



XAVIER UNIVERSITY

Class Registration Cancellation Policy

Effective: 07/15/2018

Last Updated: 04/13/2018

Last Reviewed: 11/06/18

Responsible University Office: Office of the Bursar

Responsible Executive: Vice President, Financial Administration and Chief Business Officer

Scope: Education, Retention, and Accounts Receivable

A. REASON FOR POLICY

Xavier University admits undergraduate and graduate students into its programs regardless of financial need. Payment of tuition and related costs of attendance are basic requirements of maintaining a current enrollment status. The Offices of Admission, Financial Aid, Student Success and Parent/Family Outreach, Athletics, the Center for Diversity and Inclusion, the Center for International Education, Residence Life, the Office of the Graduate School, the Office of the Bursar, and others strive to assist students in identifying financial resources to meet their financial obligations to the University. Ultimate responsibility for payment rests with the student. Xavier will act compassionately and judiciously prior to cancelling a student's registration. However, after various attempts to communicate with students/parents regarding the student's delinquent bursar account, the promise of cancellation has proven, through data collection, to be an effective tool to motivate and retain students.

B. POLICY

Each summer, the Office of the Bursar will create a calendar for the fall and spring semesters. This calendar will outline specific dates and actions associated with the cancellation of students' class registration due to nonpayment. This schedule will conform to the following guidelines:

- A student will receive at least three (3) emails to their Xavier and/or home email address if they are "At Risk" of cancellation.
- Email notifications will also be sent to Authorized Users.
- A student will receive at least one (1) eBill prior to having his/her/their registration cancelled. eBills are static documents which show recent account activity. eBills are published on or about the 15th of each month. Payment is due on the 1st of the following month.
- The Bursar may cancel class registrations up to two (2) times each fall and spring semester due to nonpayment with the option of modifying that plan to something less than two. There is no cancellation process during the summer semester.
- Currently, the Office of the Bursar only conducts class cancellation in the fall semester but can extend it to include the spring semester. To cancel or not cancel in the spring semester is typically determined by the calendar but the decision rests with the Bursar. Will there be enough time to return to work, process payments, and warn/work with the students who are at risk before the start of school will be taken into consideration.

- The first cancellation date is approximately seven (7) days prior to the First-Year students' move-in date. Cancellation, at this point, will generally result in the maximum refund to the student as determined by the University Refund Schedule.
- The second cancellation date is within four (4) weeks after the beginning of the fall semester. A cancellation, at this point, will generally result in a 100% refund for tuition and fees only. Meal plans will follow the Office of the Bursar Refund (Tuition Credit) Schedule while the housing charges, if applicable, may be pro-rated.
- The Bursar is responsible for initiating the cancellation. S/he will coordinate, in advance, the timing of cancellation with the Registrar.
- At the time of cancellation, the Bursar and/or his or her staff, in cooperation with the Financial Aid Office will have reviewed each account to ensure that all possibilities for not cancelling a student's registration have been taken into consideration.
- For students who write insufficient fund checks to bypass either the class cancellation process or the priority registration process, they will receive one email from the Collection Department in the Office of the Bursar giving the student five (5) days to pay by credit card, cash, or bank check before their class registration is cancelled.

1st Cancellation Cycle

Students who will be considered "At Risk" for the first cancellation are:

- Students who received the July (for fall) and/or the December (for spring) eBill and have a balance due greater than the current premium for the undergraduate student health insurance (\$2,690.00 in 201709 and subject to change) for fall and who have not paid their balance in full or not made a payment of at least 25% of the semester balance (after any financial aid) by the eBill due date of August 1st for fall and January 1st for spring. This is independent of the student being enrolled in a payment plan.
- Students with a previous semester balance greater than \$200.00 (amount subject to change).

Note: For fall semester students who did not receive a July eBill and registered after it was published will not be included in this first cancellation. If cancellation were to take place in spring, students who did not receive a December eBill because they registered after it was published will not be included in the first cancellation for spring. Additionally, international students will not be cancelled in the 1st Cancellation Cycle.

2nd Cancellation Cycle

Students who will be considered "At Risk" for the second cancellation are:

- Students who registered after the semester's first eBill was published but before the second eBill was published and have a balance due of greater than the current premium for the undergraduate student health insurance (\$2,690.00 in 201709 and subject to change) and have not paid their account in full or not paid an amount equal to or greater than their minimum due (50% of their balance) by the due date of September 1st and February 1st for spring.
- Students with a previous semester balance greater than \$200.00 (amount subject to change).
- International students who have not paid 50% or more of their balance or made some other official payment arrangement i.e. SACM 3rd party payments.

An "At Risk" student and any designated Authorized Users will be notified by email prior to cancellation.

Re-Registering

Once a student's registration is cancelled, the student must bring his/her/their account current to be permitted to re-register. Students can do so by completing one of the following options:

- Paying the total outstanding semester balance in full.
- Enrolling in the X-Flex payment plan and paying the Enrollment Fee plus the first and/or second installment in full.

- Providing proof of a loan certification (private or federal) to cover the outstanding balance for the semester. Notification of an outside scholarship is not deemed sufficient enough to allow re-enrollment.

Cancelled students will either need to come into the office and pay with cash or check or they will need to pay online through the special link for cancelled students on the “Pay Bill” icon of the Student Hub.

Students whose classes have been cancelled will have all tuition and fees removed from their account. Their account may reflect a zero balance (excluding room, board, past due balances) if they were to view their balance online.

The student will be instructed to view their most recent eBill to determine the amount to pay. If they are paying in full, they will pay the full amount listed on the most recent eBill. If they intend to enroll in the payment plan, the student will be instructed to pay the Enrollment Fee plus 25% or 50% of the balance owed depending on if one or two payments are due on the payment plan.

Important Notes:

Students are not guaranteed their original schedule if their courses are cancelled for non-payment. If a student’s classes are cancelled in error, we will work diligently with the Office of the Registrar or the appropriate program office/Director/Dean in an attempt to obtain the student’s original schedule.

If there is a fall semester housing assignment for the student, the Office of Residence Life may attempt to contact the student prior to their arrival to notify them that they will not be permitted to move into their room on campus until their account is brought up-to-date. A “flag” may be placed on their housing move-in information prohibiting room access in the event the student comes to campus anyway. If applicable, the student may be charged a daily rate for room and a pro-rated board charge for services used during his/her/their time on campus.

The Cancellation Committee, which meets annually during the summer, consists of representatives from a wide variety of offices across campus. These include representatives from Admission, Enrollment Management, Bursar, Financial aid, Registrar, Center for International Education, Center for Diversity and Inclusion, McGrath Health and Wellness, Residence Life, Student Affairs, Graduate Services, College of Business (undergraduate and graduate), College of Arts and Sciences, College of Professional Services, Athletics, Financial Administration, ConneX, College of Nursing, Psychology, Academic Advising, and Office of Institutional Research. A number of years ago, when the Committee was first formed, we collaboratively worked to build a timeline detailing all of the events leading up to and after class registration cancellation. A copy of that timeline is included in this policy under Section D. Procedures. Every year since that timeline was completed, the annual meeting is used to answer any questions and verify that everyone is on the same page. The members of the committee know that it’s all of our responsibility to do all we can to assist students/families in paying for their education at Xavier University. To that end, most, if not all, of the committee members become engaged in contacting students/families and working one-on-one with them to resolve any hurdles that may be keeping them from beginning the semester in good financial standing.

SCOPE

This policy applies to all students with the exception of XMBA, MBA Offsite, and/or other programs as determined by the Bursar.

C. DEFINITIONS

Alternative Loan- A loan through a bank or a credit union for which a student can apply. The loan will take 4-6 weeks to be processed and the Office of Student Financial Assistance will process and disburse the loan to the student's bursar account.

At Risk- Students with balances greater than \$200.00 (amount subject to change) from a previous semester are deemed to be At Risk. Students with balances greater than the current health insurance premium (\$2,690.00 for 201709 and subject to change) for the current semester are deemed to be At Risk. A BA Hold (defined below) will be placed on the At Risk student's bursar account to prevent any changes to the student's registration.

Authorized User- Authorized Users have the ability to view and pay their student's bursar bill online. Students can designate authorized users online through the Pay Bill icon on the Student Hub.

Bursar Hold- The Office of the Bursar can lock a student's account by applying a 'hold' code to the student's record. The hold prevents any academic transactions, including the adding/ dropping of classes or registering for a new term. This hold will also prevent the student from receiving a diploma or an official transcript. The hold process is almost exclusively used on delinquent accounts. Bursar holds used in the cancellation process include:

BP Hold- Applied to a student's bursar account if the student is registered but has not enrolled in a payment plan and agreed to the Terms and Conditions of the plan. This hold blocks future registration until the student has enrolled in their selected installment plan. This process is run systematically on a weekly basis to capture newly registered students. A systematic weekly email reminder is sent to the student's Xavier email account until they have successfully enrolled in a payment plan.

BB Hold- Applied to the student's bursar account once they have enrolled in their selected payment plan. This hold is used as an 'indicator' of their payment plan and does not restrict registration, release of transcripts and/or diploma. The SOAHOLD screen in Banner is populated and a BB Hold is applied with an active beginning and ending date for the current semester. This process runs in a sleep/wake mode (updates every 120 seconds). The new BB Hold triggers the BP Hold to expire and stops future weekly email notices.

BA Hold- Applied to a student's bursar account if the student has a past due balance on their payment plan. This hold blocks future registration, dropping and adding classes, the release of transcripts and/or diploma. This process is run in sleep/wake mode (updates every 120 seconds). The BA Hold process is run prior to the University's priority registration period. Therefore, a student who may have a past due balance from a prior semester will have this hold preventing future registration and the release of their transcripts and diploma. If the student makes a payment which drops their balance due below \$200.00 (amount subject to change), the BA Hold will systematically expire.

Cancellation of a student registration due to non-payment- The act of officially removing a student's class schedule from Banner when the balance due to the University remains unpaid. The removal of the record prevents a student from being able to receive grades and, in effect, attend classes. This act also results in the loss of student status by the individual.

Current balance- A student's bursar balance is considered current if the balance due is less than the prevailing premium for the health insurance policy (\$2,690.00 for 201709 and subject to change) and does not owe any previous semester balance. A student is charged monthly late fees on any unpaid balance.

eBill- A static, online invoice that displays the same information as traditional paper billing statements. It provides convenient access from any computer with an Internet connection. Information is secure and confidential. The eBill can only be viewed by the student and any Authorized User(s). There are no mailing and postal delays.

The Office of the Bursar publishes eBills on the 15th of each month (or the previous business day if the 15th falls on a weekend or holiday) for accounts that have a balance due and/or any new account activity since the last eBill was published.

Ghosts- Students who have indicated, via the paying of deposits and registering for classes, that they will be attending Xavier University when, in fact, they decided to attend elsewhere but didn't tell anyone at Xavier University. Ghosts take up seats in the classroom that could be used for someone else.

Health Insurance- All Xavier undergraduate students and international students with J-1 and F-1 (both undergraduate and graduate) are required to have adequate health insurance and are automatically enrolled. Students must take action to waive the Xavier student health insurance if they already have major medical health insurance. If waived, the charge that appears on the eBill will be reversed on the following month's eBill.

Outside Scholarship- A scholarship that a student will receive from an external organization not related to Xavier.

Student Hub- The web portal (www.xavier.edu/students) a currently enrolled student uses to access and view their eBill, to make online payments, enroll in a payment plan, etc.

X-Flex Payment Plan- Xavier offers a payment plan to students. Students must enroll in the payment plan each semester for which they want to be a participant. There is a mandatory enrollment fee (\$50.00 in 201709 and subject to change) for each semester the Plan is in use. The payment plan is comprised of four (4) installments for the fall and spring semesters and three (3) installments for the summer semester.

D. PROCEDURES

Sample Fall Cancellation Schedule

FALL 2017		
Day	Date	Event
Monday	06/19/17	Cancellation Committee Meeting *
Wednesday	06/21/17	Tuition, Fees Assessed * Effective Date 7/1/17
Wednesday	07/05/17	Email blast: Informational
Friday	07/14/17	First Fall eBill published
Friday	07/14/17	Email to students/Auth Users stating eBill is published
Tuesday	08/01/17	First installment due date
Thursday	08/03/17	First AT RISK Report available on Q: drive for 8/9/17 Cancellation
Thursday	08/03/17	Warning email sent to At Risk students
Tuesday	08/08/17	Warning email-Scheduled to be Cancelled Tomorrow
Wednesday	08/09/17	1st Cancellation: Registered prior to 7/14/17 & Received July eBill
Thursday	08/10/17	Census for Summer
Tuesday	08/15/17	Second Fall eBill published
Tuesday	08/15/17	Email to students/Auth Users stating eBill is published
Wednesday	08/16/17	Move-In for Freshmen begins in the evening
Friday	08/18/17	Financial Aid Disbursement*
Monday	08/21/17	First Day of Classes
Wednesday	08/23/17	Refunds Processed *
Thursday	08/24/17	Email blast: Informational
Friday	09/01/17	Second installment due date
Monday	09/04/17	Labor Day Holiday
Tuesday	09/05/17	First AT RISK Report available on Q: drive for 9/11/2017 Cancellation
Tuesday	09/05/17	Warning email sent to At Risk students
Thursday	09/07/17	Census for Fall
Tuesday	09/12/17	2nd Cancellation: Registered after July eBill/before August eBill
Tuesday	09/12/17	2nd Cancellation: Includes International Students
Friday	09/15/17	Third Fall eBill published
Friday	09/15/17	Email to students/Auth Users stating eBill is published
Sunday	10/01/17	Third Installment due date
Friday	10/13/17	Fourth Fall eBill published
Friday	10/13/17	Email to students/Auth Users stating eBill is published
Wednesday	11/01/17	Fourth Installment due date

* The Office of the Bursar reserves the right to change these dates when necessary.

E. EXHIBITS (if applicable)

Email Notification 1st Warning

Subject: Xavier University's Class Registration Cancellation Notice

Dear Student,

Whether you're a first year college student or a seasoned upper-class student, understanding and navigating our processes can be challenging. That's why we're here to help.

Our records indicate that we have not received the necessary payment for the Fall Semester, 2017. Your account is currently reflecting a past due balance and your Fall Registration is scheduled to be cancelled on Wednesday, August 9, 2017.

The Office of the Bursar published the July eBill on July 14, 2017 and sent an email notification to your Xavier email account. You can view your current balance information if you go to the Student Hub at www.xavier.edu/students click on the *Pay Bill* icon and login.

If you intend on paying your balance in full, please go online and make your payment. You also have the option of enrolling in the Fall 2017 X-Flex Payment Plan. There is a \$50 enrollment fee per semester and a payment schedule will be created that will display the minimum payment necessary to avoid cancellation of your Fall classes.

If you have any unprocessed loans or other financial aid that has not posted to your account, check with your Financial Aid counselor at 513-745-3142. Please notify our office of any additional aid being processed which will cover your outstanding balance so we can hold your registration.

Please make your online payment for the Fall Semester and any previous balance on or before Tuesday, August 8th to avoid class cancellation. Students and Authorized Users can login to the ePayment site and make online payments. Our payment gateway is a secure online process that will immediately post the payment to the student's bursar account. *It is not recommended that payment be put in the mail at this time. We do not go by the postmark date. We go by the date the payment was posted to the student's account.*

Cancellation of your Fall Class Registration is scheduled for Wednesday, August 9, 2017.

For assistance with your tuition account, feel free to e-mail the Office of the Bursar at xubursar@xavier.edu, call 513-745-3435, or visit our office in the Musketeer Mezzanine.

Sincerely,

Pamela C. Hanson
Xavier University
Collection Department
hansonp@xavier.edu
513-745-4841

Email Notification 1st Cancellation Cycle

Subject: Xavier University's Class Registration Cancellation Warning Notice

Your Registration Is Scheduled For Cancellation Tomorrow,

Wednesday, August 9, 2017

Dear Student,

Whether you're a first year college student or a seasoned upper-class student, understanding and navigating our processes can be challenging. That's why we're here to help.

Classes begin on Monday, August 21st, and our records indicate that we have not received the necessary payment for the Fall Semester, 2017. Your account is currently reflecting a past due balance and your Fall Registration is scheduled to be cancelled tomorrow.

You can view your current balance information if you login to the Student Hub at www.xavier.edu/students/. Click on the *Pay Bill* link and enter your username and password. Please make your payment in full. You also have the option of enrolling in the Fall 2017 X-Flex payment plan. A payment schedule will be created and display the minimum payment necessary to avoid cancellation of your Fall classes. There is a \$50.00 enrollment fee per semester for this plan which will be added to the first installment.

Please make your online payment for the Fall Semester and any previous balance today to stop the cancellation of your classes. Authorized Users can login to the ePayment site at <https://commerce.cashnet.com/xavierpay> and make online payments toward their student's account. We recommend that you make your payment through our secure online process to insure immediate credit to your bursar account. *Do not put your payment in the mail at this time. We do not go by postmark date. We go by the date the payment was posted to your student account.*

Cancellation of your Fall Class Registration is scheduled for Wednesday, August 9, 2017.

If your registration is cancelled tomorrow and you then make the necessary payment to re-register, please be informed that there is no guarantee of getting your original class schedule.

For assistance with your tuition account, feel free to e-mail the Office of the Bursar at xubursar@xavier.edu, call 513-745-3435, or visit our office in the Musketeer Mezzanine.

If you have made your payment to bring your account current, please disregard this email.

Sincerely,

Pamela C. Hanson
Xavier University
Collection Department
hansonp@xavier.edu
513-745-4841

Email Notification 2nd Cancellation Cycle

Subject: Xavier University's Class Registration Cancellation Notice

Dear Student,

Whether you're a first year college student or a seasoned upper-class student, understanding and navigating our processes can be challenging. That's why we're here to help.

Our records indicate that we have not received the necessary payment for the Fall Semester, 2017. Your account is currently reflecting a past due balance and your Fall Registration is scheduled to be cancelled on Tuesday, September 12, 2017.

The Office of the Bursar published the August eBill on August 15, 2017 and sent an email notification to your Xavier email account. You can view your current balance information if you go to the Student Hub at www.xavier.edu/students click on the *Pay Bill* icon, and login.

If you intend on paying your balance in full, please go online and make your payment. You also have the option of enrolling in the Fall 2017 X-Flex Payment Plan. There is a \$50 enrollment fee per semester and a payment schedule will be created that will display the minimum payment necessary to avoid cancellation of your Fall classes.

If you have any unprocessed loans or other financial aid that has not posted to your account, check with your Financial Aid counselor at 513-745-3142. Please notify our office of any additional aid being processed which will cover your outstanding balance so we can hold your registration.

Please make your online payment for the Fall Semester and any previous balance on or before Monday, September 11th to avoid class cancellation. Students and Authorized Users can login to the ePayment site and make online payments. Our payment gateway is a secure online process that will immediately post the payment to the student's bursar account. *It is not recommended that payment be put in the mail at this time. We do not go by the postmark date. We go by the date the payment was posted to the student's account.*

Cancellation of your Fall Class Registration is scheduled for Tuesday, September 12, 2017.

For assistance with your tuition account, feel free to e-mail the Office of the Bursar at xubursar@xavier.edu, call 513-745-3435, or visit our office in the Musketeer Mezzanine. Our office hours are Monday through Friday, 8:30am-5:00pm. The Office of the Bursar is closed Monday, September 4th for the Labor Day Holiday.

Sincerely,

Pamela C. Hanson
Xavier University
Collection Department
hansonp@xavier.edu
513-745-4841



POLICY APPROVAL FORM

Policy Name: Class Registration Cancellation Policy

Policy Owner: Henry Saas, Bursar

General Information:

This policy formalizes the cancelling of classes for students who have an outstanding balance and have not made any payment arrangements to settle their account. The process of class cancellation has been in place at Xavier University for over 30 years but it has never been formalized until now. This policy has been reviewed by 45 Xavier employees and their feedback has been considered and appropriately integrated into this document. This policy will become effective January 1, 2018 and will be owned and maintained by the Bursar's Office.

Consultation with appropriate University employees and groups:

Offices of: Admission, Enrollment Management, Bursar, Financial Aid, Registrar, Center for International Education, Center for Diversity and Inclusion, McGrath Health and Wellness, Residence Life, Student Affairs, Graduate Services, College of Business (undergraduate and graduate), College of Arts and Sciences, College of Professional Services, Athletics, Financial Administration, ConneX, College of Nursing, Psychology, Academic Advising, and Office of Institutional Research.

Required approvals:

Bursar:

Henry Saas
Henry Saas

3/22/18
Date

Interim Chief Business Officer:

Steve Storck
Steve Storck, PhD

3-22-18
Date

Provost:

Melissa Baumann
Melissa Baumann, PhD

3/22/18
Date

VP Enrollment Management:

Aaron Meis
Aaron Meis, VP

3/23/18
Date

General Counsel:

Joseph H. Feldhaus
Joseph H. Feldhaus, Esq.

3/22/2018
Date

President's Office:

Signature

Date

Office of University Communications:

Signature

Date