



## **Student Accounts and Installment Payment Plans**

- A. Payment Due Date:** A student's account balance must be paid in full by the close of business on first day of classes for the semester, as noted on the academic calendar. For study-abroad sessions, a student's account balance must be paid in full by the close of business on the first day of classes in the program, as noted on the International Programs web page. A student's account balance includes tuition, fees, and other educational expenses; the balance may also include items such as fines for overdue library books and parking tickets, outstanding rent for College-owned housing, installment-plan enrollment fees, late fees, and repayment of cash advances.
- B. Acceptable Forms of Payment:** A student's account may be satisfied using one or more of the following forms of payment: federal or private loans, scholarships, grants, cash, check, money order, and some credit cards. If a credit card is used to make payments on the student's account, the College of Law will charge a convenience fee up to the total cost charged by the credit card company to the College of Law for the transaction. The College of Law's Business Office may also approve another acceptable form of payment. Payment must be made in U.S. dollars.
- C. Installment Plan Eligibility:**
1. Installment plans are available for regular fall, spring, and summer attendance on the Gulfport and Tampa campuses, for summer study-abroad programs, and the Autumn in London program. Installment plans are not available for intersession or Spring-Break programs. Educational expenses that may be paid through an installment plan include tuition, fees, on-campus (dorm) fees, meal-plan fees, study-abroad room and board fees (when using Stetson-provided housing), book and material fees for study-abroad programs, and late fees. All other educational expenses owed must be paid when due.
  2. For a student to be eligible to participate in an installment plan, the student must:
    - a. be accepted as a degree student at the College of Law;
    - b. be a U.S. citizen or permanent resident;
    - c. be enrolled in classes for the semester in which the student seeks to use an installment plan;
    - d. owe no past due debt with the College of Law or the University;

- e. lack sufficient available financial aid to pay the full balance owed on the student's account; and
  - f. not have defaulted on a prior deferred payment agreement with the College or University.
3. If a student defaults an installment or deferred payment plan with the College of Law or University, the student will not be eligible to participate in a new installment plan for one calendar year following the cure of the default.
  4. Because international students on a F1 or J1 visa, as a condition of receiving a visa, must have sufficient assets to fund their educational expenses, they are not eligible to enroll in an installment payment plan with the College of Law.
  5. Transient or visiting students are not eligible to enroll in an installment plan with the College of Law.
  6. Dual-degree students may seek to enroll in an installment plan only for amounts owed to the College of Law.

**D. Installment Plans Details:** If a student cannot pay his or her entire account balance by the first day of classes for the semester or of the program in which he or she is enrolled, the student may apply to enroll in an installment payment plan with the College of Law. To avoid the consequences described in Section E, a student must initiate the installment plan process with the Business Office by the close of business on the first day of classes and must execute the required documents and submit the required down payment by the date set forth in the installment plan.

1. **Enrollment fee:** In consideration for the College of Law entering into an installment plan, a \$100 nonrefundable enrollment fee will be added to the student's account each semester that a plan is in place.
2. **General terms:** A student enrolled in an installment plan must execute a Master Promissory Note and adhere to the terms outlined in the approval section of the Installment Plan Enrollment Form.
3. **Down payment:** Upon executing an installment plan, the student must pay at least 20% of the outstanding account balance. The account balance is the amount of eligible expenses due and owing to the College of Law. Federal student financial aid and scholarships serve to reduce a student's account balance, but do not count as a down payment toward remaining amounts owed.

4. **Monthly installments:** Amounts due under the installment plan must then be timely paid in three equal monthly installments from September through November for the fall semester (including the Autumn in London program), and February through April for the spring semester. During the summer semester, timely, equal payments must be made in June and July. The summer semester includes all on-campus sessions and summer study-abroad programs.
  5. **Late installments:** If the College of Law does not receive a student's regular monthly installment by the due date set in the approval section of the Installment Plan Enrollment Form, the student is in default and will be charged a late fee of \$200. The Business Office will notify a student via Stetson email if a payment is not timely received. After one late payment in any semester and corresponding late fee, any additional late payment for the semester will result in a second late fee of \$200 plus cancellation of the installment plan, meaning all remaining amounts owed become immediately due and payable. If the balance is not paid immediately, the student's account will be placed on hold and the student will be subject to cancellation of registration and administrative withdrawal from courses as provided in Section E below. In addition, any late payment resulting in an installment plan cancellation will also result in the student not being eligible for a future installment plan for at least one calendar year.
  6. **Approved financial aid after enrolling in an installment plan:** If a student elects to participate in an installment plan and is subsequently granted new or additional financial aid, the aid will be applied to the tuition and fees currently owed, thus reducing the remaining installment amounts. If the total aid received is greater than the total balance due, the installment plan will be canceled, and any remaining credit will be refunded to the student.
- E. Consequences for Delinquent Student Accounts:** This section will not apply if the student, by the end of the regular add/drop period, has been approved for unconditional financial aid that at least equals the outstanding account balance.
1. **Late fee:** A student who has a balance due and has not enrolled in an installment plan with the Business Office by the close of business on the first day of classes will be assessed a \$200 late fee. "Enrolled" means that the process has been completed, not simply started.
  2. **Account hold:** At the time the late fee is assessed, a non-academic hold will be placed on the student's account. A hold will preclude the student from taking a number of actions, including registering for classes, attending classes, reviewing grades, ordering transcripts, and receiving a diploma. *Late payments and delinquent accounts also may need to be disclosed or reported to appropriate bar officials.* For additional

information, consult the policy on Non-Academic Holds on Student Accounts and Records.

3. **Cancellation of registration and administrative withdrawal from classes:**
  - a. If, by the end of the regular drop/add period for the semester or program, a student has not paid his or her account balance in full or executed an installment payment plan and remitted the required down payment, the student's registration for the semester will be cancelled.
  - b. When registration is cancelled, the student will be administratively withdrawn from all classes, and will not be permitted to attend courses, participate in any College of Law activities, or live in College of Law housing.
  - c. Any classes that a student misses or is precluded from attending under this policy will count as absences under the College of Law's attendance policy and under any professor's written attendance rule that is consistent with the College of Law's policy.
  - d. Reinstatement can be approved only by the Associate Dean for Academic Affairs or the Dean. Except in extraordinary circumstances as determined by the Associate Dean or Dean, the student must demonstrate that he or she has paid all past-due amounts and has the intent and ability to make timely future payments. If a student's registration is cancelled more than once in any semester, the student may not be reinstated during that semester and must provide proof of an ability to pay and meet any other conditions set by the Associate Dean or Dean before being considered for reinstatement for any future semester. In addition, a student may not be reinstated into any class if he or she would have overcut the class before the date of reinstatement.
  - e. Classes for a student whose registration has been cancelled will not be taped or otherwise recorded during the period of administrative withdrawal.
4. **Financial responsibility and bar examiners:** Rule 3-11 of the Florida Rules of the Supreme Court Relating to Admissions to the Bar includes "financial irresponsibility" as a potential basis for further inquiry by The Florida Board of Bar Examiners before it recommends admission to practice. Bar examiners in other jurisdictions often have similar rules. As such, the College of Law may report information about delinquent accounts and late payments to bar examiners and may consider the student's level of financial

responsibility when assessing his or her character and fitness for degree completion and participation in College-sponsored activities.

- F. Questions About and Disputes Arising Under this Policy:** If a student has a question about his or her student account, an account hold, an installment plan, or how this policy operates, the student should contact the Business Office. If a dispute arises under this policy, it will not excuse timely payment; however, the student should first attempt to resolve the dispute with the Executive Director of Budget and Finance. If the dispute cannot be resolved at that level, the student or Executive Director of Business and Finance may refer the matter to the Dean; the decision of the Dean or Dean's designee will be final.

**Cross-references:** Returned Check Policy, Refund of Tuition and Fees, Credit Card Acceptance: Frequently Asked Questions, Outstanding Financial Obligations

*Administrative policy approved June 27, 2011; effective for the Fall 2011 semester (replaces prior policy titled Tuition and Fees).*