



XAVIER UNIVERSITY

Undergraduate Class Registration Cancellation Policy for Nonpayment

Effective: June 16, 2026

Last Updated: May 2026

Supersedes: All prior versions of the Cancellation Policy and related procedures for undergraduate students

Responsible University Office: Office of the Bursar

Responsible Executive: Vice President for Finance and Administration and Chief Financial Officer

Scope: Education, Retention, Enrollment, and Accounts Receivable

I. Purpose and Institutional Commitment

This policy establishes Xavier University's standards, authority, and procedures governing cancellation of undergraduate student class registrations due to nonpayment of tuition and related educational expenses.

Payment of tuition and associated costs is a condition of enrollment at Xavier University. The University affirms its commitment to balancing fiscal stewardship with student retention, equity and supportive student experience.

Accordingly, this policy adopts a practice that results in a more retention-centered framework. It is aimed at emphasizing proactive communication, financial counseling, individualized review, and cross-functional collaboration prior to cancellation. Registration cancellation is utilized only as a last-resort administrative action after documented outreach and reasonable opportunities for resolution have occurred.

II. Institutional Rationale

Xavier University maintains responsibility to:

- Protect institutional financial sustainability
- Ensure equitable and consistent treatment of students
- Support student persistence and degree completion
- Maintain compliance with federal, state, and accreditation requirements

The Offices of Financial Aid, Care and Support Services, Residence Life, Registrar, Athletics, the Center for Ignatian Belonging, the Center for International Education, Finance and Administration and the Office of the Bursar collaborate to assist students in identifying financial resources and resolving outstanding balances.

While the University will act compassionately and judiciously, the ultimate responsibility for payment rests with the student. Failure to meet this responsibility will result in a student's full schedule of courses being dropped.

III. Policy Statement

The Office of the Bursar will outline and share the calendar for the annual cancellation process by May 31. This calendar will seek to outline specific dates and actions associated with the cancellation of students' class registration due to nonpayment. The calendar will outline:

- Billing publication dates and payment due dates
- Phased communication plans and outreach milestones
- Cancellation Committee Meeting times
- Account review checkpoints
- The established cancellation date(s)

Xavier University will collectively assume the following as guiding principles within this process:

- Registration cancellation is the final recourse following documented outreach and counseling if an account remains unpaid.
- Students actively engaged, who enroll in approved payment arrangements, will not be cancelled if the balance remaining is satisfied.
- Students who have verified financial aid resources will not be cancelled if the balance remaining will be satisfied through those resources.
- Communication will emphasize partnership, clarity, and support of students but ultimately will address the student's financial responsibility.
- Decisions will balance institutional fiscal responsibility with student success and equity considerations.

IV. Population/At Risk Designation

Students may be designated At Risk if they:

- Have not made payment arrangements to satisfy their account balance
- Have an account balance exceeding an established threshold of \$2,500

Financial thresholds and operational parameters are maintained by the Office of the Bursar and may be adjusted annually without formal policy revision, provided adjustments remain consistent with the principles outlined herein and approval is received from the Responsible Executive.

V. Communication and Billing Standards

Students identified as At Risk of cancellation will receive at least three (3) targeted email communications prior to cancellation, including at least one (1) published electronic bill.

When applicable, Authorized Users (designated by the student) will also receive billing notifications, email reminders, and communications on general due dates and procedural standards via other marketing tools (i.e., parent and family newsletter)

A. Phased Communication Model

Communications will include:

- Initial billing notification
- Reminder notice following the due date
- Targeted counseling approach outreach prior to cancellation

Messaging will clearly outline the following details:

- The balance due
- Available payment/payment plan options
- Financial aid processes (when applicable)
- Consequences of nonpayment
- Available support or resources

Students are responsible for reviewing all billing communications and published electronic bills. Failure to review communication does not exempt a student from financial responsibility or cancellation action.

VI. Cancellation Cycle

The Office of the Bursar will conduct one structured cancellation cycle each fall term.

Currently, the Office of the Bursar only conducts class cancellations in the fall semester. The spring academic calendar presents unique operational constraints, including University holiday closure, shortened processing timelines, limited opportunity for payments, and inability to efficiently send student communication prior to the start of the term. Considering these factors, the decision to initiate or defer cancellation activity in the spring semester shall be made by the Bursar after consideration of operational readiness, staffing capacity, and institutional risk.

The target for the first cancellation date is after the established due date has passed and approximately seven (7) days prior to any scheduled priority move-in dates. Cancellation, at this point, will result in the maximum refund to the student as determined by the University Refund Schedule.

The cancellation date will be established annually and shared in advance of the initial fall billing cycle (July 1st). Timing of the cancellation cycle will consider:

- Payment due dates
- Financial aid packaging readiness
 - Student Experience
- Staffing capacity and operational readiness
- Enrollment and retention impact
- Institutional financial risk

A. Required Account Review Prior to Cancellation

Before cancellation is executed, accounts identified as At Risk will undergo individualized review to confirm:

- Financial aid has been reviewed and applied or memo'd where applicable
- Approved payment plans or documented payment arrangements have been evaluated and noted on the student account
- Special circumstances have been considered
- No administrative or system processing errors exist

Students with pending financial aid sufficient to cover balances, verified payment arrangements, documented sponsorship, VA benefits, or other approved circumstances will not receive communication on the cancellation process; however, they may still receive a hold for an account balance that remains outstanding.

B. Institutional Discretion

The Responsible Executive retains discretion in determining final cancellation actions. In extraordinary circumstances, the Responsible Executive may authorize a limited administrative review extension; however, a second formal cancellation cycle will not be conducted without an exceptional approval.

VII. Payment Plan Requirements

The University offers structured payment plans to assist students in meeting tuition obligations in installments. Payment plans are typically offered in five (5), four (4), or three (3) monthly installments aligned with the academic billing cycle. An enrollment fee is assessed at the time of plan selection.

A. Current Plan Structure

- Five-month plans begin July 1 for fall enrollment.
- Four-month plans begin on August 1.
- Three-month plans begin September 1
 - Three-month plans will only remain active until the established due date of that billing cycle. If a student misses the payment deadline, then they will not have access to establish a payment plan and must pay the remaining balance in full

Installment amounts are calculated based on the account balance at the time of enrollment.

B. Initial Installment Requirement (Proposed Standard)

Effective with implementation of this policy revision, enrollment in the payment plan will require payment of the first scheduled installment at the time of plan activation, regardless of plan length.

Enrollment will not be considered complete, and associated holds will not be released, until:

- The payment plan enrollment fee is paid
- The first installment has been successfully processed

This requirement ensures that payment plan participation reflects active financial commitment, provides updates to data in identifying those At Risk, and reduces institutional financial exposure.

C. Administrative Enrollment Authority and Exceptions

The Office of the Bursar retains administrative authority to enroll a student in a payment plan under limited and documented circumstances.

Administrative enrollment may be approved by the Bursar or a designated supervisor when:

- A student is utilizing multiple verified payment sources
- Timing differences between payment sources create temporary balance exposure
- The enrollment supports resolution of a balance while preserving enrollment continuity; or
- Other documented circumstances warrant administrative discretion.

Administrative enrollment does not waive the initial installment requirement unless specifically authorized by the Bursar or designee.

All administrative enrollments must:

- Be documented within the student account record
- Identify the approving supervisor
- Outline the payment structure and expected funding sources; and
- Comply with institutional financial controls.

The University reserves discretion to deny administrative enrollment when it materially increases institutional financial risk.

VIII. Billing assessed after July 1

Students who register after the publication of the initial Fall semester electronic bill and have not yet reached a billing due date for the specific charges, will receive targeted outreach regarding payment expectations

These students may be included in a cancellation cycle only after receiving the appropriate communications. The student must demonstrate financial intent through payment, payment plan enrollment, or verified financial aid.

Beginning with the Fall 2026 term, the Office of the Bursar will process a weekly run of student billing during the month of July. The intent is to ensure that students may view any recent account activity added after the initial billing date.

IX. Period Holds and Registration Adjustments

The Bursar recognizes that billing due dates and administrative hold placement may coincide with academic add/drop periods. To preserve academic flexibility while maintaining appropriate financial controls, the following standards can apply when a financial hold is in place during an official add/drop period.

A. Course Drops

If a student with a Bursar hold seeks to drop a course during the official add/drop period:

- The Office of the Registrar may request approval from the Office of the Bursar to override the hold solely for the purpose of processing the course drop.
- Overrides for drops are permitted when the action will not increase the student's financial obligation.
- Such overrides are limited in scope and do not remove the underlying financial hold.

B. Course Adds

If a student with a Bursar hold seeks to add a course during the official add/drop period:

- The financial impact of the proposed schedule change must be reviewed prior to any override.
- The Office of Financial Aid must verify whether existing or adjusted aid will fully cover the resulting balance.
- If additional charges will create or increase an outstanding balance, the student must remit sufficient payment to prevent an increased past-due balance prior to processing the add.
- Holds will not be automatically waived for course additions that increase financial risk to either the student or University.

C. Changes to Full-Time Status

When a student's course adjustment results in a change to full-time enrollment that may reinstate or increase financial aid:

- Financial Aid must confirm projected aid adjustments prior to a hold override.
- If projected aid does not fully satisfy the outstanding balance or bring the balance below the \$2,500 threshold, the hold shall not be automatically removed.
- The student may be required to remit payment for any remaining balance prior to schedule modification.

D. Administrative Authority and Controls

All hold overrides during the add/drop period must:

- Be documented by the approving office
- Be limited in scope to the specific transaction approved
- Not constitute removal or waiver of the underlying financial obligation

The Bursar reserves discretion to deny registration adjustments that materially increase institutional financial risk.

X. Insufficient Funds and Circumvention

Students who submit payments returned for insufficient funds, or who attempt to bypass cancellation or registration processes through invalid or temporary payment activity, will receive written notification and five (5) business days to remit valid payment using approved methods (i.e., in person cash or money order or credit card online).

Failure to remit valid payment within the stated time frame may result in cancellation or additional administrative action.

XI. Housing and Move-In Considerations

The Office of the Bursar will coordinate with Office of Residence Life regarding housing impacts, communications methods, and general move in policies.

Students will not be denied campus move-in solely due to a pending financial balance when there is reasonable expectation of engagement or resolution prior to the cancellation date.

Students whose registrations are canceled will be restricted from move-in until financial obligations are resolved. Financial or administrative holds may remain in place as appropriate.

Housing access shall not serve as the primary enforcement mechanism when a student is actively engaged in documented resolution efforts.

XII. Re-Registration Following Cancellation

At the time of cancellation, the Office of the Bursar, in cooperation with the Offices of Financial Aid and Care and Support Services will have reviewed each account to ensure that all possibilities for not cancelling a student's registration have been taken into consideration.

Upon determining the selected population of students, the Bursar will identify and communicate with the responsible University executive(s) to confirm administrative removal of a student's courses for nonpayment. Upon confirmation from executive(s), the Bursar will submit the list to the Registrar and request administrative removal. Registrar will confirm the process upon completing the formal cancellation. Bursar will send a final email notification to inform the student they have been administratively dropped from their course registration due to nonpayment.

The Registrar may assist with re-registration manually or by utilizing the system for a more streamlined process.

Students whose registrations are canceled may re-register upon bringing their account current through one of the following:

- Payment of the outstanding balance in full
 - The Office of the Bursar will calculate balance due at time of the most recent statement
- Enrollment in an approved payment plan with required upfront payments satisfied
- Verified loan certification sufficient to cover the balance (requires approval by the Office of Financial Aid).
- Notification of anticipated external funding alone does not permit re-registration. The student must be able to document the payment as initiated and/or to be invoiced, and the balance must still not exceed the threshold after being applied.

Re-registration does not guarantee restoration of the original course schedule. The University will make all reasonable efforts to assist when cancellation occurs in error. The Registrar may pause registration windows if there is enough advanced notice to the campus community, but it is not a requirement of the cancellation process.

XIII. Governance and Oversight

A cross-functional Cancellation Committee will meet annually to review:

- Cancellation timelines
- Enrollment and retention outcomes
- Financial impacts
- Equity considerations
- Student experience data

The Committee will include representatives from the Offices of Enrollment Management and Student Success Financial Aid, Bursar, Registrar, Student Affairs, Residence Life, International Education, Academic Units, Care and Support Services, Dean of Students, Finance and Administration and other relevant offices within the University.

This policy will be reviewed periodically by the Bursar in partnership with the Committee Members to ensure continued alignment with institutional priorities, compliance requirements, financial sustainability, and student success initiatives.

XIV. Operational Alignment

This policy seeks to align with Xavier University's financial policies as it relates to current student information systems, including Transact Payments. Procedural outcomes may change with the implementation of other systems (i.e., Workday Student); impact related to enhanced

processes may require amendments within the current policy. Appropriate approval in these situations is designated with the Responsible University Office and the Responsible Executive.

Procedural details, communication templates, financial thresholds, and system configurations are maintained by the Office of the Bursar in an internal administrative playbook. Adjustments to operational procedures do not require formal policy amendment, provided they remain consistent with the standards articulated herein.

XV. Amendments and Authority

Amendments to this policy require approval of the Executive Cabinet. Upon approval and publication, amendments supersede prior versions.

This policy rescinds and replaces all previous versions and related procedural documents concerning class registration cancellation for nonpayment.

XVI. Exclusions

Groups that will automatically be considered for exclusion by the Bursar will include the following subpopulation of students but this does not guarantee they will not be subject to cancellation if they no longer meet one of the designated criteria :

- Balance below threshold (currently \$2,500)
- Student has enrolled in Payment Plan (first payment is submitted successfully)
- VA students (with prior term balance below \$2,500)
- Employee reimbursement
 - This can be inclusive of dependent if documentation is provided and received but has not yet awarded by the Office of Financial Aid
- Full scholarship student (should be at zero already)
- International students with third party sponsorship only
 - Documentation of the amount and invoice requirements must be submitted
- Health care waiver (if healthcare costs are awaiting removal but have been submitted for waiver and will reduce the amount below the threshold or zero)

In all cases, students who are within any exclusion category are still subject to a final review by the Bursar, and, as long as the student has been appropriately communicated with, may be considered for cancellation.

XVII. Links

[University Refund Schedule](#)
[Tuition and Fees Policies and Sample Calendar](#)

XVIII. History

Those collaborating on the development of the policy were Xavier University Council (XUC), Staff Committee, General Counsel, Cross-functional Cancellation Committee (including Bursar, Financial Aid, Enrollment Management and Student Success, Registrar, Student Affairs, Residence Life, International Education, Academic units, Care and Support Services, Dean of Students, Finance and Administration).

XIX. Review Schedule

Reviewed annually by the Cross-functional Cancellation Committee.
