MANAGING YOUR STUDENT ACCOUNT

Getting Started
1. If you plan to request any type of financial aid, submit a FAFSA and provide all required documentation to the Financial Aid Office.
2. New Students: Complete and return a Student Account Master Payment Agreement.
3. Estimate your payments on the following page.
4. Make payments on schedule. You can sign up for an Automated Clearing House (ACH) electronic funds transfer online.

Financial Aid
Complete and return all the financial aid forms and documents to the Financial Aid Office by June 1, 2016, to keep your information with the Student Accounts Office accurate and up to date. Pending requests and documentation don’t alter your required minimum payments.

To ensure quality service and timely transfer of financial aid to your student account, please direct your financial aid questions to the Financial Aid Office, 888-963-4624 or finaid@westmont.edu.

Student Account Master Payment Agreement
Prior to your first semester at Westmont, you will receive a Student Account Master Payment Agreement, which is a credit agreement between you and the college. This agreement describes the terms for dealing with the unpaid portion of your student charges as well as any student-initiated charges for things such as medicine from the Health Center.

For your convenience, it is only necessary to complete and submit this form once, when you first enroll at Westmont. Please submit the signed copy by Aug. 15, 2016.

BILLING PROCEDURES

Students, and their designees, view their Student Account online and will receive a monthly email reminder to view their Student Account and make appropriate payments. Students designate other individuals, such as parents, by logging in to their online account and inputting the name and email address of each designee under Manage Access.

Beginning on June 15, fall semester billing information and financial aid will be posted at our website. The information will be updated daily, and will reflect the status of each student’s enrollment and financial aid documents at the time of inquiry. Financial aid and student charges may change, subject to additional documents submitted or actions taken by the student.
PAYMENT INFORMATION

Fall Semester Payment Schedule

TWO OPTIONS:
- Pay in Full by Aug. 15
- Payment Plan: 3 payments due Aug. 15, Sept. 15 and Oct. 15

$45 payment plan fee per semester. Participants may sign up for recurring ACH payments online. See back page for additional methods of payment and spring semester payment schedule.

Minimum Initial Payment and Late Fee
Payment is due by August 15, whether you pay in full or make the first of the three payments. If we receive the minimum payment after this date, you must pay a late fee of $150. Westmont may cancel the registration of a student who does not make the minimum initial payment by the first day of the semester.

Finance Charges
We assess finance charges at the end of each month, at a minimum rate of ten percent per annum, based on the unpaid portion of the beginning monthly account balance. We assess charges to all accounts, even when you make the required payments on schedule, and whether or not the account is on the Payment Plan.

Adjustments and Final Payments
Financial aid and student charges are subject to change, and any changes will lead to appropriate modifications to the required monthly payments. You may modify scheduled ACH payment amounts prior to the payment date.

You must pay all charges on your student account in full by the end of October for the fall semester and the end of February for the spring semester to qualify to register for classes and reserve campus housing for the next semester.

How to Make a Payment
You can pay online using the Make a Payment button on our webpage, and you can begin making payments of any amount as early as June 15. You may also pay by check, cash or wire transfer. Please see the website for details.

COSTS AND ESTIMATING SEMESTER MINIMUM PAYMENT DUE

Initial Costs
- Tuition $20,925
- College housing 4,200
- Standard meal plan * 2,555
- Health fee ** 265
- Student activities fee ** 160
- Technology fee ** 100
- Total Charges $28,205

Subtract the following (if applicable):
- 15-meal plan?* - 100
- 10-meal plan?* - 200
- No meal plan? - 2,555
- No college housing? - 4,200
- Total Adjusted Charge A

*All students living in campus residence halls must participate in a meal plan. First-year students must participate in the Standard Meal Plan during their first semester.

**Mandatory fees

Your Financial Aid
Enter per-semester amounts from your most recent financial aid award letter:
- Total financial aid
- Subtract work study
- Total Adjusted Financial Aid B

Your Semester Balance Due
Subtract line B from line A C

Your Minimum Initial Payment
Divide line C by 3

Examples of Additional Fees (subject to change)
Course fees are clearly indicated in the course registration materials.
- Art courses $25-230
- Music courses or private lessons $220-830
- Physical education courses $80-450
- Science lab $125
- Credit by exam (per unit) $50
- Late course add fee $40
- Medical prescriptions Variable
- Parking fee (per semester) $150-200

www.westmont.edu/_offices/business
Is there a difference between the Student Accounts Office and the Financial Aid Office?
Yes. The Student Accounts Office processes billing and payments and provides customer support regarding student charges. The Financial Aid Office processes financial aid applications, awards scholarships and grants, and certifies loan applications.

Can I access my account online?
To access current account balance information, and to view answers to other frequently asked questions, please go to www.westmont.edu/-offices/business.

How can parents receive billing emails?
Students designate other individuals, such as parents, by logging in to their online account and inputting the name and email address of each designee under Manage Access.

How do I get a receipt for my online payment?
Immediately after the payment is authorized, the bank will send you an email with a payment confirmation. That payment will be displayed when you login to your Student Account on the next business day.

Does Westmont accept credit card payments?
No. The credit card merchant fees are prohibitively expensive.

How do I avoid finance charges?
Finance charges are assessed on unpaid Student Account balances every month. Paying your balance in full each month avoids the assessment of finance charges.

How can I get cash on campus?
There is a Union Bank ATM in the Kerr Student Center.