

Webster UNIVERSITY

Bursar Office Policies & Procedures

Site Representative Handbook

September 2011



Provided by the Bursar's Office
Visit us at: <http://www.webster.edu/bursar/>

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INTRODUCTION

The Bursar's Office handles activities dealing with student accounts. This includes processing payments and credits, billing tuition and fees, processing miscellaneous charges and manual account adjustments, publication of monthly billing statements, processing inter-fund transactions, processing student and third party refunds. The Bursar's office also provides related customer service while monitoring and managing student account compliance and collection.

Payments and credits include lockbox check payments, online credit card and electronic check payments, scholarship checks, alternative loan checks, payment plan receipts, institutional and federal financial aid posting, military benefit payments, third party billing credits, tuition remission and exchange program credits, graduate and teaching assistant credits, various discounts and credits, and advance program deposits.

As part of tuition and fee billing, the Bursar's Office is responsible for managing system tuition bill codes and tuition adjustments for withdrawals, appeals, discounts and waivers. Manual charges and adjustments are also posted for textbooks, traveler charges, and miscellaneous fees and various fines.

The Bursar's Office processes student loan refunds and issues refunds for overpayments. Refunds are also processed for the VA and other third party billing sponsors. Student refunds are processed through a third party partner, HigherOne.

Charge and payment account activity is reported to students in an electronic billing statement on a monthly basis. Student access the monthly online e-bill statement through their Connections account. Students are also able to make online payments and view their 1098-T form through our online interface.

Another important function of the Bursar Office is the monitoring and clearance of student accounts to ensure that students are making payments in accordance with University payment option policies. This process starts prior to the beginning of each term as students register and continues throughout the academic period. These procedures are described in the Registration Clearance Procedures section of this handbook.

<p><u>Bursar Office Personnel</u> (1-800-981-9803 or 314-968-7410) Student Inquiry Email: bursar@webster.edu Web Site: www.webster.edu/bursar</p>	
Jody Paterson, Bursar jodypaterson12@webster.edu	Manager
Hal Deuser, Assistant Bursar deuser08@webster.edu	Manage customer service, cashiering, inter-fund, and refunding pro processes / Money for textbooks / Financial Aid Right to Cancel letters
Billi Brickey, Assistant Bursar bbrickey@webster.edu	Manage third party billing and military payment processes / GoArmy and Voc Rehab
Janet Babinsky, Coordinator babinsjl@webster.edu	VA Post 9/11-Yellow Ribbon discounts and VA Overpayment Refunds
Cyndi Pruet, Accounting Assistant	Military TA billing (except GoArmy)

cclark@webster.edu	
Deb Sullivan, Accounting Assistant davisd@webster.edu	General customer service and student account clearance / hold processes
Judy Helfrich, Accounting Assistant helfrich@webster.edu	Process tuition remission, refund processing, credit balance reporting, Grad & Teaching Assistant remission
Karen Shinault, Accounting Assistant shinault@webster.edu	Registration clearance, inter-fund transfers, Study-Abroad housing deposits
Pat Simons, Coordinator simonspl@webster.edu	Primary loan refund processor
Nancy Bender, Billing Coordinator bendernl@webster.edu	Tuition / fee billing, bill code and fee code set-up, posting of financial aid & 1098T tax forms
Carol Findley, Accounting Assistant findleca@webster.edu	Cashier
Terrie Snyder, Accounting Assistant snydertd@webster.edu	Cashier
Lori Clark, Accounting Assistant loriclark02@webster.edu	Cashier
Jason Reynolds, Customer Svc. Coordinator reynojas@webster.edu	General Customer Service, Tuition adjustments, and federal government third party billing

<u>Collections Personnel</u> (Bursar Office Annex) 1-800-727-9962 or 314-968-7418	
	Student Last Name Begins with...
Pam Robinson, Supervisor robinsps@webster.edu	A-E
Gordon Blodgett, Accounting Assistant gordonblodgett96@webster.edu	F-Q
Margaret Lawrence, Accounting Assistant mlawrence42@webster.edu	R-Z
James Gallogly, Perkins Loan Representative gallogly@webster.edu	Perkins Loans

TUITION ACCOUNT BALANCE INFORMATION

Keep in mind that all students receive their monthly statements electronically (e-bill statement) in their Connections Portal, regardless of their payment option. It is the student's responsibility to register with the correct payment option and to keep their account current based upon that option.

A complete listing of Webster University's payment options are included in this handbook. This information is also available at <http://www.webster.edu/bursar>

Monthly e-statements with the student's tuition account balances can be found online through Webster University's Bursar webpage <http://www.webster.edu/bursar/> and through the Connections Portal at <http://connections.webster.edu/cp/home/loginf> , click on the STUDENT Tab, and then click on the "Billing Statements and Payments" link on the right hand side of the web page.

Please make sure your students are taking advantage of our electronic services!

To view current tuition account activity through Webster University's Bursar webpage <http://www.webster.edu/bursar/> and through the Connections Portal at <http://connections.webster.edu/cp/home/loginf>, click on the STUDENT Tab, and then go through the Student Academic Services area to view/print your recent tuition account activity.

The Bursar's Office is in the process of implementing a Dynamic Billing project that will provide up to date real time student account detail. Students will be able to see detail transactions since the last e-bill statement. A new student account history page will also be available that allows student to define a custom date period.

PAYMENT OPTION CODES

Each term, students must select a payment option for the term for which they are registering. It is extremely important that the correct payment option code be recorded in the JENZABAR CX administrative system to allow every consideration in approving the registration for each student for that term. Whether you are inputting the code yourself or writing it on a registration/pay option form for others to input, care should be taken to be sure that the proper code is used.

All students receive monthly e-statements, regardless of their payment option. It is the student's responsibility to keep their student account current. The following summary describes the available payment options, codes, and policies to be used. A shorter version can be found in the Appendix.

ER – Employer Reimbursement

The ER option may be used by students reimbursed for tuition by their employer. Reimbursement is normally made after the class has been completed, so payment due date is deferred until 3 weeks after the end of class. The student is required to present proof of employment and reimbursement policy at the time of registration. An Employer Educational Assistance Authorization form is available on the web at www.Webster.edu/bursar/options.shtml, under Employer Reimbursement – ER. It is the student's responsibility to keep their student account current, regardless of any problems encountered with receiving reimbursement from their employer.

DB – Direct Bill

The DB option may be used by students whose employers authorize Webster University to bill them directly for the students' tuition. This usually refers to "private" employers (companies). This option should NOT be used for civil service employees (form 1556), who should be coded as TA, or Vocational Rehabilitation students, who should be coded as VR. Students are required to submit a letter or voucher authorizing Webster University to bill the employer for that term. Authorization must be provided each time a student registers. The Bursar's Office will not process third party billing arrangements without a current authorization. These letters and vouchers should be sent to Billi Brickey in the Bursar Office. Once the billing is processed, the student's account will show a third-party credit, and the Bursar's office will invoice the third party sponsor. If the employer will not cover / authorize 100% of the tuition, the student is responsible for their portion at the time of registration. Partial balances not covered by a third party may be paid with another payment option.

Webster University will continue to issue invoices by the terms and conditions of vouchers and/or letters of credit received for tuition, books and related fees. Payment is due from the third party sponsor within 30 days of the date of invoice. If payment is not received within 30 days of invoice the advance credit will be reversed from the student account and the student will be responsible for the entire balance due of tuition, fees, and book charges.

- Letters of credit or vouchers (authorizations to bill payee) must include contact information with a current phone number and email address before invoices can be issued.
- All payments must have vendor ID / invoice number referenced on checks or wire transfer payments. If partial payments are made, an explanation must be included with details.
- The University may suspend third party billing privileges for continual late payments.

VR – Vocational Rehabilitation

The VR option may be used by students who receive Vocational Rehabilitation benefits. The billing authorization forms should be submitted at the time the student registers. These forms should be sent to Billi Brickey in the Bursar Office. Once authorization is received and processed, the student's account will show a third-party credit. If the Vocational Rehab will not cover 100% of the tuition, the student must pay their portion at the time of registration, or have the balance covered by another payment option.

Webster University will continue to issue invoices by the terms and conditions of vouchers and/or letters of credit received for tuition, books and related fees. Payment is due from the VR sponsor within 30 days of the date of invoice. If payment is not received within 30 days of invoice, student will be responsible for the entire balance due of tuition, fees, and book charges.

- Letters of credit or vouchers (authorizations to bill payee) must include contact information with a current phone number and email address before invoices can be issued.
- All payments must have vendor ID / invoice number referenced on checks or wire transfer payments. If partial payments are made, an explanation must be included with details.
- The University may suspend third party billing privileges for continual late payments.

TA – Tuition Assistance (except GoArmy)

The TA option may be used by students who are active-duty military, or are civilian employees of DoD or other government agencies. This typically involves Forms SF-182, 2171, 1227, etc. The TA forms / billing authorizations should be submitted at the time the student registers. These forms should be sent to Cyndi Pruett in the Bursar Office. Once authorization is received and processed, the student's account will show a Tuition

Assistance credit. If Tuition Assistance will not cover 100% of the tuition, the student must pay their portion at the time of registration, or have the balance covered by another payment option.

If the student is participating in the VA Top-Up program, the amount of tuition not covered by the TA will be due three weeks after the class(es) have ended. (Treated as a VA portion).

Military Spouse Career Advancement is handled just like TA. However, students are given a form when they are approved on the MyCaa website <https://aiportal.acc.af.mil/mycaa>. This form is to be used by the school to invoice the government through the website's portal <https://aiportal.acc.af.mil/aiportal/>.

TA – Tuition Assistance (GoArmy-earmyu)

The TA option may also be used by students who are active-duty and reserve Army service members. Students must register in the GoArmy web portal with the fund type TA in order to receive tuition assistance from the Army. The Bursar Office begins applying the TA credits to student accounts once we receive the Army's invoice file the 1st of the month following the term's final add/drop period.

The student must pay their portion at the time of registration, or have the balance covered by another payment option. If the student is participating in the VA Top-Up program, the amount of tuition not covered by the TA will be due three weeks after the class(es) have ended. (Treated as a VA portion).

GoArmy User (Student) Instructions https://www.goarmyed.com/Login.aspx	
<p>GoArmyEd is used by...</p> <ul style="list-style-type: none"> ◆ Soldiers serving on active duty including mobilized Soldiers <p><u>New Users</u></p> <ul style="list-style-type: none"> ◆ Go to www.GoArmyEd.com. Click the "New Users" tab in the top right corner of the screen ◆ Complete the application. Click "Submit" to receive your username and password ◆ Complete the Required In-Processing Steps <ul style="list-style-type: none"> ◇ Click "Submit Statement of Understanding" ◇ Print SOU ◇ Get Commander's signature ◇ Follow How to Use Your eFile to upload your SOU ◆ Complete Common Application ◆ Click "Launch Quick Start Training" to complete Soldier Training ◆ Contact an Army Education Center to activate your GoArmyEd account <p><u>TA Requirements</u></p> <ul style="list-style-type: none"> ◆ Your fiscal year TA ceiling is \$4,500 and your per semester hour (SH) cap is \$250 ◆ Maintain an Army TA GPA of 2.0 or higher when using TA <p><u>How to Request TA and Enroll in a Course</u></p> <ul style="list-style-type: none"> ◆ Log into www.GoArmyEd.com 	<ul style="list-style-type: none"> ◆ The Class Search Results screen displays the classes that meet your search criteria ◆ Click the "Class Details" button before enrolling to review more course information (e.g., course description, SH cost, prerequisites, required course materials and other information) ◆ Click check mark next to the class number to complete enrollment <p><u>How to Get Help</u></p> <ul style="list-style-type: none"> ◆ <i>Soldier Quick Start Training</i> provides complete information and instruction on using TA ◆ <i>Reference Documents:</i> <ul style="list-style-type: none"> ◇ Log into the GoArmyEd portal ◇ Click "View Reference Documents" in the Help Resources section ◇ Click "Course Enrollment Guide" for enrollment help ◆ <i>24/7 Helpdesk:</i> <ul style="list-style-type: none"> ◇ CONUS toll-free: 1-800-817-9990 ◇ OCONUS toll-free: <ul style="list-style-type: none"> ■ Go to www.GoArmyEd.com. Click "Helpdesk" link ■ Click "View OCONUS Helpdesk Numbers" link ◆ <i>Create Case from your GoArmyEd Homepage:</i> <ul style="list-style-type: none"> ◇ Click "Create a Helpdesk Case." Provide a description of your concern/question ◇ Email confirmation of your request and the

- ◆ Click “My Virtual Education Center”
- ◆ Click “Enroll or Drop/Withdraw from a Course”
- ◆ Click “Request TA and Enroll in a Course”
- ◆ Review your account information. Click the “Account Information Verified” button
- ◆ Click “Continue”
- ◆ Select the term for your class start date
- ◆ Click “Class Search” radio button
- ◆ Click “Search”
- ◆ Click “Description of each field” and “Search Examples” links for assistance
- ◆ Fill in the fields to search the Course Schedule for classes. Click “Search”

How to Check your TA Balance

- ◆ Click “My Student Record” from your GoArmyEd Homepage
- ◆ Click “Account Information”
- ◆ Click “Educational” tab. Scroll down to view current year TA spent and TA available
 - For further TA balance details:
- ◆ Click “Before You Enroll in a Course” from your GoArmyEd Homepage
- ◆ Click “View TA Detail”
- ◆ Click drop-down arrow and select Fiscal Year to view TA spent

How to Drop a Course

Soldiers MUST drop ALL courses THROUGH GoArmyEd before the class end date. Soldiers MUST check with their instructor and/or an ACES Counselor before dropping a class.

- ◆ Click “Enroll/Drop from a Course” from your GoArmyEd Homepage
- ◆ Click “Withdraw from a Course”
- ◆ Select the term for the class start date
- ◆ Click “Select” checkbox to choose the class to drop
- ◆ Click “Drop Selected Classes” button
- ◆ Select “Personal Drop” or “Military Drop” action section

◇ Personal Drops: Soldiers MUST repay the TA amount

◇ Military Drops (includes emergencies): Soldiers MUST provide

the following information:

- Military Drop Reason/Detailed Explanation
- Dates of occurrence
- Unit Commander Name
- Battalion Commander or first LTC in Chain-of-Command

- ◆ Click “Finish Dropping” button

Note: Soldiers who provide false information with the request to waive

reimbursement of Army TA are subject to penalty under the Uniform Code of Military Justice (UCMJ)

resolution will be sent to your preferred email account

◆ **Contact an Army Education Counselor:**

- ◇ Click “GoArmyEd” located on the left menu
- ◇ Click “Education Centers”
- ◇ Select your Education Center to obtain contact information

How to Resolve a Hold

A hold is applied to enforce Army TA regulations. Holds are removed automatically when the issue is resolved.

Some common holds include:

- ◇ “F” Failing Grade
- ◇ “I” Incomplete Grade
- ◇ Army TA GPA less than 2.0
- ◇ Admission denied
- ◇ Annual Army TA SOU not signed
- ◇ Flagged for suspension of favorable personnel action

For more information on holds and how they are

resolved, go to your GoArmyEd

Homepage and Click “Before you Enroll in a Course” then Click “View Holds”

TA Recoupment

An email notification is sent 30 days before repayment begins, except in the case of separation from the Army.

Course costs will be recouped for:

- ◇ Failing a course
- ◇ Incomplete grade not resolved within 120 days
- ◇ Course drop for personal reasons
- ◇ Class is not included in the Soldier’s degree plan

View TA Recoupment

◆ To view TA Recoupment, click “After You Enroll in a Course” from your GoArmyEd Homepage. Click “View Recoupment”

◆ A default payment plan is selected for you

◆ Your debt will be collected from your military pay over the maximum number of months allowed

◆ The maximum number of months is calculated not to exceed your Expiration Term of Service (ETS) date AND a minimum monthly payment of \$50

◆ The hold will be lifted when debt collection begins

◆ You may change the terms of debt repayment from your military pay to expedite payment

How to Use Your eFile

Scan document and save to computer (e.g., Student Agreements, Statement of Understanding, or Military withdrawal documents).

- ◇ Click “My Student Record”
- ◇ Click “Account Information”
- ◇ Click “eFile” tab
- ◇ Click “Browse” to find your file
- ◇ Upload file

VA – Veteran’s Benefits (Other than Post 9/11)

The VA option may be used by students utilizing VA benefits such as the Montgomery GI Bill program, which is paid directly to the student. With this benefit, the student is responsible for making payments to their student account. Payment is due, in full, three weeks after the term has ended. Students will receive monthly e-bill statements indicating a balance due. As long as the student has been identified as “VA”, this should not be a concern. ALL students receive monthly e-statements, regardless of their payment option. It is the student’s responsibility to keep their account current, regardless of any problems encountered with receiving reimbursement from the VA.

Student certification questions for online and Saint Louis courses should be addressed to Webster University’s Registrar’s Office certifying official. Questions by students for extended site courses should be directed to the student’s extended campus.

Note: The VA Top-Up benefit does not require certification.

VA – CH 33 Veteran’s Benefits- Post 9/11 (*Limitations may apply*)

Depending on the student situation, Chapter 33 benefits can include payment of tuition and fees, monthly housing allowance, a stipend for books and supplies, college fund (“kicker”) payments, a rural benefit payment, and a Yellow Ribbon Program benefit. Chapter 33 differs from other educational Chapters in that each type of payment is issues separately. The tuition and fees payment is paid directly to Webster University business office on behalf of the student when the enrollment certification is processed by the sites certifying official. All other payments are made to the student.

The tuition and fees payment is prorated by the student’s benefit level. The VA will pay the lesser of the actual net cost for tuition and fees after the application of any waiver, scholarship, aid, or assistance (other than loans and funds under section 401(b) of the Higher Education Act of 1965) or \$17,500 for the academic year beginning on August 1, 2011. These VA payments are provided directly to Webster University and specifically designated for the sole purpose of defraying tuition and fees. The amount of the yearly cap will be adjusted each year based upon a Cost Of Living Allowance (COLA) and is subject to proration based upon benefit level.

Students who have been certified for Post 9/11 VA benefits should see their VA payments posted directly to their student accounts. Students are responsible for any balances not paid by the VA in a timely manner.

Yellow Ribbon program is a provision of the Post 9/11 Veterans Educational Assistance Act of 2008. This program effective August 1, 2009, allowed Webster to voluntarily enter into an agreement with VA to fund tuition expenses for qualified veterans.

The Yellow Ribbon Program payment is paid directly to Webster University based on certification. Only individuals entitled at the 100% benefit level may receive Yellow Ribbon funding. Active duty personnel receiving Chapter 33 benefits and spouses of active

duty personnel receiving Transfer of Entitlement (ToE) benefits are not eligible for the Yellow Ribbon Program.

The Yellow Ribbon Program allows schools to enter into an agreement with the VA to fund tuition and fees cost that exceeds the basic tuition and fees amount payable by the VA. The Yellow Ribbon program can provide additional funding to students whose tuition and fees charge exceeds charges in excess of the yearly cap (after August 1, 2011).

Under this program Webster University will waive (discount) 50% of those excess charges, and VA will pay the remaining 50% difference. Eligible students who have been certified for these benefits should see their VA wire payments and waiver amounts post direct to their student account. Webster will only offer a tuition discount to eligible veterans. Veterans must present a certificate of eligibility to the campus before the enrollment can be processed. Without certificate of eligibility, all payments are due, in full at time of registration. A comprehensive explanation of the Yellow Ribbon Program is available on the VA's website at www.gibill.va.gov/GI_Bill_Info/CH33/Yellow_ribbon.htm.

The campus certifying official must forward a copy of the actual "CERTIFICATION" Form; indicating the Yellow Ribbon *amount* Webster University is to apply to the student's tuition account, as well as the "PAY CYCLE" Report that identifies each of their student's percent of benefit to Janet Babinsky in the Bursar's Office.

All payments are due, in full, three weeks after the term has ended. Students will receive monthly e-statements indicating a balance due. As long as the student has been identified as "VA", this should not be a concern. ALL students receive monthly e-statements, regardless of their payment option. It is the student's responsibility to keep their account current, regardless of any problems encountered with receiving VA benefits.

Student certification questions for online and Saint Louis courses should be addressed to Webster University's Registrar's Office certifying official. Questions by students for extended site courses should be directed to the student's extended campus.

VA – CH 33 Veteran's Benefits- Post 9/11 Benefit Information in JENZABAR CX

The VA Chapter 33 benefit information must be entered /updated in the JENZABAR CX SYSTEM at time of registration by the campus official. (Shown in diagram 1.1, 1.2 and 1.3)

*To input the VA Ch 33 benefit information in the JENZABAR CX SYSTEM, GO TO **Program Enrollment**, then QUERY to find your student, then select UPDATE and press ENTER until you reach the Veteran Benefits/Chapter fields. If your student receives VA benefits, enter a "Y" in the Veteran Benefits field. Then CNTRL "T" in the Chapter field and select the appropriate benefit rate. F1 when finished. (As shown below)...*

Diagram 1.1

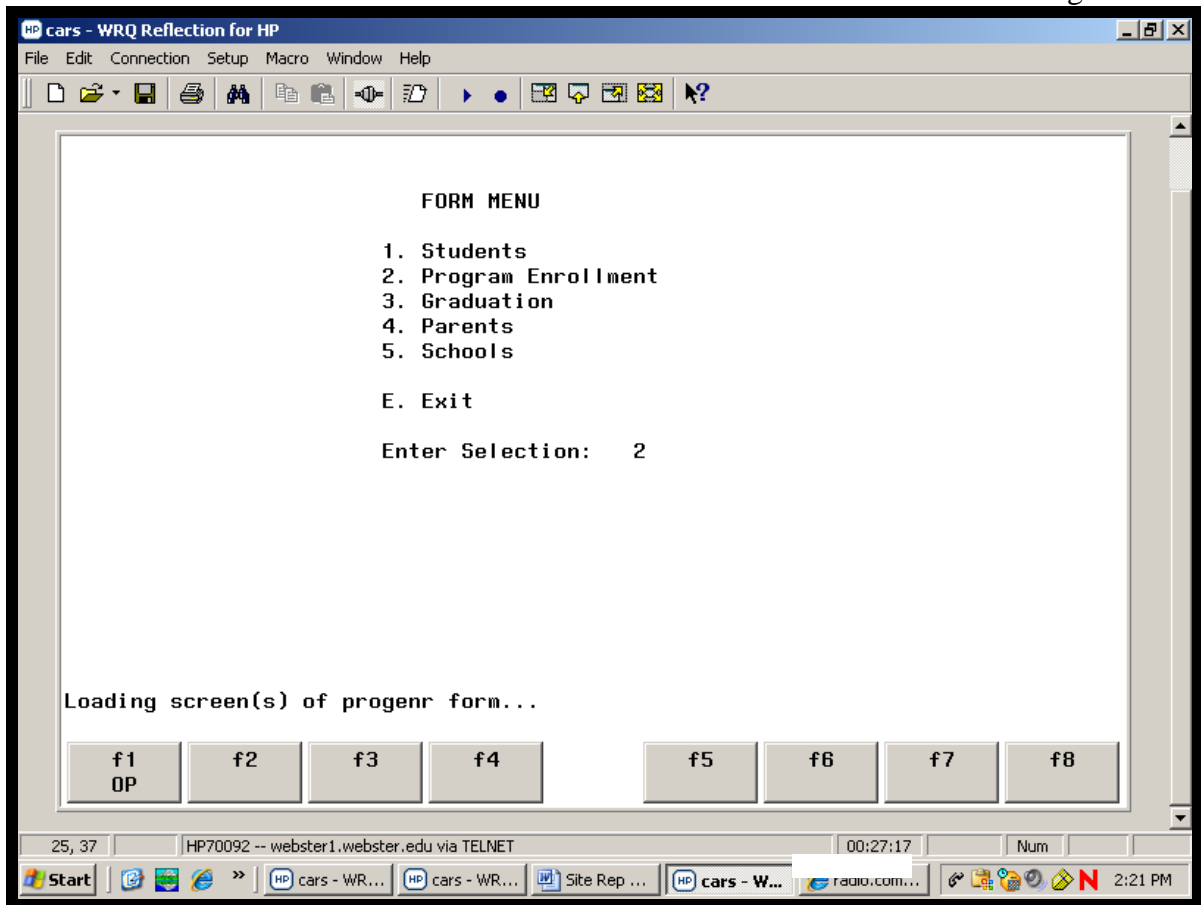


Diagram 1.2

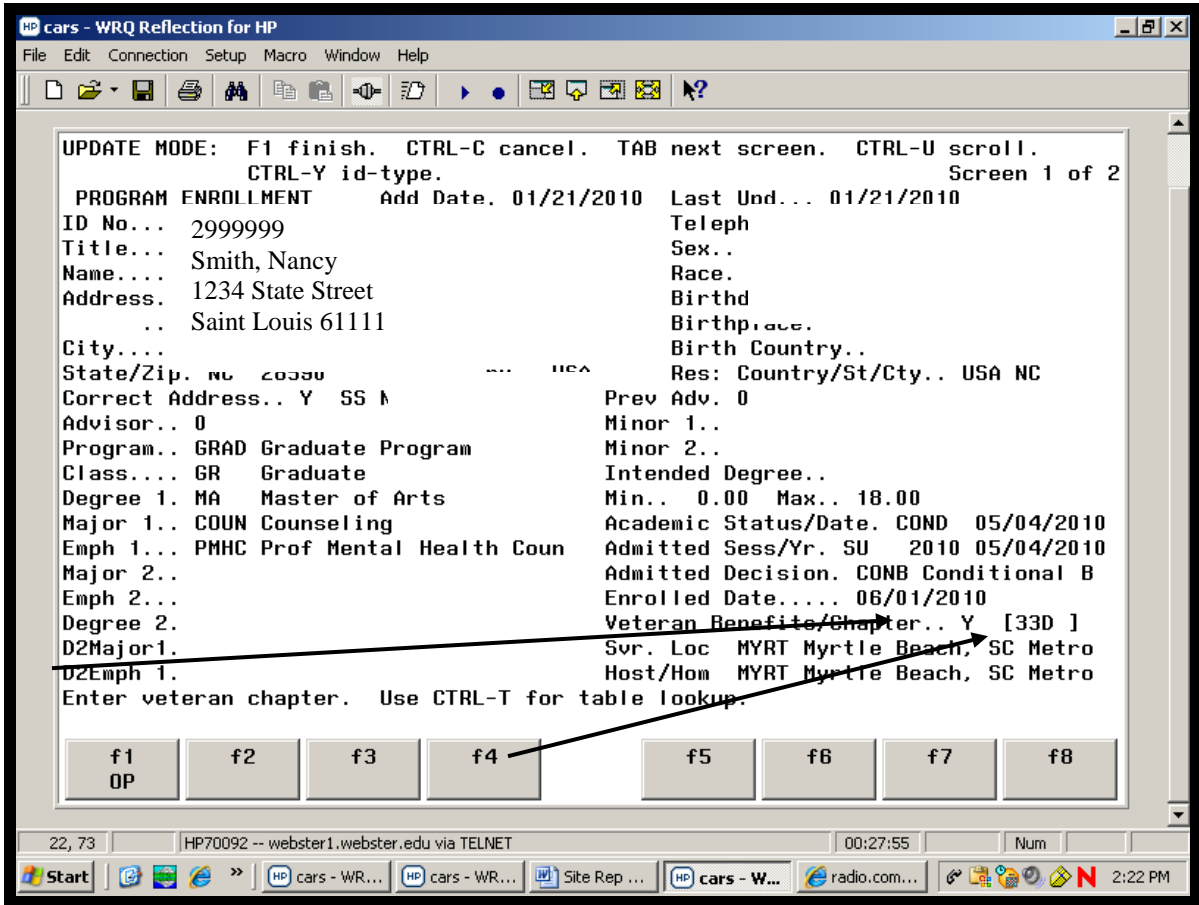
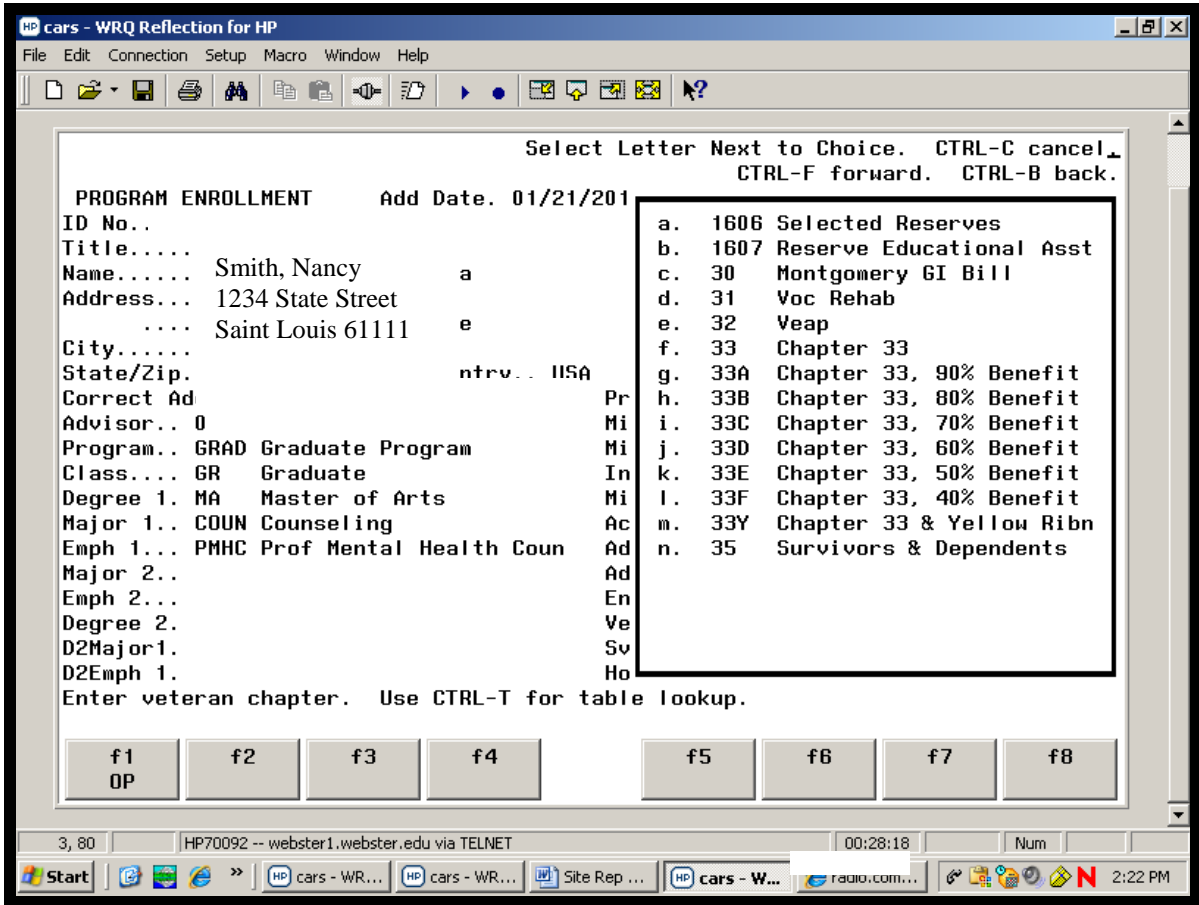


Diagram 1.3



VA – CH 33 Veteran’s Benefits - Post 9/11 Business Office Refund Information

Generally overpayments of VA benefits are the responsibility of the student. However, there are instances under the Post 9/11 GIBILL when an overpayment is created on a school and funds need to be refunded to VA.

The Bursar’s Office has responsibility for returned funds to the VA. It is the policy of the Business Office to coordinate with the site and the certifying office prior to returning any benefit payments so that the appropriate amendment or adjustment can be submitted to the VA.

Tuition and fee payments should be returned to VA if:

- 1.) The student never attended any classes for which he / she were certified (regardless of the reason for non-attendance).
- 2.) The student completely withdraws on or before the first day of the term.
- 3.) Receipt of a payment for a student not enrolled at Webster University
- 4.) Receipt of a duplicate payment
- 5.) An amended enrollment certification was submitted by the site to report lesser tuition and fee charges, lesser Yellow Ribbon amount, or both (not associated with a reduction in credit hours). This normally occurs when the site fails to enter or update an accurate military status code on the Program Enrollment screen in Jenzabar CX.
- 6.) VA issued payment above the amount certified on the enrollment certification (VA data entry error).
- 7.) The student died during the term, or before the start of the term

The Business Office will send VA overpayment refund checks to the agent cashier of the Regional Processing Office of jurisdiction. The student name and VA file number is included with all payments made to the VA. Check payments are made payable to VA Agent Cashier and sent to the Regional Processing Office of Jurisdiction at one of the following addresses.

EASTERN AREA (CT, DE, DC, ME, MD, MA, NH, NJ, NY, OH, PA, RI, VT, VA, WV)
Attn: Agent Cashier
Buffalo Regional Processing Office
130 S. Elmwood Ave.
Buffalo, NY 14202

SOUTHERN AREA (AL, FL, GA, MS, NC, PR, SC)
Attn: Agent Cashier
Atlanta Regional Processing Office
1700 Clairmont Road
Decatur, GA 30033-4032

CENTRAL AREA (CO, IA, IL, IN, KS, KY, MI, MN, MO, MT, ND, NE, SD, TN, WI, WY)
Attn: Agent Cashier
St. Louis Regional Processing Office
400 S. 18th Street
St. Louis, MO 63103

WESTERN AREA (AK, AR, AZ, CA, HI, ID, LA, NM, NV, OK, OR, TX, UT, WA)
Attn: Agent Cashier
Muskogee Regional Processing Office
125 S. Main Street
Muskogee, OK 74401-7025

It is essential that any needed VA-ONCE amendment adjustment or termination is submitted by the site prior to the VA overpayment refund by the Bursar's Office.

Additional VA / TA Information:

The VA does not administer Department of Defense (DoD) program Tuition Assistance (TA). TA rules vary by branch of service and can even vary between units depending on whether the unit is active, reserve, or National Guard . If a student receives education benefits from VA and receives TA benefits from the military, duplication of benefits may be an issue. The issue might involve VA regulations, DoD regulations, or both since VA and DoD both have regulations about receiving VA benefits and TA at the same time.

Service persons and veterans eligible for Chapters 30 and 33 and approved for TA are eligible for Top-up. If TA doesn't pay the full cost of a course, Top-up will pay the difference between what TA pays and the cost of the course. Duplication of benefits isn't an issue because the student is receiving Top-up, not Chapter 30 or Chapter 33. Active duty students may not receive regular Chapter 30 or 33 benefits and TA for the same course. Top-up is the only VA program that will pay a student on active duty and receiving TA for the same course. Top-up payments are not sent to the Business Office. The Business Office will collect payments direct from students.

TA and MyCAA are considered the primary payers, so any overlap must be returned to the VA. When overlap is identified (tuition being paid by both VA and TA), the Business Office (Janet Babinsky) will contact the certifying office to request that an amended enrollment certification prior to refund of the VA overpayment.

As a general rule, all third party sponsorships (except DoD TA, MyCAA, ROTC, and GETA) will be reduced by VA coverage to prevent overlap (duplicate payment of the same tuition charges).

Dropped / Withdrawn Courses: Corrected certification and enrollment information may be needed. (BASED ON A STANDARD COURSE SCHEDULE)

- 1) If the course is dropped before the 1st day of the 1st week of the class we will automatically send the payment **back to the VA**.
- 2) If student drops after the first day of the week the course began, regardless if student attended or not, we will send the VA refund to the STUDENT.

FA – Financial Aid

This involves students who are participating in the Department of Education Title IV programs. The student's receipt of financial aid is based upon his/her compliance with the terms and conditions as set forth on the student's financial aid award.

Master Promissory Note Changes Effective 2010/2011 Academic Year

DIRECT SUBSIDIZED STAFFORD and DIRECT UNSUBSIDIZED STAFFORD LOANS

Students will need to go to www.studentloans.gov to sign a Master Promissory Note (MPN). Direct Loans will not be disbursed unless you do this. Please note that you will only need to sign a MPN only once for the Direct Lending Program while you are at Webster University in order to receive Direct Subsidized Stafford and Direct Unsubsidized Stafford loans.

PLUS LOANS

Students/parents that wish to apply for PLUS loans will also need to visit www.studentloans.gov to apply and sign a MPN for this loan program.

Please continue to check the Financial Aid website at [/admissions/finaid/update.asp](http://admissions/finaid/update.asp) for any new updates regarding student loan processing.

Students who are taking out loans will also receive a packet from the lender in the mail once the promissory note is signed. Inside of your packet there is a disclosure statement that shows the amount of your disbursements, the date that your loans will be released to the school, and phone numbers to contact your lender if you should have any additional questions regarding your student loans.

Students must stay on top of what papers are needed by the Financial Aid Office in order to certify their loans. Note: student's required number of enrollment hours are displayed on the Financial Aid Award screen.

The student's receipt of financial aid is based upon his/her compliance with the terms and conditions as set forth on the student's financial aid award. If the student drops or withdraws hours within the award period, the award may be recalculated and funds may have to be reduced or canceled. If the student decides not to attend a term, this will be considered a "break in enrollment" and the award may be reduced and loan funds returned to the lender. The student will need to reapply for loan funds following the "break in enrollment." The student is responsible for any balance owed due to a reduction in the financial aid awarded.

The financial aid loan year begins with the Summer term and goes through the following Spring term. Students who begin attending in the summer will receive their loan in three disbursements: one-third in the Summer, one-third in Fall, and one-third in Spring. It is important to remember that the lender may withhold 3%-4% of each of these disbursements for a handling/origination fee. Loans usually begin to disburse onto student

accounts during the second week of the term. However refunds can not begin until after each term's final add/drop period. In general, the students can expect their refunds to be sent to Higher One within 14 days of the date that their loan is posted to their student account. If a student registers for FA1 only, and receives a refund for their fall disbursement, their FA2 must be paid out of the refund. The same applies with regard to SP1 and SP2.

Financial Aid – FA (Alternative Loans)

Private educational loans are available to eligible students and are provided by outside financial institutions. As loan processing depends on operations inside and outside of Webster University, please allow for 6 – 8 weeks processing time. Students may contact their lender with status inquiries.

If a student is receiving a loan from an outside lender (i.e. Sallie Mae, Wells Fargo, etc.), the loan check will be made co-payable to the student and Webster University. If the student's account is paid in full, the University may endorse the check and release it directly to the student. If a balance is due on the student account, those checks must be credited to the student account. Students will be contacted by the Business Office in order to obtain the student's endorsement as required by the Uniform Commercial Code Article 3, Subsection 110, item D.

Once an outside loan arrives at the University, Financial Aid will validate student enrollment and forward the loan check to the Business Office. The Business Office will notify the student with a phone call. If the cashier cannot reach the student, an email notification will be sent to the student's Webster email address.

If the student is studying at a Webster University campus outside the St. Louis area, the Business Office will overnight the loan check to the campus site to get the necessary student endorsement.

If the student is studying abroad during the semester, arrangements can be made to provide Webster University with Power of Attorney, so the check can be negotiated without the student's endorsement. These arrangements should be complete prior to the student leaving the country.

Prior Balances & Financial Aid

PRIOR ACADEMIC YEAR BALANCES CANNOT BE CARRIED FORWARD INTO A NEW ACADEMIC YEAR, WHICH IS A NEW LOAN YEAR. PRIOR ACADEMIC YEAR BALANCES MUST BE PAID PRIOR TO NEW REGISTRATIONS.

However, if a student who is using financial aid does get registered and has a prior academic year balance; there are changes in federal regulations that may impact student's

personal financial planning, we are no longer allowed to apply current year financial aid funds toward any prior year balance in excess of \$200. Consider the following example:

Balance from prior year	\$350
Tuition Charges for current year	<u>\$1,650</u>
Total Balance Due	<u>\$2,000</u>
Scheduled Financial Aid for current year	<u>\$2,500</u>

Prior to the enactment of the new regulations, upon the student's authorization, the University would have applied the scheduled financial aid to the total balance due and refunded the remaining credit balance of \$500 (\$2,500 - \$2,000) to the student. Under the new rules however, the student will receive a refund of \$650 (\$2,500 - \$1,650 - \$200) and will still owe the university \$150.

In this example, the Higher One refund provides the student with additional resources to pay the balance due; however, it is now exclusively the student's responsibility to resolve the balance. Credit/Debit card or Check payments can be made on line at:

<http://www.webster.edu/bursar/> and by logging into your Connections account.

PD – Paid In Full

This involves students who are paying their tuition themselves. Payment is due two weeks prior to the start of the term. Depending on when the student registers, they may or may not receive an e-statement before this payment is due. The payment is still due two weeks prior to the start of the term. If the student is registering during this two-week period, payment must be made at the time of registration. Non degree seeking students must pay for their tuition at the time of registration as well.

All PD students with outstanding balances are sent a letter during the first week of classes, advising the student to provide payment or payment arrangements within one week.

TM – Deferred Payment Plan

This involves students who wish to make payments on a monthly basis. No down payment is required but may be required to adjust their monthly payments. The cost per payment plan is \$25. Contracts must be completed and signed by the student at the time of registration. Please be aware of the payment due dates. Students who do not honor their deferred payment contract(s) will be required to pay in full for future registrations. **AES may be reached at 1-800-932-8409** or register online through Webster University's Bursar website <http://www.webster.edu/bursar/>. Payments will be posted directly to the student account.

TR – Tuition Remission

This involves Webster University employees and their families who are enrolled at Webster University. This benefit pays for tuition only. Other charges or fees are the responsibility of the student and is due in full the first week of class. This benefit may be subject to tax withholding, if applicable. Refer to Finance Office with any specific

questions regarding tax withholding. Benefit questions go to Director of Human Resources. The tuition remission form must be filled out, signed, and submitted to **Judy Helfrich** in the Bursar Office no later than the first week of the term. If a class is added, another form must be submitted. *This procedure must be done for each term. Forms can be found at; <http://www.webster.edu/hr/forms.shtml>.*

VR OR VA - MBS BOOKSTORE PROCESS

MBS: Extended sites are responsible for ordering books for their Voc Rehab or VA students. There is an MBS order form to use for that purpose. After the books are shipped to the student or site, MBS invoices Webster for the books. Our Accounts Payable Department receives these invoices, and processes them for payment, and at the same time, the charges from those invoices are posted to the students' accounts. When their Vocational Rehab Counselor is invoiced for their tuition and books, a copy of that charges are sent with the bill for their scrutiny. It is not necessary to send a copy of the book order form to the Bursar Office.

If payment is not received within 30 days of invoice the advance credit will be reversed from the student account and the student will be responsible for the entire balance due.

REGISTRATION CLEARANCE PROCEDURES

Payment Option Reports

Once students begin to register for the next term, the Bursar Office begins printing the payment option reports. These reports list students who have registered for the upcoming/current term and the payment option that was chosen at the time of registration. This office then applies the policy for the stated payment option to determine if future registrations are allowed. Once the report has been completed the unapproved accounts are sent "Reminder" letters and holds are placed on the accounts.

Reminder Letters

Reminder letters are payment option specific. That is, there is a separate reminder letter for each payment option. Students are told what payment option they have used to enroll and that their payment is due upon receipt of the letter. (An example of each type of reminder letter can be examined in the Appendix to this document.)

Bursar Office Holds

Bursar Office holds are most often encountered when trying to add or drop registrations. A Bursar Office hold will prevent this action. You may view the hold from the Bursar Screen in the JENZABAR CX SYSTEM. When the account is pulled up, pressing H will display the hold screen. A Bursar Office hold can be identified by the BUSP OR BUSI to the RIGHT of the screen. There may or may not be a message in the center of the hold screen. Bursar Office "BO" holds (BOPD, BOER, BOTM, BOTA, BOTR, BOFA, BOVA) pertain to the student's selected payment option. For further explanation regarding the hold, contact the Bursar Office.

EXAMPLE:

Code	Description	Comment	Added By	Abs
BOFA	Bus Ofc Fin Aid Prob	F107 not covered	BUSP	N
	Add Date 10/01/2007	Begin Date[10/01/2007]	End Date	

Another code commonly seen in the hold screen is MESS. This is a message only and will NOT prevent registrations for that student. Messages are for internal informational purposes only. Please keep in mind that a message hold and a payment option hold may be on the student account at one time.

Other holds which may be encountered are PREP, PRE1, PRE2, CLAY, PERM, and STAT. These are holds which have been placed on the account by the **Collections Office**. These will be discussed in the next section.

Regardless of the hold on the student account, if you are trying to register a student, and can't because of a hold, call or e-mail the appropriate office for assistance.

COLLECTIONS OFFICE

Function

The main function of the collections department is to monitor, contact and recover money on past due accounts once the student is no longer registered with the university. This office also contacts non-registered students and sets up payment arrangements to satisfy their debt.

Office Phone Numbers: 1-800-727-9962 or 314-968-7418

Personnel

Pam Robinson
Gordon Blodgett
Margaret Lawrence
James Gallogly

Student Last Name Begins

select option 2 (A – E)
select option 4 (F – Q)
select option 3 (R – Z)
Perkins Loans select option 1

Collection Holds

PREP – Usually indicates a past due balance on the account. This hold is automatically removed once the account balance is -0-.

PRE1 – Returned check hold.

CLAY – The account is currently outsourced to a collection agency and you need to refer the student to the collections office at Webster University for further instructions. Please do NOT accept payments or give any account information if the account shows a "CLAY" hold. This hold prevents registrations including WEB registration. Transcripts and diplomas are also held until the debt is satisfied in full.

PERM – Indicates the student owes a debt to the university. The student account may show a -0- balance, however, the debt is still outstanding. Transcripts and diplomas are held until the debt is paid in full. The hold also prevents registrations including WEB registration activity. Refer the student to the collections department for details.

STAT – Indicates a bad address or returned mail for that student. Please attempt to verify the correct address with the student and call the Bursar Office or collection annex if a new address has been entered into the JENZABAR CX SYSTEM data base.

Registration and Collection Holds

If you are unable to register a student because of a hold, please contact the Collection Office as soon as possible so we can determine what steps are necessary to resolve the matter.

Circumstances that could delay or prevent registrations from being processed include:

- The student owes from a prior term.
- Late payment to the University using employer reimbursement or VA.
- Student has not supplied us with the proper documentation for Direct Billing.
- Student has written a bad check.
- Credit card declined.
- Accounts previously assigned to a collection agency.
- Excessive drops, withdrawals, or break in enrollment.
- Insufficient financial aid to cover the balance.
- Financial aid is not certified or received
- Student has not made deferred payments on time or payment contract has been canceled.

Contacting the Student

If the student is no longer registered and owes a balance, every effort is made to contact the student and set up a repayment agreement to satisfy their tuition obligation.

If the student does not respond to the collection letters and phone calls, the account is then outsourced to a collection agency. This occurs approximately 90 to 120 days from the date of delinquency. Not only is the principal balance due, but additional collection costs are added.

It is in the best interest of the student and Webster University to set up a voluntary repayment arrangement with us, so please refer the student to the collections department for assistance.

PAYMENTS

Acceptable Forms of Payment

Students may make payment by any of the following:

- Master Card/Visa/Discover
- Electronic Check/Personal Check
- Money Order
- Cashier's Check
- Employer's Check
- Wire Payments

In each instance, the student name and ID number **MUST** appear on any check or wire payment in order to assure that the payment is credited to the proper student account.

Credit Card or Electronic Check Payments

Students may pay online at <http://www.webster.edu/bursar/>. WE DO NOT ACCEPT CREDIT CARD PAYMENTS THROUGH THE MAIL.

Online Admissions/Application Fees

- **Graduate Students Application Process and App Fee payments are done online at: <http://admissions.webster.edu/admissions/graduate/>**
- **Undergraduate Students Application Process and App Fee payments are done online at: <http://explore.webster.edu/admissions/undergraduate/default.asp>**

Extended Sites Submitting Payments

All student payments must be submitted in a timely manner to allow the Bursar Office to perform accurate appraisals of the accounts when approving registrations. Extended campuses should **NOT** take credit card payments from students. Student should make their credit card payments online or by contacting the Bursar Office.

We encourage all students to make payments online, but if they insist on hand delivering checks to their local campus, the student ID number must be written on the memo line of each check and the following procedures must be followed.

Prepare transmittal sheet; one for tuition or grad fee check payments, one for Application Fees paid by check. Example of a payment transmittal is in the Appendix.

- On a **tuition and grad fee** Check Transmittal and the student's check; list the student name, student ID, the check number, the amount of the payment, and the purpose (grad fee, tuition). All checks must be endorsed on the back "For Deposit Only".

Mail these tuition & fee check transmittals to the bank/lockbox NEW ADDRESS:

**Webster University – SA Student Accounts
PO Box 953789
St. Louis, MO 63195-3789**

- NO APP FEES are sent to bank/lockbox.
- Mail **Application Fee** payments (check only) on a completely separate transmittal form to; 470 E. Lockwood Ave., St. Louis, MO 63119, Attn: Bursar Office WH101.

DO NOT send Application Fee Payments, TA forms, employer vouchers, or other correspondence to the P.O. Box/lockbox remittance address. These papers may not find their way to the Bursar Office.

All non-payment correspondence may be sent to:

Webster University
ATTN: Bursar Office
470 E. Lockwood
St. Louis, MO 63119

All information on student payments must be LEGIBLE. Again, this will ensure that the correct student receives credit for the payment.

Posting Payments to Student Accounts

Once the transmittal has been mailed from the site to the bank/lockbox, the payment will usually be on the student's account within a week to ten days from the time it was mailed. The bank/lockbox processes all check payments. Then, on a daily basis, delivers these processed payments to the Bursar Office, where the cashiers post the credit to the students' accounts. We do not receive the actual checks that are submitted, but we do receive electronic images of these checks. All information received from the bank/lockbox is retained in the Bursar Office in a secure environment.

Missing Payments

Occasionally, a student will notify the site or the main campus that they made a payment which is not showing on their student account. If it has been more than two weeks since the payment was mailed, we need to know the following:

- If the payment was a credit card; has the credit card been charged, and, if so, what was the transaction date, last four digits of the card number and amount of the charge?
- If the payment was a check; has the check cleared the student's bank account, and if so, what was the date and amount?

With this information, we can usually find the missing payment and credit the student's account. Usually, we find that the payment came to us with the incorrect student number, or the information was not legible (for instance, a 1 was written to look like a 7). It is important to realize that we receive many batches of payments every day, and in order to find a lost payment, we MUST have the above information. We cannot just start searching through payments for the past week.

STUDENT E-STATEMENTS/PAYMENTS

Students will receive email notification when their monthly e-statement is available to view around the 19th of each month. Email notices are sent to the student's Webster University email address. If the student has authorized other payers (such as parents, guardians, spouse, or other third party) and their email address has been added to the system, they too will receive an email notification when the e-statement is available.

Students can view their e-statements and make payments online through Webster University's Bursar webpage <http://www.webster.edu/bursar/> through the Connections Portal at <http://connections.webster.edu/cp/home/loginf> , by clicking on the STUDENT tab, and then click on the "Billing statements and payments" link.

All students receive e-statements, regardless of the selected payment option.

E-Statement Frequently Asked Questions

1. What are e-statements?

E-statements are online student statements that display student account activity such as tuition, fees, housing, insurance, financial aid and payments. E-statements are available on Webster University's online statement and payment center starting around the 19th of each month.

2. How do e-statements work?

Students will receive an email when their e-statement is available to view. The email will be sent to the student's Webster email address. If the student has authorized other payers (such as parent, guardian, spouse or other third party) and has added their email address, they will also receive an email notification when the e-statement is available.

3. How can students pay their bills?

- a) Online payment (MasterCard/Visa/Discover or E-check).
- b) By mailing a check and bill remittance to the P.O. Box listed on the remittance.
- c) In person: cash or checks only are accepted at the Bursar's Office/Cashier Window.

4. Can students mail in payments?

We encourage all payers to make online payments, but if they wish to mail in payments, the printed e-statement remittance portion should accompany the check. Webster University ID number should be written on the memo line of the check. Mail the payment to the P.O. Box indicated on the remittance form.

5. Can students receive a paper statement?

No, since e-statements are the official means of communicating for Webster University, only electronic statements will be issued.

6. What are the benefits of e-statements?

- Student privacy – the statement is available on the web site not listing student grades and other private information.
- Parents and other authorized users can view the statement prior to submitting payment.
- Automatic email notification when statements are issued.
- More time to receive, review and pay the bill prior to the due date.
- Easier to read statement due to design flexibility.
- Convenient access – available 24 hours a day 7 days a week.
- Information is secure and confidential – only you and those you authorize can see your e-statement and payment history.
- View up to 24 months of statement history and unlimited payment history.
- Parents and other authorized payers can receive email notification when e-statements are available.

7. How is the e-statement printed?

Select “View Account” from the main menu. Click on the “PDF Printable Statement” to print a copy of your statement.

8. How e-statements be printed with out a computer?

- You can access any computer on campus.
- Visit a public library or internet café to access your statement.
- Ask a family member or friend who has a computer to access your statement.

Non-Payment Information

DO NOT send Application Fee Payments, TA forms, employer vouchers, or other correspondence to the P.O. Box/lockbox remittance address. These papers may not find their way to the Bursar Office.

All none payment correspondence may be sent to:

Webster University
ATTN: Bursar Office
470 E. Lockwood
St. Louis, MO 63119

All information on student payments must be LEGIBLE. Again, this will ensure that the correct student receives credit for the payment.

Webster University Student Wire Payment Instructions

Webster University	
Student Wire Payment Instructions	
Effective September 1, 2010	
	Note: Student must be registered for class(es) or wire will be returned to sender
U.S. \$ Amount to be Wired:	[Insert U.S. \$ amount]
Paying Bank:	[Insert Your Bank Here]
By Order of:	[Insert Your Name & Address Here]
Beneficiary Bank:	U.S. Bank 1 U.S. Bank Plaza SL-MO-T10P St. Louis, MO 63101
Routing #	81000210
SWIFT Code:	USBKUS44IMT
Beneficiary:	152308797827 Webster University 470 E. Lockwood Ave. St. Louis, MO 63119 Checking Account
Additional Information Required:	[Insert student name & student identification # here]

PRIVACY ACT STATEMENT

The following information is provided to comply with the Privacy Act of 1974 (P.L. 93-579). All information collected on this form is required under the provisions of 31 U.S.C. 3322 and 31 CFR 210. This information will be used by the Treasury Department to transmit payment data by electronic means to vendor's financial institution. Failure to provide the requested information may delay or prevent the receipt of payments through the Electronic Funds Transfer Payment System.

LOAN REFUNDS

Webster University processes refunds in accordance with the Department of Education loan disbursement policy. As such, every student that inquires about the refund policy is told, "Within 14 business days from the date your loan posts to your student account, a refund will be made." For example, if a loan posts to the student account on February 1, a refund (if a credit balance exists) will be issued to Higher One on or before February 14. While looking at the Bursar query screen, you can determine the date the loan(s) posted and simply add 14 business days to inform the student the date that a refund check, at the latest, will be sent to the student. The Bursar Office sends all financial aid refunds to our partner Higher One.

The Bursar query screen of a student's account may lead the site representative to believe that a refund is made available earlier than the 14 business days. An example is listed below for review and instruction:

04/05/20xx	Direct Unsb Loan1	-1024.32	-1024.32
04/05/20xx	Direct Unsb Loan1	-1024.32	-2048.64
04/05/20xx	Direct Subsidized Loan2	-1212.50	-3261.14
04/05/20xx	Direct Subsidized Loan2	-1212.50	-4473.64
04/17/20xx	REFUND VIA HIGHER ONE	4473.64	-0.00

As you can see from the example listed above, the loans posted to the student account on 04/05/20XX creating a credit balance. The notation on 04/17/20XX gives the impression a refund is available with Higher One. The entry on 04/17/20XX is only the beginning of the process of the funds being transferred from Webster's bank to Higher One's bank. The actual funds are not available until the transfer of funds is complete.

PLEASE DO NOT GIVE ANY OTHER INFORMATION ABOUT THE REFUND OTHER THAN "Once the financial aid has posted and the student's account detail shows REFUND VIA HIGHER ONE, Higher One should email the student as soon as the funds are available. Students can set-up mobile cell phone alerts within their Higher One account as well.

Students may view refund information on his/her current tuition account through Webster University's Bursar webpage <http://www.webster.edu/bursar/> and through the Connections Portal at <http://connections.webster.edu/cp/home/loginf>, by clicking on the STUDENT tab, and then by going through the Student Academic Services area to view/print your tuition account activity.

HIGHER ONE

How Students Get a Refund

- Higher One will mail all new students a Refund card to their Webster University permanent address prior to the beginning of their initial term.
- Students can check on the status of their cards at <https://websterdebitcard.HigherOneaccount.com/>. Click “Where’s My Card?” in the “Get Started” box.

Looking for your card?



Here’s what to watch for.

- Once it arrives, students will want to use the card to select their refund preference within two business days regardless if the student expects to use the card right away. At any point Webster University may have funds that need to be delivered to the student for any number of reasons (dropped course, overpayment or financial aid).
- Activation is done online at <https://websterdebitcard.HigherOneaccount.com/>.

Lost Cards

- Higher One AND Webster University must be notified of address changes.
- To report a lost card sign into your Higher One account at; <https://websterdebitcard.HigherOneaccount.com/>. Go To “PROFILE”, “CARD STATUS” then click the “Report Lost” button to request a new card. **A FEE FOR EACH RE-ISSUED CARD WILL APPLY.**
- You may also call Higher One or Webster University Bursar Office to re-order new card. **A FEE FOR EACH RE-ISSUED CARD WILL APPLY.**

Refund Preference

- Go to www.WebsterDebitCard.com
- Website includes instructional information, including fee schedule
- Enter your 16-digit card number in the “Get Started” section
- Provide the requested information
- Select from one of three refund choices...
 - ACH to student’s bank account
 - Paper Check
 - Webster University Debit Card OneAccount

Your OneAccount Can Be Used for Free...Here's How

The OneAccount is FDIC insured and offers free checking with no monthly fees associated with normal use. Many commercial banks offer free checking as long as you meet certain criteria such as maintaining a minimum balance every month, or having at least one direct deposit scheduled every month. With an OneAccount, there are no minimum balance requirements and no minimum deposit requirements.

There are some banking services offered by Higher One that do carry a fee. These are services that most banks charge fees for.

View the Higher One Fee Schedule at <https://websterdebitcard.HigherOneaccount.com/>.

Can you avoid paying fees and use your Webster Debit Card and OneAccount for free? Absolutely! Here's how:

1. Just "Swipe and Sign" For Fee-Free Debit MasterCard® Purchases

When using your Webster Debit Card to make purchases, always choose "credit" instead of "debit" at the checkout. Swipe the card and sign the receipt. When you swipe & sign, you won't be charged the PIN-based transaction fee.

2. Use Free ATM Machines

If your school has a Higher One ATM, you can withdraw cash for free and avoid any "foreign" ATM fees.

3. Check Your Free Online, Real-Time Statement Often

Check your available balance frequently on your online OneAccount statement at <https://websterdebitcard.HigherOneaccount.com/> to make sure you have enough money to cover any purchases or cash withdrawals. It's updated in real-time and available 24/7/365 when you need an up-to-the-minute account balance. Your statement makes it easy to be responsible and avoid "insufficient funds" fees. OR you may call the Higher One's Automated Customer Service line at **1-877-474-1960** for balance information as well.

4. No More Stamps

Set up automatic debit payments through Debit MasterCard® using your Webster Debit Card and you'll save money on checks and postage when paying recurring bills such as cell phone, cable, utilities and more. You can learn more about recurring Debit MasterCard® payments.

Higher One Questions?

Contact Higher One Customer Service at 1-877-474-1960



Higher One Easy Help by clicking on <https://websterdebitcard.HigherOneaccount.com/> link at the bottom of

Contact Webster University Bursar Office at **1-800-981-9803**

OPERATIONAL OVERVIEW – STUDENT QUESTIONS & ANSWERS

1. How do I **view my daily tuition account activity**, register, print unofficial transcripts, review my degree progress, update my address, and much more?
 - In Connections <http://connections.webster.edu/cp/home/loginf>, Student Tab, and through the Student Academic Service link.
 - To view daily account activity in Student Academic Services; click the Statement/Pay Online link from the listed menu.
2. I have not received a **statement**. How much do I owe and how do I pay?
 - Students will receive email notification when their monthly e-statement is available to view around the 19th of each month. Email notices are sent to the student's Webster University email address. If the student has authorized other payers (such as parents, guardians, spouse, or other third party) and their email address has been added to the system, they too will receive an email notification when the e-statement is available.
 - Students can **view their e-statements and make payments online** through Webster University's Bursar webpage <http://www.webster.edu/bursar/> through the Connections Portal at <http://connections.webster.edu/cp/home/loginf>, by clicking on the Student tab, and then click on the "Billing statements and payments" link.
3. Why did I receive an **e-statement**, when my payment is not due yet?
 - All students receive e-statements, regardless of the selected payment option.
4. Is there a **payment plan** I can set-up? Will I be charged interest?
 - AES – Advanced Education Services (1-800-932-8409) manages our payment plans. There is no interest on the plans, only a \$25 enrollment fee per payment plan to cover administrative costs.
5. Why isn't my **TA or Direct Billing or Tuition Remission** credit on my account?
 - Posting usually occurs after the final add/drop as long as the courses are covered by TA, DB or TR.
6. Where can I find a blank **Tuition Remission form**?
 - The form can be found at <http://www.webster.edu/hr/forms.shtml>.
7. How can I find out when my **loans** will post to my student account? Do I have to pay my balance in full now and be reimbursed later?
 - You received in the mail a packet from your lender when you signed your promissory note. Inside of your packet there is a disclosure statement that shows the amount of your disbursements, the date that your loans will be released to the school, and phone numbers to contact your lender if you should have additional questions regarding your student loans.
 - No, your payment should be the amount less the expected financial aid award. This uncovered portion is due two weeks prior to the new term or should be covered by one of our other payment options.
8. I don't see a **scholarship or my Missouri state funds** posted on my account.
 - These funds usually come in after school starts.
9. When is my **refund** being sent?
 - After the loan(s) are certified and MPNs are signed and the guarantee is in place **BEFORE** the term begins. Students should make sure they are registered for the correct number of credit hours according to their financial aid award.

- Then...after the final Drop/Add date of each term; students should keep an eye on their Webster online student account activity for;
 - A financial aid credit balance. (Required registration hours must be in compliance with the financial aid award!)
 - The wording “Refund Via Higher One.” Once this is shown the student account, the student should receive an email from Higher One once the funds are available.
 - Please do not give students any dates of when they can expect a refund.
- 10. Why was I charged the **graduation candidacy fee** now? I am not graduating.
 - The graduation candidacy fee is based upon the student’s total number of hours he/she has reached for each program/certificate and is not based upon the student graduating or petitioning to graduate.
- 11. Why was I billed twice for the **graduation candidacy fee**?
 - Look at the Registrar’s Program Enrollment to determine if the student is enrolled in two programs or is going for a program and a certificate.
 - If only one program/certificate, then look at the contacts with-in the Registrar’s Program Enrollment to determine if the student changed programs which created the additional billing. If this is the case, you will see a contact for each program. You will need to email Dawn McCracken, Assistant Registrar at mccracdm@webster.edu requesting her to verify and request removal of the over charged amount.
- 12. How can I get money to **pay for my textbooks** before classes start?
 - Saint Louis and Online students may participate in the Money for Textbook program by visiting <http://www.webster.edu/studlife/StuA/cheques.htm>.
 - Extended campus students are not eligible for the Money for Textbook program and should plan ahead for the costs of textbooks prior to the start of class.
- 13. Most of our information can be found at <http://www.webster.edu/bursar/>.

APPENDIX

Example 1 – Direct Bill Reminder Letter

Example 2 – Tuition Assistance Reminder Letter

Example 3 – Employer Reimbursement Reminder Letter

Example 4 – Veteran’s Administration Reminder Letter

Example 5 – Financial Aid Reminder Letter

Example 6 – Paid In Full Reminder Letter

Example 7 – TM Monthly Payment Plans Reminder Letter

Example 8 – Tuition Remission Reminder Letter

Example 9 – First Collection Letter

Example 10 – Second Collection Letter

Example 11 – Final Collection Letter

Example 12 – Payment Transmittal

Example 13 – Pay Option Codes

<<TODAY>>

<<LABEL>>

STUDENT: # <<ID>> **DB Reminder Letter SUMMER 200X**

Dear <<SALUT>>:

According to our records, your student account indicates your employer should be **invoiced directly** for your tuition. Unfortunately as of today, we have not received a letter or a voucher from your employer. Unless this letter/voucher is forwarded to us immediately, you may be required to pay the balance yourself by XXXXXX date. Please send the letter or voucher to:

Webster University
Attn: Christina Shelton
470 E. Lockwood Ave.
St. Louis, MO 63119

Fax Number: 314-963-6105

E-mail: sheltchr@webster.edu

To make a payment direct to Webster University:

1. St. Louis students may take a payment to the cashier's window in Webster Hall, Room 101.
2. Student may pay online through our **Connections Portal** at: <http://connections.webster.edu/cp/home/loginf> then click on the STUDENT tab.

Please print your student ID number on all payments and letter/vouchers. This helps us identify the correct account.

Please Note: You must take action to resolve this issue. The student is financially responsible for the courses. If the student decides not to attend, the student should immediately request the courses be dropped. The student remains financially responsible for courses not dropped. If you have any questions, please contact us 1-800-981-9803.

If you feel this letter was sent to you in error or you have questions concerning your account, please call 1-800-981-9803.
Sincerely,

Employer Billing
Webster University
<<SVC_LOC>>

EXAMPLE 1 - DIRECT BILL REMINDER LETTER

«TODAY»

«LABEL»

STUDENT: # «ID» **TA Reminder Letter SUMMER 200X**

Dear «SALUT»:

We know this is a busy time of year, so we are sending a reminder that according to our records, your balance has not been covered according to your selected payment option "TA" - Tuition Assistance.

This means a Tuition Assistance form has not been received **and/or** a student portion payment has not been received.

To make **Credit Card Payments** online through Webster University's Connections Portal: <http://connections.webster.edu/cp/home/loginf>. Click on the STUDENT tab and then the LINK Billing statements and payments.

Send Check payments: (Print your student ID number on all payments.)
Webster University Bursar Office
470 E Lockwood Avenue
Saint Louis, MO 63119

Please email **TA forms** to cclark@webster.edu or fax them to 314-963-6105.

Please Note: You must take action to resolve this issue. The student is financially responsible for the student remains financially responsible for courses not dropped. If you have any questions, please contact us 1-800-981-9803.

Sincerely,

TA Billing
Webster University

«SVC_LOC»

EXAMPLE 2 – TUITION ASSISTANCE REMINDER LETTER

<<TODAY>>

<<LABEL>>

STUDENT: # <<ID>> **”ER” Reminder Letter Fall 200X**

Dear <<SALUT>>:

We know this is a busy time of year so we are sending a reminder that according to our records, you have a balance due that has not been paid. Your selected payment option “ER” -Employer Reimbursement requires payment three weeks after your class(es) end. Spring 2, 200X was due on June 8, 200X. Please disregard this letter if payment has been made.

For your balance information, please refer to your statement online through Webster University’s Connections Portal at: <http://connections.webster.edu/cp/home/loginf> then click on the STUDENT tab.

Payment is due immediately:
(Print your student ID number on all payments.)

Check Payment	Online Credit Card Payment
Webster University P O Box 953789 St. Louis, MO 63195-3789	http://connections.webster.edu/cp/home/loginf
<i>Please print your student number on all payments.</i>	

Please Note: You must take action to resolve this issue. The student is financially responsible for the courses. If the student decides not to attend, the student should immediately request the courses be dropped. The student should not assume that non-attendance will lead to an automatic drop. The student remains financially responsible for courses not dropped. If you have any questions, please contact us 1-800-981-9803.

Thank you for your immediate attention.

Sincerely,
Webster University Bursar Office

EXAMPLE 3 – EMPLOYER REIMBURSEMENT REMINDER LETTER

<<TODAY>>

<<LABEL>>

STUDENT: # <<ID>> **"VA" Reminder Letter Summer 200X**

Dear <<SALUT>>:

We know this is a busy time of year, so we are sending a reminder that according to our records, your balance has not been paid. Your selected payment option "VA" - "VA Benefits" requires payment three weeks after your of class(es) end - and is not contingent upon your receipt of your VA checks.

For your balance information, please refer to your statement online through Webster University's Connections Portal at: <http://connections.webster.edu/cp/home/loginf> then click on the STUDENT tab.

Payment is due immediately:

Check Payment	Credit Card Payment
Webster University P O Box 953789 St. Louis, MO 63195-3789 <i>Please print your student number on all payments.</i>	http://connections.webster.edu/cp/home/loginf

Please Note: You must take action to resolve this issue. The student is financially responsible for the courses. If the student decides not to attend, the student should immediately request the courses be dropped. The student remains financially responsible for courses not dropped. If you have any questions, please contact us 1-800-981-9803.

Sincerely,
Webster University Bursar Office

<<SVC_LOC>>

**EXAMPLE 4 – VETERAN'S ADMINISTRATION REMINDER
LETTER**

<<TODAY>>

<<LABEL>>

STUDENT: # <<ID>> **"FA" Reminder Letter Summer 200X**

Dear <<SALUT>>:

We know this is a busy time of year, so we are sending a notification that according to your selected payment option "FA" financial aid, your balance has not been covered.

For your current balance information, please refer to your statement online through Webster University's Connections Portal at: <http://connections.webster.edu/cp/home/loginf> then click on the STUDENT tab.

Your Options Are:

- Contact our Financial Aid Department at: 1-800-983-4623 to correct the stated problem.
- Mail payment in full.

Please Note: You must take action to resolve this issue. The student is financially responsible for the courses. If the student decides not to attend, the student should immediately request the courses be dropped. The university reserves the right to drop students from courses for any one of several reasons. However the student should not assume that non-attendance will lead to an automatic drop. The student remains financially responsible for courses not dropped. If you have any questions, please contact us 1-800-981-9803.

Sincerely,
Webster University Bursar Office

EXAMPLE 5 – FINANCIAL AID REMINDER LETTER

<<TODAY>>

<<LABEL>>

STUDENT: # <<ID>> **”PD” Reminder Letter Fa11 200X**

Dear <<SALUT>>:

We know this is a busy time of year, so we are sending a reminder that according to our records, your balance has not been paid. Your selected payment option “PD” - Pay In Full requires payment two weeks prior to the start of class(es). ***If payment has been made, please disregard this letter.***

For your current balance information, please refer to your statement online through Webster University’s Connections Portal at: <http://connections.webster.edu/cp/home/loginf> then click on the STUDENT tab.

Payment is due immediately:

- Call the Bursar Office to make payment by VISA, MASTERCARD, or DISCOVER. (1-800-981-9803)
- Mail your payment to: (Print your student ID number on all payments.)

Check Payment	Credit Card Payment
Webster University P O Box 953789 St. Louis, MO 63195-3789	To make Credit Card Payments online through Webster University’s Connections Portal: http://connections.webster.edu/cp/home/loginf . Click on the STUDENT tab and then the LINK Billing statements and payments.
<i>Please print your student number on all payments.</i>	

Please Note: You must take action to resolve this issue. The student is financially responsible for the courses. If the student decides not to attend, the student should immediately request the courses be dropped. The student remains financially responsible for courses not dropped. If you have any questions, please contact us 1-800-981-9803.

Sincerely,
Webster University Bursar Office

EXAMPLE 6 – PAID IN FULL REMINDER LETTER

<<TODAY>>

<<LABEL>>

STUDENT: # <<ID>> **MPP Reminder Letter Fall 200X**

Dear <<SALUT>>:

Your selected payment option "TM" - MPP Monthly Payment Plan" requires your current charges to be fully covered by a payment plan through our plan manager AES.

For your current balance information, please refer to your statement online through Webster University's Connections Portal at: <http://connections.webster.edu/cp/home/loginf> then click on the STUDENT tab.

Your Options...

1. Make payment in full
2. Setup a contract with AES online through the above website or by calling AES at 1-800-932-8409.

Check Payment	Credit Card Payment
Webster University P O Box 953789 St. Louis, MO 63195-3789	<i>To make Credit Card Payments online through Webster University's Connections Portal:</i> http://connections.webster.edu/cp/home/loginf . <i>Click on the STUDENT tab and then the LINK Billing statements and payments.</i>
<i>Please print your student number on all payments.</i>	

Please Note: You must take action to resolve this issue. The student is financially responsible for the courses. If the student decides not to attend, the student should immediately request the courses be dropped. The university reserves the right to drop students from courses for any one of several reasons. However the student should not assume that non-attendance will lead to an automatic drop. The student remains financially responsible for courses not dropped. If you have any questions, please contact us 1-800-981-9803.

Sincerely,
Webster University Bursar Office

EXAMPLE 7 – TM MONTHLY PAYMENT PLAN REMINDER LETTER

<TODAY>

<LABEL>

RE: Student# 2530288 **”TR” Reminder Letter - Summer 200X**

Dear:

According to your selected payment option “TR” Tuition Remission, either we are missing a Tuition Remission form OR Webster University’s “TR” policy does not cover your account balance.

OPTIONS:

- Mail your payment or form to arrive by _____ to: (All TR forms must be submitted before the start of each applicable term/semester.)

Mail Forms Webster University Attn: Bursar Office 470 E Lockwood Ave St. Louis MO 63119
<i>To make Credit Card Payments online through Webster University’s Connections Portal: http://connections.webster.edu/cp/home/loginf. Click on the STUDENT tab and then the LINK Billing statements and payments.</i>
<i>Please print your student number on all payments.</i>

For your current balance information, please refer to your statement online through Webster University’s Connections Portal at: <http://connections.webster.edu/cp/home/loginf> then click on the STUDENT tab.

Please Note: You must take action to resolve this issue. The student is financially responsible for the courses. If the student decides not to attend, the student should immediately request the courses be dropped. The student remains financially responsible for courses not dropped. If you have any questions, please contact us 1-800-981-9803.

Sincerely,

Webster University

EXAMPLE 8 – TUITION REMISSION REMINDER LETTER

«TODAY»

«LABEL»

RE: # «ID» Balance Due Now «ACCT_BAL»

Dear «SALUT»,

Your account has been identified as having a past due balance. Unpaid prior balances could result in cancellation of current or subsequent registrations.

Please send payment in full to:

Webster University
Attn: Collection Annex
470 East Lockwood Ave.
St. Louis, MO 63119-3194

Please include your student ID number with your payment.

If the account balance is in question or you feel this letter has been sent to you in error, please telephone the Collection Office immediately at 1-800-727-9962. Otherwise we will expect payment within 30 days.

WEBSTER UNIVERSITY
STUDENT ACCOUNT COLLECTIONS

«SVC_LOC»

EXAMPLE 9 – FIRST COLLECTION LETTER

«TODAY»

«LABEL»

RE: # «ID» Balance Due Now «ACCT_BAL»

Dear «SALUT»,

Our records indicate the above balance is seriously past due. Please remit the balance due immediately. Your future registrations and transcripts are on hold pending your payment. If your account is referred to an agency for collection you will be responsible for all collection costs incurred, including court costs and reasonable attorney fees, to the extent permitted by applicable law.

Your current balance with Webster University:	«ACCT_BAL»
Account balance if referred to an agency:	\$ 0.00

To pay your account in full and avoid having this delinquency reported to a credit agency, please send your payment in the amount of «ACCT_BAL» to:

Webster University
Attn: Collections Annex
470 East Lockwood Ave.
St. Louis, MO 63119-3194

Please include your student ID number with your payment. If the account balance is in question, please telephone the Collection Office immediately at 1-800-727-9962. Your prompt attention to this matter is appreciated.

WEBSTER UNIVERSITY
STUDENT ACCOUNT COLLECTIONS

«SVC_LOC»

EXAMPLE 10 – SECOND COLLECTION LETTER

September 26, 2007

FINAL NOTICE

RE: #

Balance Due Now:

Dear :

Your account is seriously past due. To date, we have attempted to resolve this matter without further collection activity. If we do not receive payment in full within 10 days, your account **WILL** be assigned to our collection agency and the credit bureau will be notified of this delinquency. Once assigned, all payments, contact, and correspondence must be made directly to the collection agency. Payments made to Webster University or our processing center does not represent payment in full once your account is assigned.

If your account is referred to our collection agency, you will be responsible for any collection costs incurred. Our agency has been authorized to collect this debt up to and including litigation. If you fail to pay this balance voluntarily, and litigation ensues, there will be additional court costs and reasonable attorney's fees, to the extent permitted by applicable law.

Your current balance with Webster University:	\$855.00
Account balance if referred to an agency:	\$1,139.97

Send payment in full within 10 days to:

Webster University
Attn: Collection Annex
470 East Lockwood Ave.
St. Louis, MO 63119-3194

Please include your student ID number with your payment. You will need to call 1-800-727-9962 to arrange for immediate payment.

WEBSTER UNIVERSITY
STUDENT ACCOUNT COLLECTIONS

MEMP

EXAMPLE 11 – FINAL COLLECTION LETTER

Number of Payments _____ Site: _____

BURSAR OFFICE TRANSMITTAL

Student Account #	Student Name	Check #	Fill in APP (if application fee)	Dollar Amount	Date Received

Prepared by _____ Date Mailed _____

EXAMPLE 12 – PAYMENT TRANSMITTAL

PAYMENT OPTION CODES

Select one or more options:

DB	Direct Bill to Employer Student must have letter/voucher authorizing Webster University to bill the employer. Submit vouchers/letters to Christina Shelton in the Bursar Office.
TA	Tuition Assistance – Military & Government (Civil Service) Student must have TA form authorizing Webster University to bill the government. Submit TA forms to Cyndi Pruett in the Bursar Office. (Forms 1556, 2171,1227)
VA	VA Benefits. Submit certification documents. Payment due 3 weeks after class ends.
VR	Vocational Rehab. Submit authorization to Christina Shelton in the Bursar Office.
ER	Employer Reimbursement – Payment due 3 weeks after class ends Student must have employer letter verifying employment and tuition reimbursement program.
FA	Financial Aid – Loans, Scholarships, Grants
PD	Pay in Full – Payment Due on the student’s account two weeks before start of class
TM	Advanced Education System(AES) – monthly payment plan No down payment required, but may be made, if desired, to reduce monthly pay amount. Student must fill out AES contract. \$25 Fee.
TR	Tuition Remission - Webster University Employees and families Remission form must be turned in for removal of charges. Form goes to Judy Helfrich, Bursar Office, WH 101.

EXAMPLE 13 - PAYMENT OPTION CODES

