



# From the Office of Treasury Services



## Happy New Year & Welcome to the Spring 2013 Semester at Cleveland State University!

**Welcome Back** to all of our returning students. We hope you enjoyed your winter break and that you're ready for an inspiring and educational Spring term. One minor change to introduce this term – our budget plan will require a payment **before** enrollment in a plan is permitted, similar to how the BPP worked a few years ago.

Our web site has additional detail that will help you have a successful semester. Read more about all of our policies at <http://www.csuohio.edu/offices/treasuryservices/>

### Tuition & Fees / Budget Payment Plan / Financial Aid

Please remember that tuition and fees must be paid in full by MONDAY January 7, 2013. An alternative is to enroll in a budget payment plan and spread the cost of your education out for the four months of the semester. This term, the system will actually calculate your first payment for you – a total of all of your previous balance plus a percentage of your current term balance. That initial payment must be made **BEFORE** you'll be able to click the button in CampusNet and activate your participation in a payment plan.

You can make an initial 25% payment before January 7, 2013. Your remaining payments will be due on February 11<sup>th</sup>, March 11<sup>th</sup> and April 8<sup>th</sup>.

- If you make your initial payment between January 8<sup>th</sup> and February 12<sup>th</sup> the initial amount required will be 33%; your remaining payments will be due on March 11<sup>th</sup> and April 8<sup>th</sup>.
- If you make your initial payment between February 13<sup>th</sup> and March 11<sup>th</sup>, your initial amount required will be 50%; your remaining payment will be due on April 8<sup>th</sup> and your student account will be assessed late fees.
- after March 12<sup>th</sup> no payment plans are available and all outstanding balances are due in full. Your student account will be assessed multiple late fees.

**For our students who join an employer reimbursement** payment plan, you'll be required to make that initial payment based on the same timeframe defined above. After you've clicked the button and submitted your employer documents, we'll convert your plan to an employer reimbursement budget payment plan. Your remaining balance will be due by June 3, 2013. **Please be aware that late fees will not be waived if you choose not to make your initial payment and submit your documents by January 7<sup>th</sup>.** See our web page for details.

**For our Veteran students**, if you've provided your certification documents to the VA Office, all you need to do is click the button and your budget payment plan will be automatically converted. If you are a Vet student and would **like** to participate in the VA payment plan, please call 216-687-2053 or stop by the VA Certifying Office in Rhodes Tower West (room 205) during their scheduled office hours to get set up. Payment in full for all our Veteran students is required by April 8, 2012.

**Payment in Full or Enrollment in a Budget Payment Plan must occur by MONDAY, JANUARY 7, 2013.**

**For students wanting to enroll in a budget payment plan:**

**Your first payment must be received by MONDAY, January 7, 2013. An initial payment must be made before you can "click the button" to begin participation in a payment plan.**



**Payment Plan Due Dates:**

January 7, 2013

February 11, 2013

March 11, 2013

April 8, 2013



**For our students receiving Financial Aid**, two options are available to you:

- 1) make your initial payment as defined above and then receive a refund if you're due one after your aid posts to your student account, or
- 2) choose to wait until your aid applies and then pay the appropriate percentage of your remaining balance as defined above.

It's critical that your financial aid documents are submitted on time, **late fees will not be reversed because you chose to wait to enroll in a payment plan.**

**\*\*\* Financial aid will begin disbursing to student accounts on January 3<sup>rd</sup> for Law students and January 7<sup>th</sup> for all Undergrad and Graduate students. \*\*\***

Some additional items to remember:

- Tuition and fees are automatically calculated based on your enrollment status, residency, and your course selections.
- Students are responsible for payment of all tuition and fees for classes dropped after the first week. Remember to immediately drop any classes you will not be attending.
- Cleveland State does not cancel your classes due to non-payment. You must pay for all classes for which you have enrolled.
- Credit for any dropped classes is granted according to our published refund schedule and based on the date your schedule change is made in CampusNet, not the date you inform an instructor.
- Students must pay their account on time. **Anytime you pay past your due date, you are subject to a late fee. Late fees will not be waived.**

## Your Refund Check is NOT in the Mail

**Thanks to all our students who made a refund preference already!**

For our returning students who haven't made a refund preference or for our new students this Spring term, please be aware that we no longer issue paper checks. We've partnered with Higher One, a 3<sup>rd</sup> party provider that offers students a direct deposit option to receive a refund. Since we began this program in March, 83% of your student refunds have been issued as a direct deposit! The feedback we've received has been tremendous – students appreciate having their funds available sooner and eliminating the extra steps of waiting for a check in the mail and then going to the bank. We're hopeful to continue this very positive trend throughout this Spring term.

Refunds can be released to you in one of three ways:

- Direct deposit into an existing checking or saving account.
- Paper check mailed to your address on file in CampusNet from Higher One.
- Direct deposit into a new checking account set up with Higher One. Traditional banking and ATM fees will be assessed.

New students will receive a **myONEMoney** card in the mail after your tuition has been posted to your student account. This is NOT a credit card. Do not throw it away.



*Refunds are granted at 100% for the FIRST WEEK of class ONLY.*

*A pro-rated refund is granted during week 2, 3 & 4.*

*No refunds are issued for classes dropped or withdrawn after week 4.*

*Late fees for students not enrolled in a Budget Payment Plan are \$100 each month.*

You must use this card to authenticate yourself as a CSU student with Higher One. After validating yourself with Higher One, you can select your refund preference.

- Our Office validates the amount of a potential refund three times per week, on **Monday, Wednesday** and **Friday**. If you select a direct deposit option, your funds will be available in 2 – 3 days **after** your refund amount has been validated.
- You do NOT need to select a Higher One account. You may select direct deposit into your own checking or savings account, or choose to receive a paper check in the mail.
- If you choose to set up an account with Higher One, your **myONEMoney** card becomes a debit card. Please note you will be subject to standard fees that are common with most consumer banking accounts, such as withdrawal fees from non-affiliated ATMs. There are also daily withdrawal limits. Full details regarding Higher One account fees can be found on their web site.
- If you do not choose a refund preference, you will, by default, be issued a paper check from Higher One approximately 10 days after we have validated your refund amount.

If you have lost or thrown away your initial, inactivated card, you can request a replacement card by contacting the Cashier's Office at 216-687-5249. Once you have activated your card, replacements must be requested directly through Higher One. A \$20 replacement fee is assessed by Higher One.

## Refunds

Please note that all refunds for dropped courses are made according to this refund schedule. **Exceptions to this published policy will not be considered.** Refunds are based upon the date you drop your class or classes in CampusNet, not the date you inform an instructor. **Dropping classes may reduce your financial aid award.** In these cases, Cleveland State returns your Financial Aid to your lender on your behalf. However, these funds must be repaid to the University immediately.

Refunds for ALTERNATIVELY scheduled classes (listed as "ALT" on CampusNet) each have a unique REDUCED refund schedule that is prorated to correspond to the individual length of the specific course.

### Undergrad / Grad Students

100% through January 18, 2013

75% January 19 - 25

50% January 26 – February 1

25% February 2 – 8

No refunds after February 8, 2013

### Law Students

100% through January 13, 2013

75% January 14 - 20

50% January 21 - 27

25% January 28 – February 3

No refunds after February 3, 2013



Contact us at . . .  
[treasury.services.csuohio.edu](mailto:treasury.services.csuohio.edu)  
Collections: 216-523-7560  
Payment Plan Info: 216-687-9244  
General Student Account Information: 216-687-5249

## Parking Charges & RTA U-Pass Program

***RTA U-Pass stickers will be mailed to all eligible students registered before December 21<sup>st</sup>, beginning January 2, 2013 to the address on file in CampusNet.*** All students enrolled in at least one credit hour on the main campus are eligible to participate in the U-Pass program. Students who enroll after December 21<sup>st</sup> will not have their stickers mailed and may pick up their U-Pass sticker in person at the Cashier's Office after January 7<sup>th</sup>.

The RTA U-Pass allows CSU students to ride free of charge on all Greater Cleveland RTA buses and rapid trains during the semester. All students attending classes on the main campus are charged a mandatory \$25 U-Pass fee to support the program. Students who become ineligible to participate in the U-Pass program must return their sticker within 5 business days.

Remember to order your parking hangtag on-line and add the cost of your parking hangtag to your student account. This will allow you to incorporate this charge onto your budget payment plan. Or, if you are a financial aid recipient, you can authorize your financial aid to cover your parking charge in addition to all your other student account charges.

## Late Fees & Delinquent Student Accounts

If you have an unpaid account balance or make only a partial payment, you will be charged a ***non-refundable*** \$100 late payment fee for each month your account remains unpaid.

Students enrolled in a Budget Payment Plan who miss a payment or make only a partial scheduled payment will be charged a ***non-refundable*** \$25 late fee. ***Any time you pay your student account after the due date, you are subject to a late fee.*** Late fees are not refundable, and will not be waived.

Multi-term enrollment for next year begins in March. Please know that students with a past due balance over \$1,000 are prevented from registering for any future semester classes. Remember that future financial aid cannot be used to pay a past due balance.

Student accounts that remain unpaid for 5 months are forwarded to our third party billing agent, ECSI. At that time, the account is assessed both a non-refundable billing fee of \$50 and a collection fee between \$100 and \$200 based on your delinquent account balance. ECSI reports delinquent student accounts to the four major credit bureau reporting agencies. Payment arrangements can be made with ECSI to avoid further collection activities.

Student accounts that remain unpaid for an extended period will be forwarded to the Ohio Attorney General's Office for collection. Placement fees, daily interest and legal fees are assessed by the Attorney General's Office. Once placed with the Attorney General, a student must make payment in full to the Attorney General's Office.

Students with an unpaid student account balance, regardless of the amount owed, must pay their account in full before transcripts will be released. No exceptions are made to this University policy.