



## **ANA G MENDEZ UNIVERSITY STUDENT CONSUMER INFORMATION Payment and Refund Policy**

### **Introduction / Purpose**

Previously known as the “Fiscal Policy”, this policy outlines administrative policy provisions with respect to the payment and refund of fees and a variety of specialized fee assessment issues. All students are responsible for the payment of the total cost of their studies. At the time of enrollment, the student must identify their payment method.

### **General Provisions**

1. Tuition rates and fees are established annually by the university and are published on AGMU website and may be replicated in Academic Catalogs, schedules, other university websites, and similar publications.
2. All students must pay their tuition and fees in full or should guarantee the funding for the total tuition payment using financial aid available to them, such as Pell Grant, Direct Loans, and/or Agency Grants.
3. The University facilitates different alternatives (if applicable) to assist students to finance the costs of their studies.
4. A student may have a maximum balance of up to \$3,000 in total debt for the academic year.
5. Students are able to request a payment plan, in accordance with the limits set forth in provision one (1), to pay off their total debt. Students using a payment plan must pay their outstanding balance on or before that semester’s published withdrawal deadlines. These deadlines are updated annually and are outlined in the Academic Catalog on the website.
6. Students can officialize their enrollment, once they make an initial payment, or guarantee the funding via financial aid (student loans or other) equal to or greater than ten percent (10%) of their total account balance. International students can officialize their enrollment, once they make an initial payment equal or greater than 50% of their total account balance.
7. A fifty-dollar (\$50.00) penalty fee will be charged to the student’s account if they do not comply with the payment plan schedule deadlines. This penalty does not apply to Veterans using VA benefits Chapter 31 & 33 and students using military benefits.
8. Official enrollment will not be authorized for those students with an outstanding balance greater

than two-hundred dollars (\$200.00) from previous academic year(s).

9. Students will not receive official documents (transcripts, graduation certification, etc.) and will not have access to see grades through the student portal, if they have any outstanding balance with the University over \$200 from previous semesters.
10. It is the student's responsibility to be informed regarding the University's costs and payment rules as indicated in the Tuition and Fees Bulletin available on the university website.
11. The student's tuition costs will be calculated based on credit hours of each course and fees based on the Cost Bulletin on the university website.
12. No charge will be made for applying for admission.
13. The following payment methods are accepted by the University: cash, debit/credit cards, money orders, or certified checks, and/or online payments.
14. With the exception of international students and students using VA Benefits, students will be enrolled and officialized via the University's automatic enrollment process.
15. Students must comply with all established University withdrawal and refund policies and deadlines.
16. The university retains all legal and equitable remedies to collect unpaid debts and will apply these remedies as appropriate and in accordance with university policy. Students with outstanding debt balances may be referred to third party debt collection agencies.

#### **Doctoral and Graduate Students**

1. Doctoral and graduate students may officialize their enrollment, once they make an initial payment, or guarantee the funding via financial aid (student loans or other) equal to or greater than ten percent (10%) of their total account balance.
2. Any outstanding balance must be paid in full on or before the dates set forth above in the *General Provision Section*.

#### **I-20 Students**

1. To be enrolled, all international students must provide the required documents for admission, I-20, and Certification of Finance.
2. International students can officialize their enrollment, once they make an initial payment, equal to or greater than fifty percent (50%) of their total account balance.
3. Any outstanding balance must be paid in full on or before the dates set forth above in the *General Provision Section*.

#### **VA Students**

Students using Veteran Affairs (VA) benefits must provide the VA Certification Letter, based on the type of Chapter the student will be utilizing. The amount VA pays is based on the type of training program and training time. All VA students are responsible to meet all chapter's requirements to receive their VA payment benefit. If the student does not complete all the requirements, the student is responsible for the resulting debt with the institution.

1. Post 9/11 Veterans Benefits students and Chapter 33 and Vocational Rehabilitation Chapter 31 students may officialize their enrollment, once they present the VA Certification Letter, or guarantee the funding via financial aid (student loans or other).
2. Dependent's Educational Assistance Chapter 35 and Montgomery GI Bill Chapter 30 students may officialize their enrollment, once they make an initial payment, or guarantee the funding via financial aid (student loans or other) equal to or greater than 10% (ten) percent of their total account balance.

Reserve Educational Assistance Program 1606 Chapter students or Reserve Educational Assistance Program 1607 Chapter students may officialize their enrollment, once they make an initial payment, or guarantee the funding via financial aid (student loans or other) equal to or greater than 10% (ten) percent of their total account balance.

### **Refund for Non-Attendance or Withdrawal Courses**

1. **PROCESS TO CANCEL/WITHDRAW** – Cancellation and Withdrawals can be made in person, by email, by certified mail, or by administrative action. They cannot be made via phone or third parties. Refunds will be processed within 30 days of termination of student's enrollment or receipt of Cancellation Notice from the student. All refunds are less any amounts owed to the university.
2. **ENROLLMENT CANCELLATION** – Any student who cancels their enrollment on or before the first day of classes will have 100% of the tuition and fees refunded.
3. **WITHDRAWAL PRIOR TO THE ADD/DROP DEADLINE** – If the student withdraws by the add/drop deadline, the student will be refunded 100% of tuition and fees, as well as any funds paid to the University for supplies, books, or equipment which can be and are returned to the institution.
4. **NON-ATTENDANCE** – Any student who are marked as "non-attending" by their faculty during the established Census period will be automatically withdrawn and will be responsible for 25% of tuition cost of the enrolled course. Federal Aid cannot be used to pay the 25% outstanding balance.
5. **MID-POINT** – Any student who obtains a "WF" in all their courses at the end of the semester will be responsible for 50% of the total cost of their tuition cost and financial aid will be adjusted to 50%. The student will be responsible for the outstanding balance.
6. **PARTIAL WITHDRAWAL** – Students who withdraw from one of their enrolled courses after the add/drop period will be responsible for 100% of tuition and fees. Financial Aid and VA/Military benefits could also be impacted. Students should meet with a Financial Aid Officer prior to requesting a withdrawal to understand the full financial impact.
7. **TOTAL WITHDRAWAL** – Students who request a total withdrawal of courses, after the add/drop period, but through 60% of the term registered, will be reimbursed according to the following formula: Total days elapsed/total term days= % total cost. Financial Aid and VA/Military benefits could also be impacted. Students should meet with a Financial Aid Officer prior to requesting a withdrawal to understand the full financial impact. After 60% of the total days of the term has elapsed, the student will be responsible for 100% of tuition and fees.
8. **RETURN OF TITLE IV FUNDS (R2T4)** – A pro-rated portion of any Federal Title IV Funds received are returned to the appropriate program for a student who withdraws prior to the completion of reaching the 60% point of the term. The formula for Return of Title IV Funds (section 484B of the Higher Education Act) also specifies the order in which funds are to be returned to the financial aid programs.

{Order of refund is (1) Unsubsidized Loan – (2) Subsidized Loan – (3) Perkins Loan – (4) PLUS/Grad Loan - (5) PLUS – (6) Pell Grant – (7) FSEOG - (10) other}.

## **Refund Process**

All refunds will be processed according to the following refund guidelines:

1. If the amount paid to the student account exceeds the cost of tuition and fees, a refund check or direct deposit will be processed.
2. Financial Aid refunds will be processed within 14 days after the financial aid funds have been disbursed into the student account.
3. Once a refund has been processed the student will be responsible for any outstanding balances incurred after the refund.
4. Students are responsible for updating their personal contact information with the university.
5. Students have 90 days to deposit the refund check, if the student does not deposit the check within the established time, the check will be canceled, and the funds will be returned to the original funding source.
6. Students should report concerns related to refunds (direct deposit or checks) in writing to their campus Bursar staff.

## **Inactive Students**

Pursuant to University policy, inactive students with outstanding debt to AGMU may be referred to third-party debt collections agencies.