



Rowan College of South Jersey

Administrative Procedure: 6201

STUDENT PAYMENTS, DELINQUENT ACCOUNTS, AND REFUNDS

Student Payments

The College is sensitive to the financial hardships of its students and will make every effort to work with students so they may complete their education without adversely affecting their credit worthiness. However, the College must pay its bills and has established the following procedures to collect on unpaid accounts.

The College establishes payment due dates and deposit requirements which are widely advertised and expects students to honor their obligation. Please refer to specific deposit requirements for competitive programs; e.g., Nursing and Health Professions and Rowan Choice. Non-refundable tuition deposits will be maintained by the College under the student's account until the end of the academic year in which the deposit was required and then a new, non-refundable tuition deposit will be required for the next academic year.

Tuition and fees are due by the payment due date that is set for each semester. If a student registers after the payment due date, then payment is due at the time of registration. Payments can be made online (in full or payment plan with check or credit card), in-person (in full with cash, check, or credit card), or by phone (in full with credit card.) The College reserves the right to cancel previously registered courses of students who do not meet the payment deadlines.

Delinquent Accounts

Any balances still outstanding by the 10th day of the semester are reviewed by the Business Office and are considered delinquent. Transcripts and future registrations are placed on hold and the student is notified by phone and email (First Notice).

Accounts still delinquent by mid-term are notified a second time by another phone call and email (Second Notice).

Accounts still delinquent at the end of the term are sent a detailed bill with an internal collection letter (Third Notice) advising that unpaid accounts may be forwarded to an outside collection agency.

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If there is no response to the collection letter/bill, the student is sent a “60 Day Collection Letter” (Fourth Notice) warning that the account will be forwarded to an outside agency in 60 days if payment in full is not received or reasonable payment arrangements are not made.

If there is no response to the “60 Day Collection Letter”, the student is sent a “30 Day Collection Letter” (Fifth Notice) warning that the account will be forwarded to an outside agency in 30 days if payment in full is not received or reasonable payment arrangements are not made.

If there is no response to the “30-day Collection Letter”, the student is sent a “Final Notice” (Sixth Notice). This letter gives a specific date as to when the account will be placed with a third party collection agency if repayment is not made in full and provides the student with repayment options.

Students are continuously called and emailed throughout this process in an effort to collect the outstanding balance and avoid sending the student’s account to an outside collection agency.

If there is no response to the Final Notice, delinquent accounts are placed with the College’s third party collection agency chosen by request for proposal (RFP).

Accounts that remain delinquent with the collection agency are then reported to the credit bureau.

Payments collected by the third party collection agency are applied directly to the student’s account.

The accumulation of outstanding accounts that are at least three years old are written off by the College at the end of each fiscal year. Any repayment received after the account is written off is still applied directly to the student’s account and the write off is reversed by the Business Office.

Delinquent accounts, including write offs, remain on hold until full payment is received.

Refunds

Student refunds are processed in the Business Office each semester. Eligible refunds are mailed in the form of a check to the student at the address on file with the Office of Student Records. Financial Aid related refunds are processed in accordance with federal regulations within 14 calendar days of disbursement of financial aid funds. Non-financial aid related refunds are processed six to eight weeks after the start of the semester. Cash refunds are processed sooner if requested by the student.

Refund calculations for dropped courses are based on the date of the drop. Students receive 100% credit for courses dropped before the first day of the semester and during the first week of full-term courses only, 0% thereafter. Accelerated courses (14 weeks, 10 weeks, 7 weeks, 5 weeks, and 3 weeks) may also receive 100% credit for courses dropped on the first Monday – Wednesday of the specific accelerated term. One-week courses may receive 100% credit if dropped on the first Monday of the specific accelerated term.

Refunds are limited to per-credit tuition and fee charges and course material fees and are assuming that payment was made in full. If payment was not made in full, a balance may still be owed to the College and the collection attempts detailed above will be followed.

Refund checks returned to the Business Office for insufficient or incorrect addresses are held for pick up. Students are notified by phone and by email of the returned refund check. Insufficient or incorrect addresses must be updated in the Office of Student Records before the returned refund check is released to the student.

Uncashed refund checks are held open for 180 days. Students with outstanding refund checks are notified once by phone and by email of the outstanding check as it approaches expiration. Stale dated checks are voided in the system and at the bank. Funds are returned to Title IV if applicable or escheated to the State of New Jersey.

Area: Finance
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President's Authorization: 

References:

Rowan College of South Jersey Board of Trustees Policy Manual, *6201 Student Payments, Delinquent Accounts, and Refunds*