Student Account Information
2015-2016
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, 2015, 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, 2015.

BILLING PROCEDURES

Westmont will send you a link to your billing information via email. Students will receive these emails at their Westmont email address, and parents, guarantors or guardians will receive these messages from Student Accounts only at the addresses provided by the student at the Account Login web page. Unauthorized individuals will not have access to this Student Account web page, nor will they receive messages regarding account updates or actions required. To authorize additional email addresses, visit our website.

During July and August preliminary 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, 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.

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**COSTS AND ESTIMATING SEMESTER MINIMUM PAYMENT DUE**

**Initial Costs**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$20,160</td>
</tr>
<tr>
<td>College housing</td>
<td>4,055</td>
</tr>
<tr>
<td>Standard meal plan *</td>
<td>2,465</td>
</tr>
<tr>
<td>Health fee **</td>
<td>260</td>
</tr>
<tr>
<td>Student activities fee **</td>
<td>160</td>
</tr>
<tr>
<td>Technology fee **</td>
<td>100</td>
</tr>
<tr>
<td><strong>Total Charges</strong></td>
<td>$27,200</td>
</tr>
</tbody>
</table>

Subtract the following (if applicable):

- 15–meal plan?*  - 100 ______
- 10–meal plan?*  - 200 ______
- No meal plan?    - 2,465 ______
- No college housing? - 4,055 ______

**Total Adjusted Charge** ______

*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** ______

**Your Semester Balance Due**

Subtract line B from line A ______

**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.

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Art courses</td>
<td>$25-230</td>
</tr>
<tr>
<td>Music courses or private lessons</td>
<td>$205-765</td>
</tr>
<tr>
<td>Physical education courses</td>
<td>$80-400</td>
</tr>
<tr>
<td>Science lab</td>
<td>$125</td>
</tr>
<tr>
<td>Credit by exam (per unit)</td>
<td>$50</td>
</tr>
<tr>
<td>Late course add fee</td>
<td>$40</td>
</tr>
<tr>
<td>Medical prescriptions</td>
<td>Variable</td>
</tr>
<tr>
<td>Parking fee (per semester)</td>
<td>$150-200</td>
</tr>
</tbody>
</table>

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[www.westmont.edu/_offices/business](http://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.

What can I do on the website?
You can make secure online ACH payments or view the semester charges, financial aid and confirm payments. The website is a good resource—similar to this brochure, but more comprehensive and available all the time, and account transactions will be updated daily.

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.

June 1, 2015  Submit all financial aid forms and documents in order for financial aid to be processed before school begins
Aug. 15, 2015  Pay in full or pay first fall semester payment
New Students: Return completed Student Account Master Payment Agreement to the Student Accounts Office
International Students: payment schedule will be sent with offer of admission
Sept. 15, 2015  Pay second fall semester plan payment
Oct. 15, 2015  Pay third fall semester plan payment
Oct. 31, 2015  Pay remaining fall semester balance
Nov. 2015  Spring ’16 registration
Dec. 15, 2015  Pay in full or pay first spring semester plan payment
Jan. 15, 2016  Pay second spring semester plan payment
Feb. 15, 2016  Pay third spring semester plan payment
March 31, 2016  Pay remaining spring semester balance
April 2016  Fall ’16 registration

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www.westmont.edu/offices/business