

# Student Accounts

## Payment Policies

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### Payment Schedules

1. **Pay in full at the beginning of the term**

Tuition is due upon registration for classes. Students are encouraged to pay all charges in full at the beginning of the term to avoid late fees or penalties.

2. **SOU Revolving Charge Account Plan (RCA)**

If you don't pay in full by the due date, SOU automatically activates the RCA. It is not a credit card, although the terms and conditions are similar:

- Space your payments. Instead of paying in full at the onset of the term, students may pay only the first third of tuition, the first third of residence hall charges, and all other charges. The remainder of the account balance must be paid by the first day of the last month of the term: December 1 for fall, March 1 for winter, and June 1 for spring.
- Pay a fee of \$15, charged if tuition and housing are not paid by the required date in any given term.
- Pay a 9% per annum interest.

If you receive grants, loans, or scholarships, you must use those funds to cover educational expenses. You may not be eligible to choose the Revolving Charge Account Plan unless your financial aid is insufficient to cover all tuition, fees, housing, and related expenses.

Be sure to read the [Revolving Charge Account Plan Terms and Conditions](#). You are required to sign the terms and conditions of the plan and can do this in one of two ways:

4. Return or mail in the [signed form](#) to SOU Enrollment Services located in the ESC in Britt Hall and via mail to: Enrollment Services Center/Student Billing, 1250 Siskiyou Blvd., Ashland, OR 97520. ...OR...
5. Electronically sign the Revolving Charge Account Plan in SISWeb. After logging on go to: (a) Student Services & Financial Aid, (b) Student Account, (c) Sign Revolving Charge Agreement. After reading the important material located on this page click on "Agree to Terms" and log out.

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### Avoid late fees and other collection activity

The total-due or minimum-due amount is due the first Friday of the term of the the first week of classes. This means that at the beginning of the term, you must pay all past-due amounts, the first

third of your assessed tuition plus any course fees, and the first half of your housing costs. Missing these or other payment deadlines could subject you to late fees and penalties.

Although we are reluctant to do so, SOU has the right to suspend the extension of credit and services; to withhold grade reports, transcripts, and graduation; and may deny or cancel registration of any student who has not paid or made arrangements to pay by designated payment deadlines. The right to services may also be in jeopardy if students are in debt to any institution within the Oregon University System.

Students are strongly encouraged to contact the Enrollment Services Center (Britt Hall 541-552-6600, [esc@sou.edu](mailto:esc@sou.edu)) prior to the beginning of class - and at any time during the term - if they know they will have difficulty meeting any payment deadlines.

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### **Find out what you owe**

When you sign up for classes, you are assessed current tuition and fees. If you are living in the residence halls, you should request a list of fees and payment schedules from the hall staff.

If someone other than you is helping to pay your tuition and fees, you must arrange to keep them informed. The Family Educational Rights and Privacy Act (FERPA) of 1974, as amended, prevents Southern Oregon University from discussing your student account with anyone except you - unless we have written consent on file. If you have questions regarding FERPA, contact the Enrollment Services Center at 541-552-6600.

SOU's monthly billing program is making the transition to all-electronic billing. All billings, in e-mail or hard copy, are sent on or about the 10th of the month. The first two billings of each term you will receive a statement if you owe \$5.00 or more. If you owe \$4.99 or less, you will receive a reminder in student email to check SISWeb for your updated account summary, account balance, and amount due.

The third billing of each term no statements will be mailed. You will receive a reminder in student email to check SISWeb for your updated account summary, account balance, and amount due.

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### **Important Dates and Deadlines**

**This is important:** Payment is due the end of the first week of class. If you register before the first billing of the term (around the 10th of the month), your billing will reflect those charges. If you register or make changes to your registration after the first billing of the term, your billing will not show that activity. Watch for these changes by checking your account via MySOU.

Use MySOU at any time to check your account and review charges and payments. On the Student SISWeb tab, click (1) "Student & Financial Aid," (2) "Student Records," and (3) "Account Summary" or "Account Summary by term."

	<b>Fall 2009</b>	<b>Winter 2010</b>	<b>Spring 2010</b>
First billing	September 14	December 14	March 8
Financial aid refunds begin no earlier than (via Higher One*)	September 21	December 28	March 22
Last day for 100% tuition credit	October 4 **	January 10 **	April 4 **
Classes begin	September 28	January 4	March 29
Fee payment	September 28 - October 2	January 4-8	March 29 - April 2
Last day to pay minimum due	October 2	January 8	April 2
Late fees begin	October 5	January 11	April 5
Final term payment due	December 1	March 1	June 1

\* Visit [sou.edu/souone](http://sou.edu/souone) for more information.

\*\* There are times with MySOU may be unavailable. For your own protection, be sure to complete any drop/add activities by the end of business hours on the Friday preceding the deadline. Appeals will be denied to students who are unable to access MySOU on the weekend due to system maintenance.

Keep your billing address current. You can change your billing address online through MySOU ("Personal Information" on the Student SISWeb tab).

### **Check acceptance**

We cannot accept personal or third-party checks if they exceed tuition, fees, and charges by more than \$50.00. A \$29.00 fee is assessed for any check returned by your bank, and the return of more than two checks may revoke your check-writing privileges.

### **Financial aid and sponsoring agencies**

The majority of students attending SOU receive some form of financial aid. We encourage you to stay in close touch with the Enrollment Services Center about filing deadlines and your aid status. If you are awarded financial aid, you will be notified by the Financial Aid Office via an award letter, which you must sign and return. The annual financial aid is packaged in thirds and credited directly to your account each term if you are enrolled in the appropriate number of hours.

If you receive grants, loans, or scholarships, you must use those funds to cover educational expenses. You may not be eligible to choose the Revolving Charge Account Plan unless your financial aid is insufficient to cover all tuition, fees, housing, and related expenses.

Assistance from financial aid or a sponsoring agency may not be as much as expected. Students are still liable for all charges they incur. Should problems arise, please see an associate in the Enrollment Services Center. Special terms and conditions apply to sponsoring agency agreements. For example, students must provide the Enrollment Services Center with a written authorization or commitment to pay from the sponsoring agency.

Financial Aid is usually disbursed the Monday before the term begins (see financial aid disbursement). Any loan proceeds or other financial aid is first applied to tuition, fees, and other charges before the remaining balance is released to the student.

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## Questions?

Call the Enrollment Services Center at 541-552-6600, Monday through Friday, 8 a.m. to 5 p.m., PST. Visit the ESC in Britt Hall, Monday through Friday, 8 a.m. to 5 p.m. E-mail [esc@sou.edu](mailto:esc@sou.edu)

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## Withdrawal and Tuition/Fee Credits Eligibility

If you must withdraw from a class or classes, you may be eligible for a credit, but specific rules apply:

1. You must withdraw during the refund period established by the Oregon University System (see the Class Schedule)
2. You must notify the Enrollment Services Center in person or through SISWeb.
3. Your withdrawal date is the date the ESC receives your official notification; you are liable for tuition for the class or classes until that date. Any monetary credit to your account that results from your withdrawal is calculated from the date of receipt of the withdrawal, not from the date you stopped attending class or classes.
4. Any tuition credit due must first be applied to all debts owed to SOU, OUS, or financial aid programs. The application of refunds to financial aid programs is a complex process governed by federal law. Contact the ESC for further information at 541-552-6600.
5. After the refund period, you are responsible for 100% of tuition and fees (OUS refund schedule)
6. No credits are issued for dropped courses taken at staff rates.
7. To be eligible for a 100% tuition credit, you must cancel registration prior to the end of the first week of classes. To cancel registration, you must notify the ESC in person or through SISWeb. Failure to do so will result in tuition charges.
8. **Caution:** If you withdraw completely from SOU and you have received financial aid, you may be required to repay some or all of that aid. If you fail to formally withdraw

from SOU by notifying the ESC in person or through SISWeb, you may be required to repay all of your aid. If you are considering complete withdrawal, it is critical that you read about the implications for complete withdrawal.

9. A refund is issued to the student after application of the credit to any and all charges remaining on an account or due back to financial aid programs. This procedure may take up to six weeks after partial or complete withdrawal.

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## **Refund Schedule**

Dates for complete or partial refunds are noted on the [Academic Calendar](#).

**Note:** There are times when MySOU may be unavailable. For your own protection, be sure to complete any drop/add activities by the close of the business day on Friday. Appeals will be denied to students who are unable to access SISWeb on the weekend due to system maintenance. (b) **IMPORTANT:** If you are receiving financial aid and you completely withdraw after classes have started, you may owe additional money. Be sure to read about the financial implications of complete withdrawal.

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## **Appeals**

Students who feel their special circumstances warrant consideration may appeal the procedures defined above by filing an appeal. You must fill out an SOU Appeal Form. Forms must be submitted to an associate in the Enrollment Services Center, Britt Hall, Monday through Friday, 8 a.m. to 5 p.m. In order for the appeals committee to consider an exception to the established policy, a student's circumstances must be extraordinary.