financial Aid Office. Approval of the request is subject to the availability of funds and is at the discretion of Director of Financial Aid or the Chief Financial Officer. The funds are disbursed in the form of a check within 48 hours of approval of the Emergency Loan Application.

Emergency loans will be issued for a maximum of two thousand (\$2,000.00) dollars and are repayable from federal or private student loan(s), or FWS funds. Emergency loan repayment is due within 30 days of the issue date. In addition, an emergency loan fee of \$20.00 will be assessed (see Section 1.5.7).

## **6.0 OVERPAYMENT (OR LIVING EXPENSE) FUNDS**

When a student's CWSL student account has a credit balance (where payments, loans, and scholarships exceed charges), overpayment is determined and a payment is due to the student. All students' accounts are evaluated weekly for a credit balance. Those accounts with a verified credit balance may have their funds available for distribution on Friday. The Business Office will email students due an overpayment at their CWSL email account regarding the availability of the overpayment funds.

Effective Fall 2019, students will have 2 options for receiving their funds from overpayments: 1) ACH Direct Deposit (electronic payment to the student's bank account; 2) paper check. To elect ACH Direct Deposit, follow procedures in Section 6.1; otherwise, a paper check payment will be issued. There may be a delay in issuing an overpayment if students are late in submitting their required documents to the Financial Aid Office by the financial aid deadline (see **Financial Aid Policies and Procedures**, Section G). A valid form of identification is required to pick up checks. Overpayment checks are available in the Business Office (Building #225, 1<sup>st</sup> floor) no earlier than two business days prior to the first day of classes for any given trimester. Checks not picked up within two weeks of issuance will be mailed to the student's address of record.

### **6.1 ACH Direct Deposit procedure**

A student who wishes to elect ACH Direct Deposit, will need to complete the ACH Direct Deposit Form, so that their overpayment funds are directly deposited into their personal banking account. When submitting the form, include a copy of a voided check or a letter from the bank providing confirmation of your account information.

Email the completed signed form with the required voided check or bank letter to [studentaccounts@cwsl.edu](mailto:studentaccounts@cwsl.edu) at least 3 weeks (21 calendar days) prior to the start of the new trimester to ensure the ACH Direct Deposit will occur timely. The form only needs to be submitted once during a student's enrollment at the college. However, if the student changes their bank account, a new completed form with the required void check or bank letter will need to be submitted. ACH Direct Deposit requests rejected by a banking institution will be issued as paper checks.

## 6.2 Overpayments from Student Loan Funds Received:

The disbursements of overpayments are governed by federal regulation. Overpayments will be issued when all the below have occurred:

- a) Funds have been received by the school from the student's lender. (Some loan checks may require a student to endorse the check. See Section 4.3 for more information.)
- b) The student's continuing eligibility has been confirmed by the Financial Aid Office.
- c) The Business Office has applied the loan funds to the student's account and determined that there is an overpayment available for distribution to the student.
- d) The student has registered for classes.

Please plan your finances accordingly.

## 6.3 Unclaimed and non-negotiated checks

Federal and state regulations govern unclaimed checks. If a check is not picked up within 10 calendar days, the Business Office will email students reminders to pick up the unclaimed checks. If checks are not picked up within 14 calendar days of the initial email notification to the student, the check will be mailed to the student at the home address on file.

**6.3.1** Checks issued for federal loans that are not negotiated within 180 days will be voided and the funds will be returned to the student's lender. In some cases this return will be made as a payment to a student loan.

**6.3.2** When checks are issued for funds other than federal loans, such as overpayment by the student or commercial loans received, state regulations require CWSL to make every effort to locate the student/former student. If after 3 years, all attempts to contact the student/former student fail, then funds for the non-negotiated check are submitted to the State of California as unclaimed property through an escheatment process. Once funds are escheated, the unclaimed property may only be claimed through the State of California and CWSL will be unable to reissue a check.

## 6.4 Requests for Reimbursements and Vendor Payments:

Requests for checks for reimbursement of expenses and/or vendor payments must be submitted to the Business Office **with all of the appropriate approvals and supporting documentation** (original receipts, etc.). Requests that are received by the Business Office noon on Mondays, will be processed and available for pick-up on Friday.

## 6.5 Student Payroll (Processed in Human Resources):

Under IRS regulations, wages are any payments to students for other than academic or merit scholarships, overpayments on accounts, or cost reimbursements. Payments that fall under this category include, but are not limited to, Honors Instructors, Tutors, Note takers and, Part-time Work Opportunity Positions.

Accordingly, the school will process these payments through our payroll system and will withhold the required taxes. Appropriate forms must be filled out and submitted to the Human Resources department before the student begins work. This paperwork must be completed prior to any work being performed.

Students must take breaks and meal periods as required by California law. Students are not permitted to work any overtime (on a daily or weekly basis) unless pre authorized by their supervisor.

Students must use the web timecard in our online payroll Time and Attendance system. Students must approve their timecards at the end of each pay period.

Students who repeatedly fail to use our online payroll web timesheet to record their work hours, repeatedly miss meal breaks, or work overtime without pre approval may be reported to the Vice Dean of Academic Affairs or Vice President of Student Life as a potential Honor Code Violation.

APPROVED TIME CARDS MUST BE RECEIVED BY HUMAN RESOURCES BY THE PUBLISHED TIME CARD DUE DATE. Payroll checks are processed semi-monthly and will be available either by direct deposit or in the Business Office on the 10th (for the period of the 16<sup>th</sup> to the end of the previous month) and on the 26<sup>th</sup> (for the period of the 1<sup>st</sup> to the 15<sup>th</sup>) of each month.

## **7.0 FEDERAL WORK-STUDY (FWS)**

Federal work-study payroll terms and issuance of paychecks are the same as noted in Section 6.5.

Students are asked for their full cooperation in complying with the rules of the Federal Work-Study Program or their Federal Work-Study Aid may be terminated.

**STUDENTS MAY ONLY BE PAID FROM FEDERAL WORK-STUDY FUNDS UP TO THE MAXIMUM AMOUNT OF THEIR AWARDS.** It is the responsibility of the student to keep track of their cumulative number of hours and not exceed the total FWS award allocated. Students must also note the approved period of the award on the Work Authorization and not work outside of those dates. Should the student anticipate the need for additional hours, the student must contact the Financial Aid Office to determine if an increase to the student's FWS award is possible. **ADDITIONAL AWARDS MUST BE REQUESTED AND APPROVED IN ADVANCE OF WORKING THE HOURS. STUDENTS VIOLATING THESE RULES WILL RISK LOSING THEIR FEDERAL WORK STUDY AWARDS.**

## **8.0 STUDENT FINANCIAL RESPONSIBILITY AGREEMENT**

All students are responsible for the tuition, fees, and associated costs associated with their registration in any programs and services at CWSL. Therefore, all students are required to sign the Student Financial Responsibility Agreement (SFRA) before they start their program or session with CWSL to ensure they are fully aware of their financial responsibility. Aspects of the agreement with the related student's financial responsibility address registration, drops or withdrawals, financial aid, various other fund sources, communication, contact information, delinquent accounts and collection, payments, billing, federal required reporting via the 1098-T.

## **9.0 STUDENT I.D. CARDS**

Student I.D. cards are issued by the school to each newly enrolled student. Validated I.D. cards are required to check out books in the Library, to pick up a check in the Business Office, and may be requested by other CWSL departments. Students should obtain a validation sticker each trimester from the Library.

Replacement I.D. cards cost \$8.00, which can be paid at the Business Office. With the receipt, the student can request the replacement I.D. card from Facilities Management.

## **10.0 AUTHORIZATION TO RELEASE STUDENT ACCOUNT INFORMATION**

A student's account will not be discussed with any party, including a parent or spouse, without the written permission of the student. A Release of Student Account Information form is available at the Business Office and on the CWSL Business Office webpage. This form is separate from any other release students may complete for another office on the CWSL campus. Identification will be required to discuss the student's account or to release checks to the person authorized by the student.

## **11.0 COLLECTIONS**

If after withdrawing or graduating from CWSL, a student or former student (hereinafter "student") has a balance due to CWSL ("debt"), the student will be contacted via U.S. Mail. If the student does not respond, the debt may be sent to a collection agency and the student will be responsible for all interest and collection fees associated with the debt. The debt will be reported to a credit bureau.

CWSL, its affiliates, agents, or service providers, may contact students using written, electronic, or verbal means as the law allows, including but not limited to contact by manual calling methods, prerecorded or artificial voice messages, emails, and/or automated dialing systems. CWSL, its affiliates, agents, or service providers, may contact students at any telephone number associated with the student's account currently or in the future, including cellular telephone numbers regardless of whether charges are incurred as a result.