

## BUSINESS OFFICE POLICIES & PROCEDURES MANUAL

WHILE EVERY EFFORT HAS BEEN MADE TO PROVIDE COMPLETE AND CURRENT INFORMATION, THIS POLICY AND PROCEDURES MANUAL IS NOT INTENDED TO BE A CONTRACT. ALL INFORMATION, INCLUDING BUT NOT LIMITED TO STATEMENTS OF FEES, DATES AND POLICIES IS SUBJECT TO CHANGE WITHOUT NOTICE.

(Revised 05/01/2013)

Students are responsible for their Business Office account. Students will be billed monthly if any balance exists on the account and are responsible to advise the Registrar's Office of any address changes to facilitate the notification process. Students are responsible for notifying the Business Office immediately if they believe any charge has been billed to their account in error or if they believe any outstanding balance to be incorrect. Ignoring a bill assumed to be in error does not relieve the student of this responsibility. Students are also encouraged to check their student email accounts regarding their accounts with the Business Office on a regular basis.

### 1. TUITION AND FEES

- 1.1 When Due** – Tuition for each trimester is due approximately 3 weeks prior to the first day of class<sup>1</sup> for courses or programs enrolled in during the normal enrollment periods. Alternatively, charges for changes in enrollment made after the due date, and fees incurred for other items, 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 deadline date for a trimester. Prepayment of tuition **MUST BE** applied to each consecutively subsequent trimester in which the student is enrolled.

- 1.2 Deferment of Tuition** - Students who will not have their tuition or fees paid in full by the due date must have **applied for sufficient Financial Aid and have submitted a Deferment Request Form/Promissory Note by the tuition due date<sup>1</sup>**. 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, the account will be considered in **“Past Due” Status** (See Section 2.0) and may result in late fees applied to student accounts, an interruption of services provided by the law school, and possible disenrollment from all classes.

Deferments are only granted for loans applied for through the CWSL Financial Aid Office (See Section 1.2.1) by the financial aid application deadline date<sup>1</sup> or by special payment arrangements (See Section 1.2.2) approved by the Business Office.

- 1.2.1 Deferment based on Federal and/or Private student loans - A deferment of the current term's tuition will be granted to a student who:**

- (a) has applied to the CWSL Financial Aid Office by the due date for student loans

---

<sup>1</sup>For actual deadline dates, please refer to the “Tuition Due Dates page” on the Business Office page of the CWSL website.

for the current term (or has paid the fee for late payment of tuition, if applicable as in Section 1.5.5),

- (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 filed a Request for Deferment/Promissory Note form with the Business Office by the due date for tuition payment and,
- (d) has ensured the net student loans to be received are at least equal to the outstanding tuition balance or has paid the difference between the amount of net loans being received and the tuition and fee charges outstanding.

If any loan is denied, 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 billed. Students should not assume that they will be eligible for a payment plan and 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 deferment/payment deadline date<sup>1</sup> for the applicable trimester. A flat fee (See Section 1.5.6) will be charged and payment of this fee shall be due before approval of any plan is made.
- 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 shall constitute grounds for denial. It is the student’s responsibility to make sure that the Business Office approves the payment plan
- 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) Payment will be made in no more than four installments of equal amounts. The first payment shall be due by the deferment/payment deadline date for tuition. The final payment shall be due no later than the end of the 9<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). If any payment is more than 10 days late, a late fee (See Section 1.5.5) shall be applied to the account and will become due along with any remaining principal payments.

**1.2.3 Visiting Students** - Generally, tuition will not be deferred unless a student has applied for and has been awarded financial aid through CWSL’s Financial Aid Office. Tuition for visiting students may be deferred at the discretion of the Business Office and upon verification of financial aid from the student’s home school.

**1.3 Tuition Rates for Programs** - Tuition rates for the academic year beginning August 1 are set prior to that date and are published on the Business Office page of the CWSL website. Full time JD students must pay the equivalent of the full time division rate for a minimum of six trimesters, and part time JD students must pay the equivalent of the part time division rate for a minimum of nine trimesters. Tuition paid to other institutions, except tuition paid to CWSL for the Chile summer abroad program sponsored by the Consortium for Innovative Legal Education, will not count toward satisfying this minimum tuition requirement even if the units taken count towards meeting graduation requirements. If it is determined that a student will not meet the minimum tuition requirements, the difference between the amount of tuition paid and the minimum tuition requirement will be billed during the student's final year of attendance.

**1.3.1 JD Program - Full Time Division Rate** - The full time division rate applies to students enrolled in the regular law school program requiring 89 units to complete and 89 units of residency credit. This rate assumes a range of 10 to 17 units in any one trimester. A student enrolled in this division is estimated to complete the program in not less than 6 full time trimesters. Therefore, a student must pay the equivalent of at least 6 full time tuition rates to complete the program.

**1.3.2 JD Program – Part Time Division Rate** - The part time division rate applies to students who are enrolled, specifically, in the part time division. Students enrolled in this division are charged the part time division tuition rate for 9 trimesters. A student may take between 8 and 11 units in those trimesters. Students switching from the full time division to the part time division must obtain approval by the Associate Dean of Academic Affairs and may be required to pay a conversion fee in addition to the charges applied for the trimester in which the change in divisions is made depending upon the number of units completed at the time of conversion (See Section 1.4.4).

**1.3.3 JD Program - Per Unit Tuition Rate** - The per unit tuition rate may be applied to each trimester in which a student is enrolled in classes for less than the minimum number of units required for their division (9 or fewer units for full time division students and 78 or fewer units for part time division students). A petition for a reduced course load tuition adjustment must be approved by the Business Office for each reduced course load trimester. Students submitting late petitions may be billed an administrative fee.

**1.3.4 Masters of Comparative Law Program** - 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 & 1.5).

**1.3.5 JD / MSW Joint Degree Program** – The tuition charges for this program are paid to both CWSL and SDSU. Students must pay CWSL for no less than six “full time” trimesters to complete the JD portion of the program. 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 not pay non-resident charges billed by SDSU. The student is responsible for paying SDSU fees for all other terms when only SDSU classes are being taken.

**1.3.6 JD / MBA Joint Degree Program** – The tuition charges for this program are paid to both CWSL and SDSU. Students must pay CWSL for no less than six “full time” trimesters to complete the JD portion of the program. 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 not pay non-resident charges billed by SDSU. The student is responsible for paying SDSU fees for all other terms when only SDSU classes are being taken.

**1.3.7 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. Health insurance coverage may be waived if the student can show proof of maintaining private insurance. The program cost does not include parking and incidentals. The schedule of fees and payment information is available from UCSD and corresponds with the study plan selected during orientation in August. The first payment is due before classes start in August.

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

- 1.3.8 Visiting Students** – Students attending CWSL as visitors will be billed at the division rate corresponding to the division to which they belong at their home school (either full or part time).
- 1.3.9 Enrichment Program** - A non-refundable deposit will be collected by the Admissions Office (for the Enrichment Program given at the CWSL campus) and forwarded to the Business Office. Students may apply for a scholarship with the Admissions Department to cover the remaining balance of the course fees. Students who receive a scholarship and do not enroll in, or withdraw from, the JD program at CWSL will be expected to repay any scholarship received for the course fee. The student’s account will automatically be placed in **“Past Due” Status** (See Section 2.0) until any outstanding balance is paid in full.

#### **1.4 Fees**

- 1.4.1 Course Auditing** - CWSL students and alumni, per section 2.06 of the “Statement of Academic Policies,” may request to audit a class. The current charge for auditing a class is the same as the Per Unit Tuition Charge. Payment is due and payable on or before the tuition deadline date<sup>1</sup> for the trimester in which the course is taken. Please refer to the current schedule of charges posted on the Business Office page of the CWSL website.
- 1.4.2 Course Fees**- Additional fees charged for entrance in specific classes or for program fees are due by the stipulated due date. Enrollment in courses will not be official unless the student’s account is in good standing with the Business Office.
- 1.4.3 Student Activity Fee** - The Student Activity Fee is a mandatory, non-refundable fee charged to all students attending one or more classes in a given trimester. This is a general Student Activity fee, which covers graduation expenses and activities sponsored by the Student Bar Association.
- 1.4.4 Conversion Fee for Change between Full Time and Part Time Divisions**- Students switching from the full time division to the part time division may be charged a conversion fee. The fee will be imposed in the term that the change is made. For the unit breakdown and the conversion fee, please reference the Schedule of Charges, which is contained in the Business Office pages of the CWSL website for each trimester.

#### **1.5 Other Charges**

- 1.5.1 RTM (Return to Maker) Checks** - Any check issued to CWSL, including those

---

<sup>1</sup>For actual deadline dates, please refer to the “Tuition Due Dates page” on the Business Office page of the CWSL website.

issued to the bookstore, library or a related Business Office account, which is returned by the bank as unpaid is considered a “bounced” or RTM check. **Issuing a check which is expected to “bounce” is illegal.** Bounced checks are subject to a \$25.00 administrative fee, which will be charged to the student’s account as soon as 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 RTM check be replaced by cash, money order or cashier’s check. **Please be advised that CWSL participates in the San Diego District Attorney’s Bad Check Recovery Program. 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** - Transcript requests are made through the Registrar’s Office. Transcripts will be issued upon payment of the appropriate fee, in advance, to the Business Office.  
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 transcript will only be released when the student’s Business Office and/or loan account has been satisfied.
- 1.5.3 Drop/Add Fee** - Drop/add forms can be obtained at the Registrar’s Office. The drop/add fees are then paid for at the Business Office, if applicable, before being submitted to Registrar’s Office for processing. There is no drop/add fee in the first week of the trimester<sup>1</sup>. During the second week of the trimester, a student may drop/add one or more classes by paying a \$10 drop/add fee. No other financial penalties will be applied, provided that the student continues to be enrolled. Starting in the third week of the trimester, students are charged a \$15 drop/add fee and tuition will be reassessed. See Section 3 for WITHDRAWAL RULES and Tuition Reassessment Policy. Payment for classes added after the tuition deadline date is expected 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 will be assessed for the amount due the Library and placed in **“Past Due” Status** (See Section 2.0) until the charges are paid.
- 1.5.5 Late Fees** - Students who intend to pay their tuition with student loans must file their loan applications with the CWSL Financial Aid Office in accordance with the schedule of deadlines<sup>1</sup>. A \$50 late fee will be charged to students:

- 1 Who 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 Who have not paid their tuition balance in full by the tuition

---

<sup>1</sup>For actual deadline dates, please refer to the “Tuition Due Dates page” on the Business Office page of the CWSL website.

due date.

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 deadline date and with Business Office approval. Students who are on an approved payment plan are responsible to make sure that their payments are made in a timely manner. If any payment plan is late for more than 10 days, a \$50.00 late fee will be assessed to the account. The student will also be immediately placed in **“Past Due” Status** (See Section 2.0). In addition, a \$50.00 late fee will be applied each month end thereafter for all students that are in Past Due Status for any reason.

- 1.5.6 Payment Plan Set-up Fee** – Students obtaining a deferment through an approved payment plan will be assessed a flat fee of \$25.00 to set up the plan. 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** – 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** – A replacement fee of \$8.00 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 Payment Methods-** The Business Office accepts only cash (up to \$500.00), personal check, cashier’s check, money order, or wire for payment of tuition and other fees. Payments received by wire may be subject to fees equal to those charged by our bank. **Credit cards are not accepted.**

## **2.0 PAST DUE STATUS**

Students with **“PAST DUE”** accounts will be subject to the following action:

- a) Section number for first year students will be withheld.
- b) Transcript requests will **NOT BE PROCESSED**.
- c) Grades and final schedules will be withheld.
- d) Students with Past Due accounts may be disenrolled from current classes .
- e) Certification services to the Bar of graduated students will be withheld.

Please be advised that the Business Office compiles a list of students who have not paid or deferred their tuition by the deadline date<sup>1</sup>. This list is prepared at the close of business on the deadline date for

---

<sup>1</sup>For actual deadline dates, please refer to the “Tuition Due Dates page” on the Business Office page of the CWSL website.

each trimester and forwarded to the Associate Dean and Registrar.

**IT IS IMPERATIVE TO KEEP APPRISED OF CURRENT TUITION/DEFERMENT DEADLINES AND ADHERE TO THEM AS NO FURTHER OR INDIVIDUAL NOTICE WILL BE GIVEN BEFORE A STUDENT IS DROPPED FROM ENROLLMENT.**

A student's account **will be** placed in **"Past Due" Status** if a tuition deferment has been approved and the loan supporting the deferment is denied. Students must make other arrangements to immediately pay the portion of their tuition, which was based on the denied loan even while the loan is in appeal status.

Any student account that has a past due or defaulted loan balance will have all services withheld until the account is clear. This includes all loan balances that become due and payable subsequent to withdrawal or graduation from CWSL See section 13.0

### **3.0 WITHDRAWAL RULES**

- 3.1 Tuition Reassessment Policy (Partial Withdrawal - "dropping units")** – Students who drop units, after classes begin, will have their tuition reassessed. The reassessment will include a charge for tuition earned by CWSL for the units dropped and 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). The schedule is based on a 15-week payment period (trimester). Students who drop units without withdrawing completely from all classes during the first two weeks of the trimester, and who submit the necessary paperwork and make the applicable payments, will not have their tuition reassessed for dropping units. Scholarship awards will be applied to adjusted tuition charges. The first day of classes will be considered the first day of the payment period. The date to determine the earned tuition percentage will be based upon the last date of attendance obtained from the professors' attendance sheets. After passage of 60% of the payment period (per the earned tuition schedule), CWSL will have earned 100% of tuition.

**Reduced Load Tuition Adjustment petitions must be submitted for each trimester in which you enroll in classes and fall below the minimum unit requirement for your division (See Section 1.3.1 and 1.3.2) whether or not classes are attended in any term. Petition forms are due by the end of the second week of classes (last day of add/drop). If a student changes their schedule outside of the add/drop period, forms must be submitted within 10 calendar days of the change. If forms are not submitted within 10 days of the schedule change date, the student will be billed an administrative fee per the schedule of charges posted on the CWSL website. **This administrative fee will be billed in addition to any tuition earned by CWSL for classes attended.****

- 3.2 Tuition Reassessment Policy (Complete Withdrawal)** - Students who withdraw from all classes in a trimester will have their tuition reassessed. For students who receive federal student loans, the reassessment will include the Return of Title IV Funds calculation which is based on the number of days in the payment period and a charge for tuition earned by CWSL based upon the Earned Tuition Schedule (See Section 3.5.1). The schedule is based on a 15- week payment period (trimester). The date to determine the earned tuition percentage will be the student's last day of

attendance. After passage of 60% of the payment period (usually the ninth week of classes per the earned tuition schedule), CWSL will have earned 100% of tuition. 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. Students will be notified of any balance due. Failure to make payment arrangements within 30 days of notification may result in the account being forwarded to a collection agency. See Sec.13.0

- 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 payment period by the total number of days in the payment period. (The tuition of students who reduce units and remain enrolled is subject only to the Tuition Reassessment Policy). 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. The Title IV funds subject to the policy are the Federal Stafford Loan, Federal Unsubsidized Stafford Loan, Federal Perkins Loan, and the Federal 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 a percentage calculated by dividing the number of days the student completed by the number of days in the payment period. A student who remains enrolled beyond the 60% point earns all disbursed (received by the school) and disbursable aid. Disbursable aid includes aid that could have been (but was not) disbursed as of the withdrawal date.

Unearned aid is any disbursed aid that exceeds the amount of Title IV aid the student earned. The unearned aid amount is to be returned to the lender, a responsibility shared by CWSL and the student. CWSL is responsible for returning the lesser of the total amount of unearned aid or CWSL charges multiplied by the percentage of unearned aid. 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 Unsubsidized Stafford Loan, Federal Subsidized Stafford Loan, Federal Perkins Loan, and the Federal PLUS Loan. The student is responsible for the difference between the total unearned amount and the refund required of CWSL. Students must repay their loan funds according to the terms and conditions stated in their promissory note(s). In some cases, the student may owe CWSL money for the Title IV funds returned to the lender in excess of any credit balance on the student's account.

If earned aid exceeds disbursed aid, 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.**

**Return of Title IV Funds Example**

A Full Time Division student was enrolled in 14 units for fall 2013. The trimester was 117 calendar days in length, including August 20, 2013– December 14, 2013. Tuition and fees for the trimester were \$22,400.00. The student was awarded \$10,148.00(net) Unsubsidized Stafford Loan and \$23,091.00 (net) Graduate PLUS Loan. A total of \$33,239.00 (net) was received in loan funds before he withdrew on September 17, 2013. He had completed 29 calendar days of the trimester, which is less than 60% of the payment period.

Return of Title IV Funds calculation:

Step 1: Types and Amounts of Aid (net amounts received from the lender)

\$10,148.00	Unsubsidized Stafford Loan
<u>\$23,091.00</u>	Graduate PLUS Loan
\$33,239.00	Total aid received

Step 2: Percentage of Title IV Aid Earned

29 days attended divided by 117 days in trimester = 24.8%, the amount of aid the student earned for the trimester. The percentage of unearned aid is 75.2 % (100% - 24.8%).

Step 3: Amount of Aid Earned by the Student

24.8% of the \$33,239.00 federal aid received = \$8,243.27, the amount of earned aid.

Step 4: Total Aid to be Returned

\$33,239.00 (aid received) minus \$8,243.27 (earned aid) = \$24,995.73, the total Title IV Aid to be Returned.

Step 5: Amount to be Returned by CWSL

Multiply the CWSL tuition/fee charges, \$22,400.00, by 75.2% = \$16,844.80. CWSL is responsible for returning the lesser of this amount and the amount from Step 4, \$24,995.73. In this case, CWSL is to return \$16,844.80 to the lender. Direct Loans are disbursed in whole dollars. If the calculation of the amount to be returned does not result in whole dollars, the amount returned will be rounded up to the next whole dollar, in this case \$16,845.00.

Step 6: Allocation of Funds

CWSL will return \$10,148.00 to the Unsubsidized Stafford lender and \$6,697.00 to the Graduate PLUS Loan lender for a total of \$16,845.00.

Step 7: Initial Unearned Amount Due from the Student

Subtract the CWSL portion to be returned (Step 5) from the total amount to be returned (Step 4). \$24,995.73 - \$16,844.80 = \$8,150.93 to get the portion of the refund, if any, for which the

student is responsible. See Step 8.

Step 8: Repayment of the Student's Loans

Subtract the CWSL portion to be returned (Step 5) from the total net loans disbursed to the student (Step 1).  $\$33,239.00 - \$16,844.80 = \$16,394.20$ , the amount of Title IV loans the student is still responsible for repaying to the lender in accordance with the terms of the appropriate promissory notes(s). This amount includes the amount noted in Step 7.

**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 Perkins Loan
- b) Federal PLUS Loan
- c) Federal Unsubsidized Stafford Loan
- d) Federal Subsidized Stafford Loan
- e) Private/Other Loan

**3.5 Withdrawal Schedules** – The following schedules are used in the withdrawal process for the applicable situation.

**3.5.1 Earned Tuition Schedule**

<u>Week #</u>	<u>Percentage of Tuition Earned by CWSL</u>
Week 1	15%
Week 2	15%
Week 3	20%
Week 4	25%
Week 5	30%
Week 6	40%
Week 7	50%
Week 8	55%
Week 9	60%
Weeks 10-15	100%

**3.5.2 Withdrawal for Grades** – If a student receives a letter from the Associate Deans Office permitting a withdrawal for academic reasons and if the withdrawal form is submitted within 10 business days of the release of grades, a refund 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: Students dismissed from CWSL for academic reasons will be refunded 100% of tuition and fees paid for the current trimester enrolled. No refund will be given for the trimester(s) in which the student earned the grades resulting in the dismissal.

Non-Academic: Refunds for any dismissal for non-academic reasons will be calculated using the regular Earned Tuition Schedule (See Section 3.5.1).

**3.5.4 Medical Leave of Absence** - A student requesting a Medical Leave of Absence must present the Associate Dean of Academic Affairs with a legitimate written medical explanation as to why the student cannot continue enrollment during any given trimester. The nature and extent of the medical explanation is subject to the review of the Associate Dean's Office. It is anticipated that only in rare cases will a medical explanation from a doctor not be accepted. (Extreme example: A student submits written evidence to the Associate Dean of Academic Affairs an hour before her first examination, showing she had the chicken pox earlier in the trimester and does not feel capable of taking her exams. This type of medical request may be rejected at the discretion of the Associate Dean's Office).

The student will receive a refund (either cash back to the student who is not on aid, or a refund to the lender for students who are on aid) equivalent to the amount determined under the Tuition Reassessment rules as if they were withdrawing from class. 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 with the remainder applied to the current trimester.

Students with scholarships returning after a Medical Leave will have their medical credit applied to their account after the subsequent terms scholarship is posted.

Medical Credits should be used within one calendar year from the date of issuance, or will result in forfeiture of the credit. A medical credit not redeemed within one year must be submitted to the Associate Dean for Academic Affairs for re-evaluation, and possible extension. **Credits are not redeemable for a cash refund.**

### **3.6 Tuition Reassessment Example**

A student, enrolled in the fall 2013 trimester under the regular full time program, withdraws on September 17, 2013 (during the 5<sup>th</sup> week of the trimester) for personal reasons. The student was charged a total of \$22,400 (\$22,350 tuition plus a non-refundable Student Activity fee of \$50.00). The student received Federal Loans of \$33,239 (\$10,148 Unsubsidized Stafford, and \$23,091 PLUS). The school processed the funds and remitted an overpayment of \$10,839 to the student. The Reassessed Tuition calculation is as follows:

#### *Student Account Detail*

Tuition Assessed	22,350.00
Student Activity Fee	50.00
Federal Stafford Loans Paid	(10,148.00)
Federal PLUS Loan Paid	(23,091.00)
Overpayment remitted to student	<u>10,839.00</u>
Balance before withdrawal	0

Reverse Original Tuition	(22,350.00)
Reassessed Tuition	<u>6,705.00</u>
Subtotal	(15,645.00)
Return of Title IV Funds (See Example Sec 3.3)	16,845.00
Amount due from Student or Amount due <to>the Student and/or Lenders	1,200.00

Based upon this reassessment, the student owes CWSL \$1,200.00. This amount is due from the student as a result of the required federal refund exceeding the funds on account.

#### 4.0 APPLICATION OF FINANCIAL AID LOAN FUNDS TO STUDENT ACCOUNT

Loan funds are awarded by the Financial Aid Department and released to the Business Office upon verification of continued eligibility. Federal student loans may be applied to account no earlier than ten days prior to the start of classes. Overpayment checks are available no earlier than the first day of classes for any given trimester.

**4.1 Federal Direct Loans and Federal Perkins Loans** – Direct Loan and Perkins Loan awards are processed by the Financial Aid Office and disbursed by the Business Office to the student’s accounts within the first month of classes. Any resulting balance due to the student will be handled through the overpayment process (See Section 6.1).

**4.2 Electronic Funds Transfer (EFT)** - Funds transmitted to CWSL electronically will be credited to the student 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. Within 10 business days of application to their accounts, students will be mailed a Receipt for Funds. Credit balances remaining from excess of loan funds over tuition, fees and other charges will be issued to the student in the form of an overpayment check (See Section 6.1).

**4.3 Loan and Scholarship Checks** – Checks, co-payable to CWSL and the Student or to the Student individually, received by the Financial Aid Office, must be reviewed for continued eligibility. 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 deferment null and void and cause the student to be immediately placed in **“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. All tuition and related fees must be paid in full prior to an overpayment check being processed (See Section 6.1).

If a financial aid disbursement should cause the student’s total amount of financial aid to exceed the maximum allowed, the excess amount may necessitate a return of funds to the student’s federal student loans.

#### 5.0 EMERGENCY LOANS (Advances of Funds)

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

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

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 CHECK PROCESSING BY THE BUSINESS OFFICE**

The Business Office is dedicated to processing Student overpayment checks (student loan funds received in excess of tuition and fees), reimbursement checks and payroll checks in a timely manner. Due to the large volume of checks that the Business Office processes, certain requirements are required for this to occur.

### **6.1 Overpayments from Student Loan Funds Received electronically:**

The disbursements of overpayment checks are governed by federal regulation. Checks for overpayments will be available on, or after, the first day of classes if:

- (a) funds have been received by the school from the student’s lender,
- (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, and
- (d) the student has registered for classes.

A student who has met all of the financial aid deadlines can expect a check on, or after, the first day of classes, providing aid has been received from the lender. Please plan your finances accordingly. Students are notified by email of overpayment checks that have not been picked up. If checks are not picked up within two weeks of issue, they will be mailed to the student at the home address on file. A valid form of identification is required to pick up checks.

### **6.2 Overpayment from Student Loan funds received by check:**

When the Business Office receives loan checks from Financial Aid that require student endorsement, an email will be sent to the students for whom loan checks are ready for negotiation. The student must then endorse the check in the Business Office within 7 days. Following endorsement, the funds will be processed, the student’s account will be credited and any excess will be disbursed to the student. If all requirements have been satisfied, an overpayment check will normally be available a few days after the student has endorsed a check.

### **6.3 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.). Check requests are due in the Business Office by Friday afternoon to be ready for pickup on the following Friday after 1:00pm. For further information, please refer to the Financial Policies located online.

#### **6.4 Student Payroll:**

Under IRS regulations, any payments to students for other than academic or merit scholarships, overpayments on accounts or cost reimbursements, where services are performed by the student in exchange for payment qualify as wages. Payments that fall under this category include, but are not limited to, payments to Honors Instructors (Stipends), Tutors (Stipends), Note takers and, Part-time Work Opportunity Positions (i.e.: Library).

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 Business Office before the student begins work. This paperwork must be completed prior to any work being performed. **APPROVED TIME CARDS MUST BE RECEIVED BY THE BUSINESS OFFICE WITHIN 2-3 DAYS AFTER THE LAST DAY OF THE PRIOR PAY PERIOD. THERE WILL BE NO EXCEPTIONS.** Payroll checks are processed semi-monthly and will be available 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>).

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

Federal work-study paychecks are issued as noted in Section 6.4 above.

**APPROVED TIME CARDS MUST BE RECEIVED BY THE BUSINESS OFFICE BY THE TIME CARD DUE DATE.** 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 must plan in advance to be sure an authorized person is available to approve their time cards at the agency where they are working, so that time cards may be completed, approved, and submitted in a timely manner. Students who repeatedly fail to meet the timesheet deadlines may be reported to the Associate Dean of Academic Affairs as a potential Honor Code Violation.

**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 RESPONSIBILITY OF STUDENT'S ACCOUNT**

The student is responsible for their Business Office account. The student must notify the Business Office immediately if they believe any charge has been billed to their account in error or if they believe any outstanding balance to be incorrect. Ignoring a bill assumed to be in error does not relieve the student of this responsibility. Students are also encouraged to

check their student email accounts regarding their accounts with the Business Office on a regular basis. The Business Office will use only CWSL email addresses to contact students regarding Business Office activities. If a student must be contacted by telephone, the school may use any phone number provided by the student including wireless telephone numbers.

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

Student I.D. cards will be issued by the school to each enrolled student. I.D. cards will be validated by a sticker, issued by the Business Office, each subsequent year provided the student's account is in good standing. I.D. cards will only be issued once to the student at the school's cost. Replacement ID cards may be ordered at the Business Office. A receipt will be issued to the student, which may be used to redeem the replacement I.D. card from Facilities Management. The cost of the replacement I.D. card is \$8.00.

I.D. cards are required to check out books at the Library, and may be requested as identification when picking up checks and other materials from various departments within the school. Students may be asked to show a valid student photo ID card for access to any portion of the campus facility. Accordingly, all students should carry their student ID card with them at all times. *If asked to present a student ID for any reason, students will be expected to respond in a professional manner.*

## **10.0 BOOKSTORE PURCHASES**

The bookstore will accept payment for purchases by cash, credit card or personal check only. The bookstore currently accepts MasterCard, Visa, Discover, or American Express for credit purchases. Checks must be imprinted with the student's name, address and telephone number. A driver's license will be required as identification. Checks returned by the bank will be subject to a \$25 returned item fee.

## **11.0 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 or on the Business Office page of the CWSL web site. 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.

## **12.0 BUSINESS OFFICE HOURS**

The Business Office is normally open to students Monday through Friday 8:00 a.m. to 4:00 p.m. Notices of closing or altered hours will be posted as soon as possible so students may plan accordingly. Please be sure to watch for signs stating changes in hours at the Business Office counter.

## **13.0 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 US 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.

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.