

"WE STRIVE TO PROVIDE EXCELLENT SERVICE TO OUR STUDENTS AND THE UNIVERSITY COMMUNITY"

We are extremely pleased that you have selected St. Thomas to pursue your higher education degree and would like to welcome you to the University family. We are eager to assist you throughout your university career!

Enclosed is information to assist you in learning where to obtain specific services. The Student Accounts Business Office handles all financial aspects of a student's account at St. Thomas University.

Our staff members are committed to assisting you further and available through The B.A.S.I.C. office at 305-474-6900.

BUSINESS OFFICE HOURS OF OPERATION

Monday through Thursday 9:00 a.m. – 6:30 p.m. Friday 9:00 a.m. – 5:00 p.m.

For service, please direct your calls to:

B.A.S.I.C. 305~474~6900

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FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA) AND GRAMM~LEACH BLILEY ACT OF 1999

St. Thomas University is in compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA). The University assures the confidentiality of a student's financial and academic records. A third party can be given information about a student's record ONLY with the written consent of the student.

In addition to the FERPA requirements, the Gramm-Leach Bliley Act of 1999 provides for safeguarding customer information and their right to privacy and disclosure.

In accordance with this, all phone queries received from students or third party requesting account information will have to be authenticated. Authentication identifiers include but are not limited to: Full name of student, date of birth, permanent address, and documented authorization to release account information-in case of a third party. Students should also print their full name or ID # on any payment made by check.

REGISTRATION, TUITION & FEES AND PAYMENT POLICY

Students are allowed to register as long as no holds (Tuition Balance, Academic, Perkins, etc.) exist on their account. Tuition and fees are due at the time of registration.

Registration is considered complete only when all charges are paid or satisfactory arrangements have been made. Tuition and fees may be paid by cash, check credit card (VISA, MasterCard, and Discover ONLY), financial aid authorization, or bank wire transfer. Credit card payments can be made on our website at the following URL: http://kennedy.stu.edu/datatel/openweb/payment.html and by signing in to MyBobcat.

If a student wishes to use anticipated financial aid funds toward payment at registration, he/she MUST have previously received a Financial Aid award. Should the Financial Aid award be less than the amount owed the University; the difference must be paid in full at the time of registration. Grants and loans administered by the University are credited to a student's account once the award process has been completed, and after the add/drop period. Student loans are electronically disbursed to the University weekly excluding holidays or University closures. Some student loans are disbursed in the awarded amount less applicable processing fees. Student loans disbursed in the form of a paper check usually requires endorsement from the student before it can be applied to his/her account. Students will be a emailed upon the arrival of the check and will need to visit the office Business Office with valid identification to endorse the check. Valid identification includes a state driver's license, student ID or passport.

International students are required to pay 50% of the tuition and fee charges at the time of registration. The remaining 50% is due by the 8th day of the term. International students are not permitted to register via the WEB.

In addition, all unpaid balances (net of financial aid and payment plans) are assessed a monthly late payment fee. This fee is based on 5% annual percentage rate (APR) of the outstanding balance until the balance is paid in full.

PAYMENT REQUIREMENTS AND STUDENT RESPONSIBILITY REGARDING ACCOUNTS

All charges (tuition, housing, health insurance, and fees) are due by the 100% refund date (8th day of the term), of the term registered. New charges are due and payable when assessed.

It is the student's responsibility to regularly check the status of his/her student account. Students may log on to https://kennedy.stu.edu to review his/her accounts or contact B.A.S.I.C by phone: (305) 474-6900 or by email: stubasic@stu.edu

STUDENTS MUST BE REGISTERED FOR THE SEMESTER IN ORDER TO LIVE ON CAMPUS

WIRE TRANSFER PAYMENTS

Wire transfer of funds for payment on your account at St. Thomas University can be handled through any full service bank in your area. Direct your wire transfer to:

Sun Trust/Miami, N.A.

Corporate Cash Management 777 Brickell Avenue Miami, Florida 33131 Phone: 1-800-947-3786

ABA Number: 061000104 Account Number: 0189001210477 St. Thomas University 16401 Northwest 37th Avenue Miami Gardens, Florida 33054 Phone: (305) 474~6977

To ensure funds are accurately credited to your account, student's full name and ID number MUST be included in the Wire transmission. Wires received without a student's name or student ID number will be returned to the sender in the manner in which it was received.

MONTHLY BILLS are sent to all students with an outstanding balance, until the balance is paid in full. These bills are sent electronically to the student's STU email address on record.

DEGREE & CERTIFICATE APPLICATION INFORMATION

If an outstanding obligation exists, such as a past due tuition balance or Perkins exit interview, a diploma will not be released and the student will not be eligible to participate in the commencement ceremony.

ANTICIPATED FINANCIAL AID

Students are responsible for 100% of account balance if financial aid has not been processed or if they are not eligible to receive financial aid. All financial aid recipients MUST pay the difference between the total tuition and anticipated financial aid or scholarship awards at the time of registration and sign a promissory note each semester/term. If you register online, your registration statement is your promissory note.

FEDERAL WORK STUDY PAYMENTS

Students who decide to apply their Federal Work Study (FWS) award towards their student account balance are required to sign a work-study agreement with the B.A.S.I C. office, which authorizes your payroll checks to be delivered directly to the Business Office and applied to the student's account and a promissory note is required for each semester/term in which Federal Work Study is awarded.

LATE REGISTRATION

Students who have not completed registration by the <u>first day of the term</u> will be assessed a \$150 late registration fee and \$300 late registration fee after the first week.

TUITION INSTALLMENT PAYMENT PLAN (REGULAR UNDERGRADUATE, GRADUATE, & LAW SCHOOL STUDENTS)

Students may choose to enroll in the Tuition Pay Installment plan for Fall and Spring semesters only. There are 2-options: a (8) month installment annual plan for the academic year and a (6) month installment plan for one semester. The application fee to join both plans is \$75. This fee is non-refundable and is not applied toward student account balances. The first installment is due July 5th for Fall semesters and December 5th for Spring semesters. Applications for Tuition Pay are available at the B.A.S.I C. office, or online via www.tuitionpayenroll.com. Any student inquiries should be directed to (800) 635-0120.All completed applications MUST be mailed directly to Tuition Pay P.O. Box 7448 Wilkes-Barre, PA 18773-7448. For Payments: Bank Of America P.O. Box 970015 Boston, MA 02297-0015. A promissory note is required for each semester/term for this process.

SPECIAL BILLING TO THIRD PARTIES (VOCATIONAL REHABILITATION & U.S. CUSTOMS)

A written authorization or letter of commitment is required for special billing arrangements. If a third party is to pay all or part of your tuition fees, each student is required to bring this document accompanied by the appropriate billing contact and address so we can invoice on their behalf. The student, however, still remains responsible for full payment, and is liable for any late payment fees or non-payment by the 3rd party. A promissory note is required for each semester/term for this process.

FLORIDA PRE~PAID COLLEGE PROGRAM (FPCP)

All students participating in this program should bring a copy of the prepaid card to STU B.A.S.I.C each semester in order for the FPCP Finance Department to be invoiced on their behalf. If the prepaid card has been misplaced, then students should prepare a written authorization requesting that an invoice be processed as well as indicate the semester(s) for which they are enrolled.

If you are a freshman, dual enrolment student, or first-time participant in the program you MUST complete a Transfer Authorization Form and mail it to the address provided on the form or call 1 (800) 552-4723. This form is available at http://www.florida529plans.com/prepaid/forms/forms.html.

INTERNATIONAL STUDENTS

All international students are required to pay 50% of all tuition and fees upon registration. The remaining 50% is due by the 8th day of the term. A promissory note is required for each semester/term for this process.

CORPORATE TUITION DEFERMENT

At the time of registration, students must provide a current letter on company letterhead from their employer stating that they are a current employee and the amount/percentage of benefits they are eligible to receive from their company's tuition reimbursement program. Students are required to pay 50 % of tuition and required fees at the time of registration and sign a Corporate Promissory note indicating the payment due dates and amount of the remaining balance. The student, however, still remains responsible for full payment, and is liable for any late payment fees or non-payment by the employer.

Students who have defaulted on previous Short Term Payment Plans, **WILL NOT BE ALLOWED** to register under the Corporate Reimbursement Program.

WITHDRAWAL & REFUND POLICY FOR UNDERGRADUATES (UG), GRADUATES (GR), AND LAW SCHOOL (LS) STUDENTS

The following deposits are **NON – REFUNDABLE:**

- Law School Seat Deposits
- Undergraduate Tuition Deposit
- Application Fee

ADD/DROP CLASSES AND REFUND POLICY

When you complete an add/drop form and your credit hours increase from your original registration credit hours (during the posted add/drop period), payment is due immediately for any additional charges that are incurred. When you authorize a decrease in credit hours or reduction in full-time enrollment (12 hours for UG & LS, 6 hours for GR and during the posted add/drop period), your tuition assessment will be adjusted as per the "withdrawal from university institutional refund policy". In addition, your Financial Aid award(s) will be adjusted, if necessary. A fee of \$10 will be charged per course added/dropped.

OFFICIAL WITHDRAWAL FROM UNIVERSITY INSTITUTIONAL REFUND POLICY

Tuition refunds are based on total <u>tuition charges</u> and not on amount paid. If you have been awarded financial aid, the financial aid programs from which the funds were disbursed will be refunded in accordance with the formula required by federal law. Tuition Deposits are non refundable. The Term Begins on the First Day OF THE semester session, Not the Student's First Class Day.

TOTAL WITHDRAWAL FROM THE UNIVERSITY

Registration for students who register and decide not to return for the semester, or those who register but do not attend classes, will not be automatically withdrawn. Students are required to withdraw officially by personally submitting a completed official withdrawal (add/drop) form to the B.A.S.I.C. office.

The effective date of withdrawal is the date that the B.A.S.I.C office receives the form. The percentage of credit (undergraduate, graduate, and law school student) will be determined by this date at the following rates (with the exception of special programs):

WITHDRAWAL FINANCIAL ADJUSTMENT SCHEDULE

Tuition % Deducted from Account. You Owe

EACH FALL, SPRING & OTHERS:

Up to the 8th day of term	100%	0%
9 th day of term		
10th day of term	50%	50%
NO refunds will be made after the 10th day of term	0%	100%

Note: Students registered for the Fall term and "A6/A7" sessions, last day to withdraw with full refund is the 8th day for the Fall term. If registered for "A6" and "A7", last day to withdraw with full refund is the 8th day of the "A6" term. (Undergraduates only)

Note: Students registered for the Spring term and "A1/A2", last day to withdraw with full refund is the 8^{th} day for the Spring term. If registered for "A1" and "A2", last day to withdraw with full refund is the 8^{th} day of the "A1" term. (Undergraduates only)

SUMMER TERM

8th day of the term	100%	0%
NO refunds/credits after 8th day of the ter	rm0%	100%

"A" SESSIONS – UNDERGRADUATE STUDENTS ONLY

Students enrolled in "A" Sessions are allowed to withdraw with a full refund during the first seven (7) days of the first session. For example, if registered for "A6" and "A7", you may withdraw during the first seven (7) days of the "A6" session and be eligible for 100% refund. If registered full-time for the regular Fall Session and "A7", you may withdraw from either session during the first seven (7) days of the Regular Fall Session and be eligible for 100% refund.

WITHDRAWAL FROM UNIVERSITY - STATE OF FLORIDA FINANCIAL AID FUNDS REFUND POLICY

If the student's receive State financial aid funds and is not enrolled or registered at least half-time at the end of the University's established add/drop period, the State education department requires a full refund of monies from the scholarships, and grants funds. This only applies to "A" term students and those students receiving Florida Bright Future's scholarships.

STUDENT DISMISSAL REFUND POLICY

When a student is dismissed for academic or disciplinary reasons at ANY time, that student is not entitled to any claim or refund. The University will apply the federal refund policy to determine refunds of Title IV funds, if applicable.

UNOFFICIAL WITHDRAWAL FROM UNIVERSITY POLICY

Students who register but do not attend classes, or who stop attending for any reason and DO NOT withdraw officially from any course during the specified withdrawal period, are held liable for 100% of tuition and fees. The University will apply the federal refund policy to determine refunds of Title IV funds, if any.

Note- Student who have received funds or refunds which have not been repaid will be sent directly to collections, and will be responsible for the tuition balance plus 33.3% collection fees.

ADMINISTRATIVE WITHDRAWAL

Students whose financial aid is denied or who have not complied with previously made payment arrangements to pay their account balance, will be administratively dropped from their classes (see posted drop dates). These students will receive a grade of "AD" at the end of the term. The financial obligation for the classes remains an obligation of the student.

If a student pays his/her account balance within the semester and receives academic approval for reinstatement, his/her will be assessed a \$300 administrative fee. If courses are not reinstated, the University will apply the federal refund policy to determine refunds of Title IV funds, if applicable.

REFUND OF CREDIT BALANCES

Effective August 2009, St. Thomas University will not issue refunds via paper check. You may apply for refund direct deposit by completing a direct deposit application, available online at www.stu.edu, Financial Affairs, Student Forms. Please allow up to ten (10) business days for processing. In addition, the bank routing number must be the same as that printed on the check/deposit slip to ensure timely and accurate credit to your bank account. Failure to provide accurate information will delay the refund. If a credit occurs prior to this processing time, your refund will be held until approval has been received from your bank is received. Students who are due a refund and have not enrolled in direct deposit will be emailed and given 7 days to enroll with their personal banking information. Failure to do so will result in being automatically enrolled in the Skylight program. If you do not have direct deposit and wish to be enrolled into the Skylight program, please see a Business Office representative to set up this process.

International students who do not have a U.S issued social security number have the option of having their refund check mailed to the address on file. Please ensure you have a local address filed with the Business Office. International students can also obtain a letter from the Business Office to aid in opening a U.S. bank account. It is the students' responsibility to update their Accounts Receivable address as well as their direct deposit information. Address changes can be made via Web Advisor and direct deposit information can be updated online at www.stu.edu, Financial Affairs, Student Forms,

Update/Change Form. Refunds will be processed (per the Department of Education federal regulations) after credit occurs on your student account. Refunds are processed every day to every two days. A specific dates as to when funds are made available in students bank account WILL NOT be released. During holiday weeks, i.e. Easter, Thanksgiving, and Christmas, refunds are processed prior to the holiday. During high volume refund periods, the refund schedule will change and refunds will require extra time to process.

Please be advised that according to federal law, St. Thomas has up to 14 days from the date the credit is posted on your student account to issue refunds of any overpayments on student accounts.

NO EXCEPTIONS ARE MADE TO ISSUE REFUNDS PRIOR TO THE SCHEDULED DATE.

CREDIT CARD REFUND INFORMATION

When a student overpays or a credit occurs due to a payment by credit card, the student will be issued a refund to the credit card within 30 days of the transaction date. If prior arrangements have been made for the student to receive the funds by other means, written notification is required.

Note- If student pays the balance of tuition by credit card and wishes to have funds refunded by direct deposit, written authorization must be provided to the Business Office. If the student is not the cardholder, written authorization and a copy of identification must also be provided stating that the cardholder is aware that the student will be refunded by direct deposit.

NON~REFUND OF CREDIT BALANCES

Students must submit a written authorization requesting that credit balance remain on their account for a future semester, each semester, if not, the credit balance will be refunded per federal regulations. If a student has a balance from a previous semester, and would like excess funds from a future term to cover the balance, a credit balance authorization must be submitted.

Students with credit balances who are enrolled in a payment plan for the current semester and have registered for a future term for which they are not eligible for aid or who have chosen not to receive aid, will not be refunded the credit balance automatically. Refunds must be requested.

St. Thomas does not refund students with credit balances under \$10.00. The balance will remain on the students account and applied to future terms. If the student does not register for future terms, this amount will be written-off.

STUDENT LOAN DISBURSEMENT (FEDERAL AND PRIVATE): NOTIFICATION, RIGHT OF CANCELLATION, & PAYMENT POLICY ON BALANCES OWED TO STU

All student loans are posted to student accounts by the Office of Financial Affairs. Federal regulations require STU to notify each student in writing or electronically when Federal Stafford, Federal Perkins, Federal Graduate Plus or Federal Plus (Parent) loan funds are credited to each student's account. This email notification is sent no earlier than and no later than 30 days after crediting the student's account, and includes the date and amount disbursed. Each notification is sent to students' STU email address. In the case of a manual loan check which requires a student or parent endorsement, the student/parent must visit the Office of Financial Affairs to endorse the check. If the student/parent borrower wishes to cancel all or a portion of a loan, a written authorization is required in order to process the request. STU has 14 days from the date of the notice to honor these cancellation requests. It is important to note that if a cancellation request results in a balance owing to STU, this balance must be paid in full, before loan proceeds are returned to the lender. Requests for the loans to be returned, should be mailed to:

Office of Financial Affairs Kennedy 102 16401 NW 37th Avenue Miami Gardens FL 33054

MASTER PROMISSORY NOTES (MPN) & ENTRANCE INTERVIEWS FOR FEDERAL PERKINS LOAN RECIPIENTS

Federal regulations require that all Perkins Loan recipients complete a Master Promissory Note (MPN). Completion of an MPN is required only once (unless the student stops attending STU for 6months or more OR is not awarded any loan advance after 1 year of e-signing the MPN). The Entrance Interview must be completed once per lifetime for a Perkins loan borrower. Completion of the MPN is done online (please visit our website for access). School code is S7. Students will also need the FAFSA assigned pin # issued by the U.S. Department of Education to complete the MPN. For new students or students receiving a Federal Perkins Loan for the first time, please allow 24-48 hours before accessing the web link. If there are any problems accessing the web link, please contact ECSI at (888) 549-3274 or STU B.A.S.I.C. at (305) 474-6900.

Note: Online MPN access is handled by our Perkins Loan Servicer: ECSI (Educational Computer Systems Inc. Mailing address: 181 Montour Run Road, Coraopolis PA 15108).

It is very important that students report any change (e.g. address changes, official or /unofficial withdrawal, non-enrollment and less than ½ time enrollment etc.) that may potentially affect their student loan repayment status, and may consequently lead to loan default. Borrowers should contact the Office of Financial Affairs' Perkins Loan Officer in person, via phone: (305) 474-6977, or via email: stufa@stu.edu.

PERKINS COUNSELING

Personalized counseling is required for first time loan recipients. Students should meet with the Perkins Loan Officer once they are awarded a Perkins loan or contact the loan servicer at 1-888-549-3274.

EXIT LOAN COUNSELING FOR FEDERAL PERKINS LOAN RECIPIENTS

Federal regulations require that all Perkins Loan borrowers complete exit counseling. Exit counseling provides information on loan balances and explanation on repayment, interest rates, deferment and cancellation benefits. It also provides answers to specific questions about the Federal Perkins loan for students graduating or transferring from STU.

Student borrowers will need ECSI issued pin # in order to access their Perkins Loan account and complete the Exit interview. This may be obtained by using the following URL: https://www.ecsi.net/borrower/ and clicking on the "Live Customer Service Chat" link. ECSI representatives will ONLY email pin # due to privacy mandates. Student borrowers may also contact ECSI by phone at (888) 549-3274 or contact the Business Office Perkins Assistant by phone at (305) 474 6977. After obtaining the pin#, student borrowers should then log onto: https://www.ecsi.net/cgi-bin/bcgi.exe and click on the Exit Interview link. School code is S7.

Note: Online Exit Interview access is handled by our Perkins Loan Servicer: ECSI (Educational Computer Systems Inc. Mailing address: 181 Montour Run Road, Coraopolis PA 15108).

ST. THOMAS UNIVERSITY DISCOUNT POLICIES

*Church Personnel Discount Policy

The University offers a church personnel discount of 40% for graduates and for undergraduates ordained in the religious community, (i.e. Father, Sister, Reverend, Rabbi, IPM, etc.) and full-time professionals in the Archdiocese of Miami (parish administrators, youth ministers, directors of religious education). Spouse, children and relatives are not eligible for this discount. Students who enroll as non-degree seeking students are not eligible to receive this discount. To receive the discount, the student must present a clergy card or a letter (on letterhead) stating the student's position and full status in the religious organization, signed by proper authority. This proof must be shown at the time of registration each academic year.

*IPM GRADUATE TUITION DISCOUNT

Students who are in the graduate program for the Institute of Pastoral Ministries receive a 40% tuition discount. Students who enroll as non-degree seeking students are not eligible to receive this discount.

*OFF CAMPUS GRADUATE TUITION DISCOUNT

Students who are in the graduate on-site program receive a 35% tuition discount upon registering. Eligibility of this discount is determined by the B.A.S.I.C office.

*TEACHERS DISCOUNT POLICY

Teacher discounts of 40% are available for students employed as full-time teachers at Florida public and private schools. This applies to teachers hired to teach grades Pre-K through 12 on a full-time regular basis during the school's normal full-time workweek. Persons hired to teach on a substitute basis are not eligible for the teacher's discount. Students who enroll as non-degree seeking students are not eligible to receive this discount. At the time of registration the student requesting the teacher's discount must provide a letter from the school's principal, on school's letterhead, stating position and grade being taught and indicate that the employee is full-time. This letter must be shown each academic year with a current date, phone number and contact person, at time of registration or by the 8th day of the term.

NOTE – Proof of employment will be accepted until the 8th day of term. Students who fail to do so will be billed the regular graduate tuition rate.

*WACKENHUT TUITION DISCOUNT

Wackenhut employees are eligible to receive 40% discount on tuition. Student must present an original letter from Wackenhut Human Resources at time of registration stating eligibility.

Students eligible for these discounts (teacher, clergy and on-site) are only eligible for one type of institutional discount or award, including scholarships awarded by the University, whichever is of the greater value. The discount will consist of all financial aid grants and scholarships <u>but not</u> to exceed the total appropriate discount percentage (whether 35% or 40% graduate and undergraduate).

THESE DISCOUNTS DO NOT APPLY TO THE SCHOOL OF LAW & DISCOUNTED PROGRAMS

ADDITIONAL SERVICES & INFORMATION

➤ GIFT CARDS

Gift cards, to be used only at our campus bookstore, are available to students who have or expect a credit balance from excess financial aid. We encourage all students to obtain an estimate of the total cost of books and supplies directly from Follett's Bookstore before requesting gift cards. They are available at the B.A.S.I.C. office and are <u>not refundable or exchangeable</u>.

➤ FT~1 FORM REQUESTS

Students who have completed and paid for approved courses can request a FT-1 Form, certifying enrollment and payment. These are provided at no charge to students. Processing takes 2-3 weeks. During registration periods, the request will take longer to complete. FT-1 forms are prepared for courses completed and paid for during the current or previous academic years only. **This form is for teachers only.** Requests should be submitted online at www.stu.edu., Financial Affairs, Form, Ft- Forms. You will be required to sign in to submit your request. These forms are available for the student for pick-up or by U.S. Mail.

➤ TUITION RECEIPT/INVOICE REQUESTS

Students may request a tuition receipt or invoice for courses completed and or paid for. Should the student owe a balance a invoice detailing payments and charges will be provided. Processing for both takes 2-3 weeks. Please allow more time during registration periods. These requests are prepared for the current or previous academic years only. Please submit your request online at www.stu.edu., Financial Affairs, Student Forms, Tuition Receipts.

Note- If you are employed by Miami-Dade County and are participating in the Tuition Reimbursement Programs, please be advised that new procedures enforced by Miami Dade County, we will not issue receipts directly to students. At the request of the county, all receipts will be mailed directly to the Tuition Reimbursement Program Coordinator, designated to the student. The student can be provided a copy of the receipt for his/her records only.

➤ HEALTH INSURANCE

All full-time law and undergraduate students as well as international graduate students, will be automatically enrolled in and billed for insurance unless proof of coverage is provided. (See your registration statement for date proof of insurance must be provided.) Part-time students may enroll voluntarily.

Proof of HEALTH INSURANCE must be submitted online. Proof must be submitted by the posted deadline and all appeals must be submitted by the posted deadline via email only. For additional information on health insurance, please contact the Campus Nurse at (305) 628-6695.

➤ PARKING PERMITS/CITATIONS

Each student or employee who drives a vehicle on campus is required to display a valid parking permit affixed on the lower left interior of the front windshield.

One free permit per student per car must be collected from the Security Post. <u>Each permit</u> is valid for one academic year. If lost or misplaced, Security must be notified and a new decal will be issued at a cost of \$30.00. Students are required to show an official registration form for the current term, a valid ID, driver's license, car registration, and insurance information to obtain a decal. Faculty and staff are only required to show a driver's license and an employee ID.

➤ RETURN CHECKS ~~ CHECKS RETURNED UNPAID BY YOUR BANK

It is the University's policy to assess a return check fee to the student's account, as listed in the section below. A personal check will not be accepted for payment to replace a returned check.

➤ RETURN CHECK FEES:

Checks under \$300	\$35.00 fee
Checks over \$300	

[&]quot;Stop Payments", "Hold on Funds", "Refer to Maker", "Uncollected", "Endorsement", Signature Missing", "and "Account Closed" are also considered return checks and all fees apply.

➤ TRANSCRIPTS

You are entitled to three (3) official transcripts at no charge per year. The cost of an official transcript after receiving your three (3) complimentary for the year is \$15 each. Mailed requests have a 10-14 working day turn around time. However, at the end/beginning of Fall, Spring and the Summer semester, a period of up to ten (10) working days may be required for walk-in transcript requests. The cost of an official transcript for next day pick-up service is \$25 each. Outstanding obligation to the University (past due student account balance and/or Perkins loans) is sufficient cause to prohibit registration and/or the release of transcript and /or diplomas.

<u>Mailed requests</u>: If an outstanding obligation exists, the transcript payment received by mail will be applied towards the student's balance due: funds will not be returned to the student.

The University reserves the right to assign past due accounts to a collection agency.

FREQUENTLY ASKED QUESTIONS

Q. When are tuition and fee payments due?

A. Tuition and fees are due the time of registration however, if you wish to enroll in a tuition payment plan you can contact Tuition Pay directly and discuss payment options at 1-800-635-0120. You will be asked to sign a promissory note to defer payment. Your are 100% responsible for your account balance if your financial aid application if your financial aid is not processed or approved.

Q. Where can I make my payment(s)?

A. You may make your payments (s) online at www.stu.edu and select "pay on line", or you may visit B.A.S.I.C. on campus. You may also pay by wire transfer through any full service bank in your area. Direct your wire transfer to: Suntrust/Miami N.A. Corporate Cash Management, 777 Brickell Avenue, Miami, FL 33131. ABA Number 061000104. Account number: 0189001210477. St. Thomas University 16401 NW 37th Avenue, Miami Gardens, FL 33054, Phone: 305-474-6900. Please be sure to include your name, and/or ID number to assure credit to your student account.

Q. What methods of payment do you accept?

A. We accept cash, checks, money order, travelers checks or credit cards (Visa, MasterCard, or Discover). We do not accept American Express.

Q. What can stop me from receiving transcripts?

A. Unpaid balances on your student account, past due Perkins loan payments and incomplete exit counseling. If your account does not reflect a zero balance, you will not be able to receive your transcripts.

Q. What do I need to do to have Florida Prepaid College Program billed for my tuition?

A. You must notify B.A.S.I.C. of your enrollment. You need to bring your FPCP ID into the office, so that an invoice can be sent to the FPCP Finance Department on your behalf. If you are a freshman or first time participant, you must complete a Transfer Authorization form and mail it to the address on the form, or you may call 1-800-552-4723 for further instruction. The Transfer Authorization form can also be obtained on our webpage at www.stu.edu/businessoffice.

Q, If I received a Perkins loan and want to begin repaying it, what should I do?

A. A Perkins loan is a federally backed loan dispersed through ST. Thomas University and may be repaid directly to St. Thomas University. You may make payments in the B.A.S.I.C office, using cash, checks, credit cards (Visa, MasterCard & Discover only) or money order. You may also pay online via our web link at www.stu.edu/businessoffice click on "make a payment" and select the Perkins Loan option. Another repayment option is through our third party billing service, Educational Computer Service, Inc. (ECSI), in which you send payments directly to ECSI. Contact their office at 1-800-437-6931 for clarity on their payment process.

Q. I paid for my classes but then dropped them prior to the Add/Drop deadline, how and when will this money be refunded to me?

A. Credit balances are refunded by direct deposit within ten (10) business days after the credit appears on the student's account.

Q. I added a class after the class started, is there a fee for adding the class late?

Students who have not completed registration by the first day of the term will be assessed a \$150 late registration fee during the first week of classes. After the first week of classes, students will be assessed a \$300 late registration fee.