Title:  #VI-11D. Deferred Tuition Payment Plan

Date:  July 14, 2017 (Replaces version dated March 15, 2017)

A. Overview

In accordance with W. Va. C.S.R. § 135-32.7.1, Tuition and Fees, West Virginia University at Parkersburg (WVUP) may establish a policy that provides deferred payment plan(s) for students allowing them to pay their tuition and fees in installments. Pursuant to Policy E-39, WVUP offers a no interest deferred payment plan through the college to students to assist them in spreading the cost of tuition and fees by allowing them to pay their tuition and fees in installments. According to Policy E-39, the deferred payment plan must provide for full payment of tuition and fees prior to the end of the academic term. Whether paying for tuition and fees out of pocket, using a third-party, or receiving financial aid, paying for student account charges is the responsibility of every WVUP student. As such, all students are expected to make financial arrangements with the WVUP Business Office for the payment of tuition and fees prior to the first day of classes each term.

B. Qualifications

Every WVUP student who is in good financial standing with the college, with the exception addressed in Paragraph C below, qualifies to enter into a no-interest deferred payment arrangement to pay tuition and fees. A student in good financial standing is one who does not owe the college a balance for any prior academic term and has not previously defaulted on a deferred tuition payment plan agreement.

C. International Student Exception

The United States Immigration and Naturalization Service requires all students applying for an F-1 student visa to provide proof of availability of sufficient financial resources to cover the cost of their education while attending a higher education institution abroad. In addition, within 30 days of the student’s arrival in the United States, WVUP is required to certify that any student attending the college on an F-1 student visa has met their financial obligation and is in good standing. For this reason, all students attending under an F-1 student visa must pay their tuition and fees in full prior to the start of classes and may not participate in a deferred payment plan. Failure to comply will result in the immediate administrative withdrawal of the student from all classes and termination of the F-1 visa status in Student and Exchange Visitor Information System (SEVIS).
D. How the Payment Plan Works

1. Deferred payment plans are available for all terms with the exception of six-week summer terms, which must be paid in full before classes begin due to the condensed nature of the term.

2. Any student wishing to enter into a payment plan must contact the WVUP Business Office. WVUP’s Business Office will calculate the total amount of tuition and fees due from the student for the current term.

3. The total tuition and fees due will be reduced by the amount of approved scholarships, third-party payments, financial aid, and waivers to determine the net student responsibility for tuition and fees. In order for financial aid to be considered in this calculation, the student must present his or her financial aid award letter. Any student who expects to receive financial aid but has not received an award letter must immediately contact the WVUP Financial Aid Office to determine the reason why they have not yet received an award letter.

4. The terms of the deferred tuition payment plan agreement are as follows:

   a. The amount of calculated net student responsibility will be due in four equal installments. Summer payment plans will be calculated based on two equal payments due to the shorter length of each summer term.

   b. The initial payment of 25% (50% for Summer Term) of the net student responsibility is due on the day the agreement is signed.

   c. Subsequent payments of 25% of the net student responsibility will be due on the 15th day of the next three consecutive months. For summer terms, the remaining 50% is due 30 days after the start of each term.

   d. There will be a five calendar day grace period after which the agreement is in default.

   e. If a payment is not received within the 5 calendar day grace period a $25 late fee will be applied and the student will be immediately deregistered from their classes.

   f. If payment is not received within the grace period, the deferred payment agreement is considered null and void and the entire remaining balance is payable in full. Additionally, the student will be administratively withdrawn from all courses for which he or she was enrolled. The student
will no longer be permitted to attend classes and will not receive a grade for the course. The student’s official college transcript will note the administrative withdrawal from the courses.

g. If administratively withdrawn from class the student will have 3 days to pay the balance in full to have an opportunity to be re-enrolled into the classes. Re-enrollment is not automatic as the student must contact the instructor for permission to rejoin the class.

5. Any student who is administratively withdrawn from his or her courses for non-payment will remain liable for outstanding balances. If unpaid, these balances will be turned over to a collection agency.

6. Any student who has an outstanding balance will have an administrative hold placed on his or her account and will be unable to register for or drop classes or obtain copies of transcripts. If the student complies with the deferred payment plan and remits the first three payments of the plan in a timely manner, the financial hold will be lifted after the third payment is paid in order to allow the student to take advantage of priority registration. If a student was late in paying any of the first three required payments, the financial hold will remain on their account until the balance is paid in full. Regardless, the final payment of the deferred payment plan must be remitted by the final payment due date or the student will be administratively withdrawn from any classes in which they are enrolled regardless of the term.

WVUP desires to assist all students in completing their education. If a student cannot meet the terms of any financial agreement with the institution, it is important that he or she contact the Business Office promptly at 304-424-8223. The Business Office will make every reasonable effort to assist students.

Responsible Administrator: Vice President of Finance & Administration, 304-424-8224