

# PAYING FOR COLLEGE

## Pay as You Go!

Beginning the evening of the payment deadline for each term, San Jacinto College initiates a Pay-As-You-Go system. Students who have not made a payment in full will be dropped as outlined below. The drop process will include all registrations.

Students registering for the first time or re-registering on or after the initial payment deadline for the term will be required to pay in full the next business day following registration by 11 PM. The balance due must be zero to avoid enrollment cancellation.

Example: Students who register on Monday must be paid in full by 11 PM on Tuesday.

If students have an unpaid balance, the College will take the following actions:

### Totally Unpaid:

For a student who registered for courses and has not made any payment or had any financial aid, third-party billing, or scholarship applied to the account, the College will remove registrations for all courses, and the student will receive an email notification of this action.

### Partially Unpaid:

1. A student registered for some courses and paid for them, but then *added additional courses* and did not pay for the added courses.
2. A student *dropped a course, then added a course* and did not pay the difference.
3. A student's financial aid, third-party billing, or scholarship applied to the account did not cover the entire cost.

If a student's balance does not equal zero, the College will adjust the registration to bring the account balance to zero. The College will drop courses with the latest start date first. Then the College will drop courses according to registration date and time the following business day. Students will receive an email notification of this action.

Students must be sure their financial aid, third-party billing, or scholarship is applied to their account.

## Methods of Payment

San Jacinto College accepts the following methods of payment:

### Web Payments

1. **Credit Cards** – American Express, Discover, MasterCard, or Visa.
2. **Debit Cards** – Must have a MasterCard or Visa affiliation.
3. **WEBCheck** – Must be an individual checking or savings account.
  - a. Students should not use company checks or loan checks from credit cards or other financial institutions online. They will be rejected and result in a \$30 returned check charge.
  - b. The College assesses a \$30 processing charge for each stopped-payment or returned check. An individual who has had a check returned must then pay the College by cash, cashier's check, money order, or credit card.
4. **Installment Payment Plans** that are set up online will capture the scheduled method of payment and use that for future dated

payments. Students may use the Student Account Suite to update a scheduled method of payment for the automated payment process.

### In-person Payments at Any Campus Business Office

1. **Credit Cards**—American Express, Discover, MasterCard, or Visa.
2. **Debit Cards**—Must have a MasterCard or Visa affiliation.
3. **Debit Cards**—PIN Based.
4. **Checks**
  - a. **Personal checks** in which the student is an authorized signer on the account or if the authorized signer on the account is present may be converted to an electronic payment from the account. These are referred to as POP checks. The cashier will inquire as to whether a student agrees to have the check converted to an electronic payment. If the student agrees, the check will be returned to the student upon completion of the cashing transaction along with an electronic agreement receipt.
  - b. **Personal checks** in which the student is **not** an authorized signer on the account and the authorized signer is not present will be processed as a standard paper check and included with the typical deposits of the College.
  - c. **Company checks, cashier checks, money orders, or loan checks from credit cards or other financial institutions** will be processed as a standard paper check and included with the typical deposits of the College.
  - d. **The College assesses a \$30 processing charge** for each stopped-payment or returned check. An individual who has had a check returned must then pay the College by cash, cashier's check, money order, or credit card.
5. **Cash**—Legal currency of the United States.
6. **Third-party Payment**—Payments made by third-party vendors via letters, purchase orders, or invoices must be presented in person to any campus Business Office each semester for the student account to be updated. Students are liable for any unpaid balances.
7. **Exemptions/Scholarships**—Documentation must be submitted in person to any campus Business Office each semester for the student account to be updated. Students are liable for any unpaid balances.

San Jacinto College will not be responsible for multiple holds being placed on a credit or debit card by the bank or the card issuer.

Students paying by cash or check who want to pay in person at any campus Business Office, must pay during the regular business hours on the business day they register.

## Installment Payment Plan (IPP)

An installment payment plan (IPP) is available at any campus Business Office and on the SOS registration system. Students have the opportunity to pay tuition and charges in four payments. The terms include the following: Pay 25 percent of eligible tuition and charges when setting up the payment plan and pay three additional 25 percent payments on specified dates for each term. The College assesses a \$25 charge for this service that is prorated over the payment period. Late payments are charged \$25 each. Students may use the SOS system to set up automatic payments using a credit card or a checking or savings account.

Students who utilize the IPP will still need to follow the regulations for withdrawals and refunds. Students who withdraw from or add one or more classes still must pay the installments on time. The system will recalculate any changes to the future dated installments and prevent loss of registration. No installment payment plan is available for books,

supplies, or cash advances. The financial aid section of this catalog describes other forms of financial assistance. Installment plans must be paid in full before another installment plan can be initiated.

## Credit Card Account Verification – Authorization

An individual who uses a credit card to pay tuition or charges authorizes the College to communicate with the credit card issuer and/or financial institution for the limited purpose of verifying information related to use of the credit card at the College such as verification of an account number, of a transaction, or of a student's signature.

San Jacinto College will not be responsible for multiple holds being placed on a credit or debit card by a bank or the card issuer.

## Delinquent Accounts

Currently enrolled students who are delinquent in repaying a loan, who are responsible for a returned check, or who have failed to timely repay other debts to San Jacinto College (not including library and traffic fines) will receive warning notices informing them that they must pay their debts by a certain date or be withdrawn from all classes. If they do not pay by the designated date, the College may withdraw them from all classes, and they may not be reinstated during that term.

Students must pay all debts—including tuition, charges, fines, returned check penalties, charges for lost equipment, rescinded financial aid, College generated loans, and restitution for loss of or damage to College property – before they may re-enroll, receive a diploma, or receive an official transcript.

Delinquent accounts sent to a collection agency may be reported to the credit bureau.

In the event of failure to pay the Installment Payment Plan (IPP) or Registration Payment Deferment (RPD) at its maturity, and if the same is placed in the hands of an attorney or collection agency, the student shall be responsible for all expenses and expenditures, cost of attorney and/or collection services incurred, protecting the College's interest, rights, and remedies on the IPP or FASTL or returned checks.

The College assesses a late charge of \$25 for late payment of any IPPs or RPDs. The College assesses a \$30 processing charge for each stopped-payment check or returned check. Returned checks include electronically converted checks that have been rejected by the College bank. An individual who has had a check returned must then pay the College by cash, cashier's check, money order, or credit card.

A student who is in default on a government student loan for attendance at San Jacinto College may not receive an official academic transcript or diploma unless the student has made six consecutive voluntary monthly payments on the defaulted loan.

## Refund Policy

To be eligible for a refund, students must officially drop individual courses or completely withdraw from the College by the deadline in the Refund Schedule. Students may find the specific dates for the Refund Schedule online for each term. Specific provisions of the Texas Administrative Code, Title 19, Part I, Chapter 21, Subchapter A, Rule § 21.5 "Refund of Tuition and Charges at Public Community/Junior and Technical Colleges," govern the refund schedule. Only the Texas Legislature or the Texas Higher Education Coordinating Board (THECB) as authorized by the

Legislature, can alter this schedule. Tuition paid directly to the College by a sponsor, donor, or scholarship will be refunded to the source rather than directly to the student.

The College will process refunds only after completion of all other registration responsibilities.

The College will grant refunds for re-determined legal residence only if the student presents proof to the Admissions Office on or before the 12th class day of the fall or spring term or the eighth class day of the summer session.

## Credit Refunds or Financial Aid Disbursements- Payments to Students

BankMobile, the technology and financial services company focused on the higher education market, has been selected to electronically distribute semester credit hour refunds and financial aid disbursements to San Jacinto College students. They do not process dual credit, Continuing and Professional Development, or undocumented students and Parent Plus Loans.

San Jacinto College uses BankMobile to provide a more efficient, safer, and convenient refund disbursing process. This method allows students to have quicker access to funds and provides more options for disbursements of federal financial aid and College credit refunds due to changes in enrollment.

All San Jacinto College students (except the groups identified above) enrolled and marked paid as of the Payment Deadline will receive a Refund Selection Kit with a unique Personal Code in the mail with instructions on how to log on to a secure website. The student will be responsible to sign in to the website and choose a refund preference. If they choose the BankMobile Vibe Account, they will be provided a virtual card, and their actual card will automatically be ordered and mailed to them. Students can reorder an active card with BankMobile. Please be aware there is a \$10 replacement charge for a Vibe Account Card that has already been activated, and it can be reordered by visiting [bankmobilevibe.com](https://bankmobilevibe.com) (<https://bankmobilevibe.com/>).

Students will be asked to confirm their primary email and mailing addresses and select how they would like to receive their refund from BankMobile. Students will be given multiple options including an Automated Clearing House (ACH) transfer to a bank account of their choice; direct deposit to the BankMobile Vibe Account; an optional, no-minimum balance, no-monthly-charge, FDIC-Insured checking account provided by BankMobile; etc. The card also acts as a Debit MasterCard® with acceptance worldwide. Students also have the capability to sign up to receive text and/or email notifications and have access to pay bills online through a secure website.

In addition to the refund disbursement process, BankMobile educates the campus community on the changes and benefits to the process. BankMobile also collects and maintains student bank account information in a safe and protected manner. Students and parents are assured that BankMobile handles all customer service inquiries from students or administration staff in an efficient, confidential, and secure manner.

## Course Withdrawal/Dropping Courses

Students who officially drop an individual course or withdraw from all courses will receive a percentage of the refundable tuition and charges they paid, depending on the effective date of the withdrawal, in

accordance with the state refund schedule, as shown in the Refund Table below.

Specific withdrawal dates and refund dates apply to each course based upon start date and class length. The College website contains a table with details for the different course lengths and appropriate refund periods and percentages. Refund percentages are 100 percent prior to the first day of class and 70 percent, 25 percent, or 0 percent based on specific dates thereafter. The College does not allow 100 percent refunds during course drops/adds after the first day of class.

Once students pay tuition and charges or have financial aid applied, they are considered officially registered until they complete the term or drop individual courses or withdraw from all courses. Simply not attending class or telling the instructor does not constitute course drops. Course drops/withdrawals become official and effective the date they are completed online or in person regardless of the date the student last attended class and even if the student never attended class. A student unable to appear in person must contact the Admissions Office or the Center for Advising, Career, and Transfer.

Canceling a check will not cancel registration nor constitute a drop/withdrawal. Drops/withdrawals may reduce the amount of an individual payment plan (IPP) but the student is responsible for any remaining balance. The College may apply the appropriate refund for College-initiated actions such as, but not limited to, canceled classes, schedule adjustments to be in compliance with College policy, or underpayment of tuition and charges subject to the pay-as-you-go process.

**Refund Table (Semester Credit Hour Charges Retained by the College)**

Tuition Type	100% Refund- All Charges credited back to the student's account	70% Refund- The College retains 30% of the original charges	25% Refund- The College retains 75% of the original charges	0% Refund- The College retains 100% of the original charges
Texas Resident (In-District) Tuition	\$83 per semester credit hour	\$24.90 per semester credit hour	\$62.25 per semester credit hour	\$83 per semester credit hour
Texas Resident (Out-of-District) Tuition	\$144 per semester credit hour	\$43.20 per semester credit hour	\$108 per semester credit hour	\$144 per semester credit hour
Non-Texas Resident Tuition	\$223 per semester credit hour	\$66.90 per semester credit hour	\$167.25 per semester credit hour	\$223 per semester credit hour

The College retains either 0%, 30%, 75%, or 100% of the original charge related to any refundable course charges depending on the specific date of withdrawal.