

Policies for Student Account Collections Policy Number

Type of Policy:	Student Financial Services
Last Revised:	February 15, 2021
Review Date:	February 15, 2024
Contact Name:	Louise Biron
Contact Title:	Director of Student Financial Services
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Reason for Policy:	This policy exists to outline policies, procedures, and responsibilities involved in assisting students with unpaid bills.

Each semester, a significant number of students come to campus with unpaid bills. It is in the College's best interest, **and in the student's best interest**, to settle unpaid bills as quickly as possible. As is most often the case, the student or student's parents have missed a critical step in securing aid or loans, and the bill can be settled once the action has been taken.

Resolving unpaid bills as early as possible in the semester benefits the student by avoiding late charges and ensuring that deadlines are met in applying for aid. For the few students who do not have the means to pay, the earlier the student withdraws, the less liability the student will have for tuition, fees, room, board, and other charges.

Students who finish the semester with unpaid bills over \$1000 cannot register for the following semester. If the deadlines have passed for applying for state and federal aid and loans, the student may miss out on any opportunity for assistance with the bill. Unpaid bills **must** be turned over to the NYS Attorney General for collections, leaving students with debt, poor credit scores, and the inability to continue their education (the Attorney General also adds a 22% fee).

Policy Statement:

All areas of the campus will, upon request, direct students to contact Student Financial Services to discuss their bills.

1. Student Financial Services (SFS) will provide Academics, Admissions, Athletics, CAS, CASE, EOP, Career Development, Residential Life, Student Leadership, PACE, and Wellness (other departments as needed/requested) with lists of students who have a balance of over \$XX beginning XX weeks prior to the start of the semester. Staff will follow-up with the students and refer them to SFS to resolve the issue. Lists will be updated regularly. These lists will also be shared with the respective Vice President.
2. Residential students with balances over \$1000 may not be allowed to move-in until SFS signs off. These students will receive a letter when checking in, directing them to see or make an appointment with SFS.

3. During the semester, Resident Directors will hand-deliver letters from SFS to a student's room instructing that student to meet with SFS. The Resident Director's goal will be to have a direct conversation with the student.
4. Staff across campus will work with student leaders, as they are hired for their positions or assume their leadership role, on the importance of paying bills on time. This includes, but is not limited to: Academics, Admissions, Athletics, CAS, CASE, EOP, Career Development, Residential Life, Student Leadership, and Wellness.
5. In instances where it appears a student has no means to pay, SFS may request that the student meet with an SFS representative and a Vice President to discuss the student's withdrawal. Each semester, at the fourth week of instruction onward, SFS may issue and enforce an ultimatum to any students who are not making satisfactory progress toward covering their bills. The Vice Presidents will be available to assist with these meetings.
6. SFS will utilize partial-day meal plan interruptions, when appropriate, to reach students who are unresponsive to contact attempts. Students will be notified in advance and urged to contact SFS to avoid these interruptions. The duration of each interruption will be for one day only, and the meal plan will be reactivated at the end of that day, before dinner. An interruption will cease immediately if and when the student connects with SFS.
7. For possible removal of health insurance, SFS will advise the student to contact the Wellness Center, who will contact the health insurance company to verify utilization of the insurance (the student has to verify they do not want the health insurance). The insurance company makes the final decision on possible reimbursement after the semesterly deadline. SFS will also notify the Wellness Center of a student's withdrawal status so the Wellness Center can provide additional follow-up to the student to expedite contact with the insurance company.
8. Supervisors of students employed on campus will assist SFS with escorting or sending students to SFS when they report to work, when possible.
9. Staff overseeing unpaid leadership positions (including, but not limited to, athletics, residential life, student leadership, and EOP) will assist SFS with escorting or sending student to SFS as reasonably practical.
10. Residential Life will not permit students to upgrade to single rooms if their bills are unpaid.
11. Faculty will review class rosters and withdraw students prior to mid-terms if the students are truly not participating and are beyond the point of no return. Faculty will receive reminders from the Provost's Office at the beginning of the semester and as mid-terms are approaching. This will help to prevent the College from sending a financial aid refund to a student who isn't entitled to all their aid (and putting the campus at risk of absorbing the cost).
12. Students with balances over \$1000 will have a hold placed on their account and will not be allowed to register for classes for the following semester without a sign-off from SFS.
13. Scholarships are contingent upon the remainder of the bill being paid in full. Students with unpaid bills at the end of the semester will have their scholarships removed. They may be added back if the bill is paid in full within 30 days of the semester's end. SFS reserves the right to determine if a scholarship should be restored on a case by case basis.
14. Student Financial Services has the discretion to be more lenient with any student, if the situation warrants it in their professional judgment.

Policy History:

Revision Date	Author/Owner	Description of the action on the revision date
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February 15, 2021	Louise Biron	Adoption of the policy