Accounts Receivable Presentation

Academic Year 2009-2010 Matriculating Students

Contents of this presentation are subject to change.

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Agenda Items

- Welcome
- A/R Overview
  - Student Billing Procedures
  - Payment Plan Info
  - Military Info
- Recap
- Questions
Family Educational Rights & Privacy Act (FERPA)

- **Authorization for Release of Account Information**
  (on MWU Institutional Financial Aid Application) this gives authorization to a parent/spouse to access your student account information.

- **Student ID # Required** - the Accounts Receivable office will ask for students ID # (not SSN) and birth date before student information is released

*This form can be revised at any time, in writing, or email only.*
What do we require to release your student information?

Student ID #
Tuition

- Tuition and fees are in effect for the entire academic year. Rates are subject to change each year.

- Tuition may be payable over 2, 3 or 4 quarters, depending on the academic schedule of the student.

- 2009 – 2010 tuition rates are available on the MWU website. [http://www.midwestern.edu/Programs_and_Admission/Financial_Aid/Accounts_Receivable.html](http://www.midwestern.edu/Programs_and_Admission/Financial_Aid/Accounts_Receivable.html)

- Extended Study
3 Quarters vs. 4 Quarters

MS1 & MS2  3 Quarters
(based on 9 mo. enrollment)

- Annual Rate $45,469
  Quarters 3 = $15,156.34/qtr

- Stafford Loan
  $8,500 Sub Stafford
  $34,222 Unsub Stafford
  $42,722 Maximum Stafford
  Loan Eligibility per
  Academic Year.

MS3 & MS4  4 Quarters
(based on 12 mo. Enrollment)

- Annual Rate $45,469
  Quarters 4 = $11,367.25/qtr

- Stafford Loan
  $8,500 Sub Stafford
  $38,667 Unsub Stafford
  $47,167 Maximum Stafford
  Loan Eligibility per
  Academic Year.
Student Bills

- Students are **required** to check their university email account regularly to ensure receipt of all billing, adjustments and notices.
- Students are encouraged to make tuition payments online.
- Please remember that in the event you do not receive an email notification regarding your student billing; **YOU ARE STILL RESPONSIBLE** for your account balance.
- Billed 2 to 3 weeks prior to the start of each quarter.
- Billing notification will be sent electronically to your university email account.
- Charges will include tuition, student services fee (1st qtr of AY), on-campus housing, disability & health insurance and miscellaneous fees.
- Matriculation deposit paid to MWU will be credited in 1st qtr.
- Tuition is usually due the Friday after the second week of school. Due date for fall quarter . . . . . . . . . . . . **09/04/09**
COMMUNICATION

- Per policy; all forms of email, by MWU, will be sent via MWU email account only.

Example:

JOHN.DOE@AZWEBMAIL.MIDWESTERN.EDU
Brain Teaser

Why is it important to check your emails from us?

This is how MWU communicates with you.
# Health Insurance Amounts

## DN 1
- Fa09: $773.34
- Wi09: $773.33
- Sp09: $773.33

## PERF 1
- Fa09: $580.00
- Wi09: $580.00
- Sp09: $580.00
- Su10: $580.00

$580.00 = 3 months (entire qtr)

$193.33 = 1/3 of qtr (added each qtr to cover SU10)
Tuition Due Dates For 2009-2010

FALL 09/04/09
WINTER 12/04/09
SPRING 03/12/10
SUMMER 06/11/10
Ways Of Making Tuition Payments

- **Cash/Check**
  - Check 21 Rule (immediate processing/no more floating checks)
  - *There is a $35.00 returned check fee. After 2 returned checks, we will only accept cash, cashiers checks or money orders.*

- **Credit card**
  - (Credit card payments will **not** be accepted on accounts already paid in full. However, the student can provide written authorization (holding of excess funds form) to hold the prepayment for future quarters only after financial aid funds have been applied).

- **MWU online**
  - [https://online.midwestern.edu/](https://online.midwestern.edu/)
  - Online payment plan
  - *(Account balance must be paid in full before the end of each quarter and prior to registering for subsequent quarters)
  - *Financial aid funds will be applied towards the unpaid balance prior to making a payment)*

- **3rd Party Payment**
MWU ID Card System

To make an online payment, please enter the last four digits of the student's Social Security Number, Date of Birth, and PIN below.

**Last four digits of SSN:** [ ] Example: 1234

**Date of birth:** [ ] Example: 01/01/1975

**PIN:** [ ] Example: A1b2 (This is case sensitive)

Enter last 4 of SSN
Enter your date of birth
Create a PIN number

go to: https://online.midwestern.edu
Underneath student login drop down box "quick links"
Click on: Public Access
Tabs at the top Click on: Family
Left hand side tool bar Click on: Tuition Pymt
MWU Online

MWU Online Advantages

- No fee to make a 1 time payment in full for tuition & fees
- No additional Id or password to remember
- View your statement of account 24/7
- Real-time
- Electronic email notification.
Online Payment Plan

- Set up monthly payments
- Payment plans will be effective for the entire quarter
- The plan is interest-free
- $25 fee per quarter (billed to your student account)

All financial aid must be applied toward the unpaid balance due first before accepting student payments.

Payment plan privileges will be revoked in the event of a late payment.
Direct Deposit

- Submit online at: https://online.midwestern.edu/

- Credit Balances will go directly into checking/savings account

- Refund received sooner than a check refund

- MWU will not be held responsible for any fees or charges that are a result of insufficient funds. Verify with your bank that your direct deposit was made

- A direct deposit made in error must immediately be returned to the MWU A/R office.
Policy states: Direct Deposit for financial aid refund checks is mandatory. Students requesting to appeal this mandatory requirement must submit a letter to the Director of Student Financial Services explaining the circumstances that make it impossible for funds to be electronically transmitted to the student's personal checking or savings account.
Validation of Direct Deposit

- MWU validates/prenotes bank accounts daily (when a student has signed up for Direct Deposit) by sending thru a direct deposit for $0.00. If a reject happens, meaning the information you, the student provided online, is not correct information; you will receive a personalized email from Accounts Receivables Office. If you receive this email you must IMMEDIATELY go in and fix the data entry error.

- If you do not receive an email then you correctly signed up for direct deposit. Most banking institutions will show on your bank statement that a deposit from MIDWESTERN UNIVERSITY in the sum of $0.00. If you do not receive this notification from your bank and did not receive an email asking you to correct your information then most likely the information provided is correct. Please feel free to double check the information provided online, by looking off of an Actual Check and NOT a Deposit Slip. Click VIEW and it will show you the information you provided MWU.

GOOD

BAD
Living Expense Refund

- Disbursed quarterly

- If you did not sign up for direct deposit online, refund checks can be picked up Friday, 09/04/09 from 8:00am to 2:00pm in the Barrel III building, Student Financial Services Office. Before the release of your check it will be mandatory to sign up for direct deposit.

- All incoming students will be allowed to pick up refund for fall quarter only.

- Private loan checks made co-payable to MWU and the student; require endorsement before funds can be applied to a student’s account.
How often are you disbursed a living expense refund?

Quarterly
Student Adjustments
(billed after refund is received)

- Additional/missed charges (housing, carport)
- Add/drop classes - date is 2 wks after your classes begin to (1) add a class or (2) drop a class for refund
- Dual Degree charges (billed per credit hour @ a 30% discount)
- Health Insurance (to waive, see Student Services)
- Charges that occur after the quarters due date is due in full or a payment plan established within 10 days of the new charge

PLEASE COMMUNICATE THROUGH OUR OFFICE ONLY TO DISCUSS ANY BILLING ISSUES
Student Adjustments
(billed after refund is received) cont.

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/31</td>
<td>Tuition</td>
<td>$9,563.34</td>
</tr>
<tr>
<td></td>
<td>Student Srvs Fee</td>
<td>$400.00</td>
</tr>
<tr>
<td></td>
<td>Health Insurance</td>
<td>$773.34</td>
</tr>
<tr>
<td></td>
<td>Disability Ins</td>
<td>$38.42</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>FALL QTR CHRGs</strong></td>
<td><strong>$10,775.10</strong></td>
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<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>8/07</td>
<td>Unsub Stafford Loan</td>
<td>$2,833.33</td>
</tr>
<tr>
<td></td>
<td>Sub Stafford Loan</td>
<td>$4,687.66</td>
</tr>
<tr>
<td></td>
<td>Grad Plus Or Private loan</td>
<td>$11,407.33</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>FALL QTR LOANS</strong></td>
<td><strong>(-$18,928.32)</strong></td>
</tr>
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(the difference is a credit balance which is refunded to you)

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<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/14</td>
<td>STUDENT REFUND CHECK</td>
<td>($8,153.22)</td>
</tr>
</tbody>
</table>

(you are now at a zero bal)

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>8/20</td>
<td>Fall Qtr. Housing Charge</td>
<td>$1,890.00</td>
</tr>
</tbody>
</table>

(you now have a **balance of $1,890** due 8/30 for the fall quarter)

**Be aware of your student account balance AT ALL TIMES!!**
Overdue Accounts

- All students are required to pay their balance in full by the tuition due date. If you are on a payment plan, payments are due by the specified dates.

- A 1.5% late fee of your total quarter balance will be accessed 10-days after the first tuition due date for balances over $499; $7.50 flat fee for balances less than $500 and 3-days for the next two payments.

- Past due notices will be sent via MWU e-mail.

- Payment plan may be revoked and future quarterly tuition and fee balances must be paid in full.

- Notification of delinquency will be made to your Dean’s Office.

- Quarterly grades & academic transcripts withheld, as well as online access. Will not be permitted to register for the next quarter. Possible suspension/termination from MWU classes.
What is the due date for the fall quarter?

09/04/09
Partial Course Load Charges
(Less than full-time)

< 12 credit hours/quarter

- Need approval from Academic Dean
- Tuition will be charged on a per credit hour basis
- Calculated based on current quarterly full time tuition charge divided by 12, then multiplied by enrolled credit hours in the quarter to determine the tuition charge
Sample Calculation Of Overload Charges

Physician Assistant student takes 26 credit hours for the fall 2009 quarter. Full-time is 12-23 hrs. Will be charged 3 additional hours for overload

Calculation as follows:

$8,125.00 + $8,125.00/23 =
$8,125.00 + [$353.26 X 3 credits] =
$8,125.00 + $1,059.78 = $9,184.78
Overload Charges
(More than full-time)

- Current quarter’s prescribed course load
- Need approval from Academic Dean
- The annual tuition charge plus additional tuition will be charged for each additional credit hours above the prescribed course load
- Each additional credit hour above the prescribed course load will be multiplied by the additional per credit hour charge
Course Overload Charges (over full-time status)

- Medical Program
  29 credit hrs/qtr

- Pharmacy Program
  21 credit hrs/qtr (first and second year)
  24 credit hrs/qtr (third year)

- Podiatry Program
  27 credit hrs/qtr

All Other Masters Programs
  23 credit hrs/qtr

Please refer to the 09-10 AY MWU Student Catalog for further details
Government Scholarships

The Accounts Receivable Office will need a copy of your acceptance letter and/or Oath of Office from the:

- Military Health Professions (HPSP)
- National Health Service Corp. (NHSC)
- Indian Health Services (IHS)
- Navajo Nations
- Vocational Rehabilitation (Voc Rehab)
  (NO ACCEPTANCE LETTER REQUIRED, SEE A/R)

- The HPSP program pays for tuition, student services fee, health and disability insurance for the student only

- The student will be responsible for applicable charges:
  - On-campus housing and carport fees
  - Outside family health insurance coverage
Office Hours/Contact Information

- 8:00am to 4:30pm Monday through Friday
- If not available, the Office of Student Financial Services may be able to assist you.
- Barrel phase III building, Room 400
  - Phone: 623-572-3324 (Craig)
  - Email: clangx@midwestern.edu
  - Phone: 623-572-3267 (Terri)
  - Email: tpaule@midwestern.edu
  - Phone: 623-572-3782 (JoAnna)
  - Email: jsvobo@midwestern.edu
- Fax: 623-572-3283 (A/R general fax)
  - AZ_Bursar@Midwestern.edu (A/R general email)
Student Account Recap

- Read, stay informed and familiarize yourself with all A/R policies (https://mwunet.midwestern.edu)

- Keep your account current avoid late fees

- Notify us in writing of any changes to your account information

- Our main method of communicating is the university email system. PLEASE READ YOUR EMAILS.

- Do not ignore delinquency situations—advise A/R staff to seek resolution