**TERMS AND CONDITIONS**

***FINANCIAL TERMS AND CONDITIONS:***

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

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

Payment due dates on student account billings are as follows:

Fall Semester Bill: July 20

Spring Semester Bill: January 15

Summer Semester Bill: June 14

***LATE FEES/INTEREST:***

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

Balance > $100 as of September 15th for fall ,

Balance > $100 as of February 1 for spring

Balance > $100 as of June 15 for summer

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

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

***STUDENTS RECEIVING MILITARY BENEFITS***

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

No late fee or finance charges on balance to be covered by approved military funding;

No hold will be added to the student account that would prevent them from participating in classes, libraries, or other institution facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual’s inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.

Ability to participate in the course of education during the period beginning on the date on which the individual provides to the Financial Aid Office a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (a “certificate of eligibility” can also include a “Statement of Benefits” obtained from the Department of Veterans Affairs’ (VA) website e-Benefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:

The date on which payment from VA is made to the institution.

90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

“GI Bill®” is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benfits.va.gov/gibill.

***PAYMENT METHODS:***

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

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

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

***AUTHORIZATION TO USE CREDIT BALANCE FOR CHARGES OTHER THAN TUITION, FEES, FOOD AND HOUSING:***

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

Students who would like to cancel or modify this authorization should contact the Business Office at 724-946-7140 and fill out the appropriate form.  A cancellation is not retroactive – it takes effect on the date the college receives the notification.  If a student cancels an authorization to use FSA funds and/or other funds to pay for other allowable charges, the school may use FSA funds and/or other funds to pay any authorized charges incurred by the student before the notice was received by the school.

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

***PRE-REGISTRATION/REGISTRATION:***

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

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

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

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

***REGISTERED STUDENTS ATTENDING SUMMER CLASSES:***

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

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

***REGISTERED STUDENTS WITH BALANCES AFTER PAYMENT DUE DATE-UNDERGRADUATE STUDENTS:***

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

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

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

***REGISTRATION HOLD:***

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

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

Check payments that are presented to register may be subject to verification with the bank for sufficiency of funds. Payments on accounts where there have been previous returned items will be verified for sufficiency of funds. Holds will not be released on the accounts until such verification takes place.

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

***ADDITIONAL CONSEQUENCES OF OUTSTANDING PRIOR SEMESTER BALANCES:***

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

***PAYMENTS RETURNED BY BANK:***

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

If the returned item permitted the release of a hold on a student account, the hold will be reinstated and additional holds may be added as deemed appropriate under the circumstances. If a payment permitted the student to pre-register, the student will be notified of the returned payment and given 7 days to resolve the unpaid item. If there is no resolution, the registration will be cancelled.

If the payment permitted registration for the semester currently underway, the student will be notified of the returned payment as soon as practicable and will no longer be permitted to attend class, nor participate in College related activities. A maximum of 7 days will be given to resolve the returned payment during the regular academic year, and a maximum of 3 days during the summer semester. The student will also be notified by the appropriate College offices of their status and next steps in accordance with procedures specified in the Handbook for Students, College catalogue and other institutional policies.

***PRE-PAYMENT HOLD:***

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

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

***SPECIAL CONDITIONS FOR EARLY COLLEGE AND INTERNATIONAL STUDENTS:***

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

***INTERNAL AND EXTERNAL COLLECTIONS (External Collections is not applicable for Early College students who are age 17 and under):***

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

**Internal Collections:**

1. A courtesy letter will be sent approximately one week after the last day of finals or approximately one week after the Business Office receives notification of sep­aration from the College. The delinquency date will correspond to the last day of finals in the case of students expected to return, and to the separation date for students not returning. Charges that occur after the delinquency date for the period of attendance (printing, student affairs fines, etc.) will have the same delinquency date as other charges for that period.
2. Interest will be assessed on the outstanding balance as described above, approx­imately one month after the courtesy notification is sent to the student.
3. Four monthly statements will be sent to the address on file, along with a letter, followed by a final letter and monthly statement.  If there is no response to the effort to collect the outstanding balance and/or to make payment arrangements with the debtor, the account will be sent to an external collections agency. The final letter will contain a deadline for response to avoid the account going to a collections agency.
4. If the College is successful in obtaining a response from the debtor, payment arrangements may be discussed for the account. All agreements on payment arrangements will be documented on a promissory note which is signed by the debtor.
5. If a payment arrangement is not followed as agreed, the pre-collections process will be reactivated at the point it left off prior to the arrangement being made. If the account reached the point of being sent to external collections prior to the arrangement, the College will make one last effort to contact the debtor prior to sending the account to external collections.
6. Students who wish to return will not be permitted to move into the residence halls, participate in College activities, nor attend classes until the account balance is paid in full. If the previous balance is paid by the Friday before classes resume for the new semester, the account will be taken out of internal collections and the student will be permitted to register (assuming that there are no additional holds). Payments received within ten days of the start of the new semester must be made via certified check, money order or via Transact Integrated Payments (credit card and ACH).

**External Collections:**

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

***COMMUNICATION***

***MEANS OF COMMUNICATION:***

Westminster College primarily communicates with students via email. To the extent possible, the email address utilized is the student’s westminster.edu address. It is the student’s responsibility to read emails from the College on a timely basis. The college also communicates via text, writing, in person, and other means necessary.

***CONTACT:***

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

***OPTING OUT OF ELECTRONIC COMMUNICATIONS:***

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

***REQUESTING PAPER DOCUMENTS:***

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

***UPDATING CONTACT INFORMATION:***

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

***WAIVER FOR THIRD-PARTY SERVICE USE FOR PROVIDERS WITH WHOM WESTMINSTER COLLEGE DOES NOT HAVE CONTRACTUAL PROVISIONS FOR DATA SECURITY***

There may be instances in which individual College departments or staff members recommend or require the use of a third-party service with whom the College does not have a contractual agreement relating to data privacy in relation to a specific academic course offering or other College-provided activity or service. The College cannot and does not control the data handling policies and procedures of these third parties and will not provide any personal data to them.

Each third-party service will have their own privacy statements and policies for handling your personal identifiable information (PII), which we recommend you review carefully before providing any information to them or completing any transaction with them. If you have questions about a particular third-party service, please ask the individual asking or recommending you to use the third-party service, not the College’s Information Technology Services.

This document is notification that you are solely responsible for the data you choose to share with said services.

**Third-Party Service Waiver:**

You acknowledge and agree that Westminster College is not responsible for any third-party service with whom the College does not have a contractual agreement related to data privacy. Westminster College will not be responsible or liable, directly or indirectly, for any actual or alleged damage or loss caused by or in connection with use of or reliance on such a third-party service. If you decide to enable, access or use a third-party service that does not have a contractual agreement with the College to safeguard your personal identifiable information, be advised that your access and use of such a third-party service is governed solely by the terms and conditions of the third-party service. You irrevocably waive any claim against Westminster College and its affiliates with respect to such third-party services.

THE USE OF THIRD-PARTY SERVICES THAT HAVE NOT GUARANTEED YOUR DATA PRIVACY VIA SIGNED CONTRACT WITH WESTMINSTER COLLEGE IS DONE AT YOUR OWN DISCRETION AND RISK AND WITH YOUR AGREEMENT THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE YOU EXPERIENCE AS A RESULT OF YOUR USE OF THE SERVICES. ANY WARRANTY THAT IS PROVIDED BY A THIRD-PARTY SERVICE IS PROVIDED SOLELY BY SUCH THIRD PARTY AND NOT BY WESTMINSTER COLLEGE.