Q: **Why is this policy being instituted?**
A: In an effort to streamline costs and improve the delivery of customer services, the University has identified this process as an area where simple modifications create a win-win situation by introducing alternate fee payment options that continue to offer students flexibility while minimizing operational expenses to the University.

Q: **When will this policy be in effect?**
A: This policy will become effective starting fall quarter 2004 and will continue into the future. The policy will be enforced between the fee assessment date and the first day of financial aid disbursement. The policy is switched off starting on the first day after financial aid is disbursed and continues to be inactive until the following term's fee assessment date. **During the time the policy is inactive, payments for any and all charges on your BAR account can be paid via credit card (online only).**

Q: **How will this process work exactly and how will I be affected?**
A: Each person will be affected differently based on his/her total anticipated financial aid for a particular term. The expectation is that your aid will pay for a portion (or possibly all) of your outstanding BAR charges at the time aid is disbursed by the Financial Aid Office. Each term, the BAR system will identify the financial aid that will be credited to your BAR account (known as anticipated aid). Total current month charges will be reduced by anticipated aid and the difference between the two will represent the maximum amount you can pay with a credit card.

Example 1:

<table>
<thead>
<tr>
<th>Current charges due:</th>
<th>$2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less anticipated aid:</td>
<td>$1500</td>
</tr>
<tr>
<td><strong>Max Credit Card Pmt</strong></td>
<td><strong>$ 500</strong></td>
</tr>
</tbody>
</table>

Credit card payment policy is enforced during this period. In this example, your maximum payment allowed via credit card is $500.

Example 2:

<table>
<thead>
<tr>
<th>Current charges due:</th>
<th>$2200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less anticipated aid:</td>
<td>$ 300</td>
</tr>
<tr>
<td><strong>Max Credit Card Pmt</strong></td>
<td><strong>$1900</strong></td>
</tr>
</tbody>
</table>

Example 3:

<table>
<thead>
<tr>
<th>Current charges due:</th>
<th>$2400</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less anticipated aid:</td>
<td>$3300</td>
</tr>
<tr>
<td><strong>Max Credit Card Pmt</strong></td>
<td><strong>$ 0</strong></td>
</tr>
</tbody>
</table>

**Fee assessment; Credit card payment policy begins**

**Fall 2004**

**Aug 25th**

**Financial aid disbursement; Credit card payment policy ends next day**

**Sept 20th**
Q: What types of programs are included as part of anticipated aid?
A: Anticipated aid should include any financial resource awarded to you by the Financial Aid Office, a campus department and/or an outside agency. Programs specifically excluded are all work-study programs, paper loan checks delivered for disbursement by a lender, and/or any other checks delivered by an agency and made payable to the student only.

Q: Am I affected by this policy if a portion (or all) of my financial aid is loan funding that comes from a lender as a paper check that must be picked up in person?
A: This process affects only the portion of a student’s aid disbursed via the BAR system. If your aid is disbursed entirely in the form of a paper check from a lender, you will be allowed to pay the full amount of your outstanding BAR balance by credit card. However, if your aid is partially issued through BAR and partially as paper, the portion that goes through BAR will be considered “anticipated aid” and will be subject to this new policy. For example:

```
Total aid available to student:
   Aid to be credited to BAR acct: $1200
   Bank paper check for pick-up: $2500
   Total aid: $3700
```

Since only $1200 can be credited to the student’s BAR acct, only this portion can be considered anticipated aid by the BAR system. In this case, the maximum credit card payment amount would be:

```
Current charges due: $2000
Less anticipated aid: $1200
Max Credit Card Pmt: $  800
```

Q: What happens if my anticipated aid is more than enough to pay off my BAR balance, but only a portion is credited to my account after financial aid disbursements are released?
A: You are responsible for reviewing your BAR account (following the first date that financial aid is released) to confirm that your fees have been paid. If only a partial amount of your aid (or none of your aid) passed to BAR, it will be important for you to determine what may be causing this condition. Once you have resolved the situation, you should once again review your BAR account to confirm fee payment. (Once aid is released, any remaining BAR account balances can be paid by credit card). You must verify that your fees have been paid prior to the drop deadline.

Q: What will happen if my aid will not be here in time to pay fees before the drop deadline?
A: You will be permitted to pay your fees via credit card starting on the first day after financial aid is disbursed. It is important that you ensure your fees have been paid before the class drop deadline. The University will not be responsible for restoring any courses dropped as a result of non-payment of fees.

Q: What other options do I have for paying for my fees?
A: The University will continue to accept cash and/or checks as acceptable forms of payment. Check payments can be mailed or left in the drop box (outside main cashier’s office in Murphy Hall) rather than standing in line. Also, starting in November 2004, PIN-based debit card payments will be accepted for in person payments at the main cashier’s office in Murphy Hall.
Q: **What will happen if my award is reduced after I've made a payment with my credit card?**

A: It is imperative that you monitor your BAR account activity periodically, particularly on:

1. the 20th of the month in which your fees are due—any portion of your fees that will not be covered by a financial aid award needs to be paid by this date to avoid a late fee assessment.
2. the drop deadline—you must verify that your fees are paid on this date to avoid having your classes dropped.

**Q: Will I be notified?**

A: A courtesy email is sent out by the Registrar’s office a few days before classes are dropped if you still show a balance on your account. If you do not receive this email, however, it does not mean that you have a zero balance on your account (it is imperative that you verify that the email address on file with the University is current so that you can receive these notifications). **YOU** are still responsible for confirming that your fees are paid. We cannot emphasize enough the importance of having you periodically check URSA to make sure your account is cleared of all charges.

Q: **What will happen if my awards are still in offer status?**

A: If all your awards are still in offer status, you can pay the full amount of fees with a credit card.

Q: **What if my fee remissions have not been processed (this question pertains to grad students only)?**

A: You can pay the full amount of fees and when the remission benefits are credited to your BAR account, a refund will be generated.

Q: **I am an international student receiving funding to cover the cost of fees, but do not have a Social Security Number/Individual Taxpayer Identification Number. Can I pay for the full amount of fees with a credit card?**

A: Yes. If you are an international student receiving funding and do not have an ITIN/SSN, then the awards will not apply to your BAR account until you obtain a number.

Q: **Who can I contact if I still have questions?**

A: While we expect the implementation of this process to go as smoothly as possible, you are welcome to contact Student Financial Services for any additional questions or clarification on any of this material:

- **Phone:** (310) 825-9194
- **Office:** 1121 Murphy Hall (window service hours: 9 AM to 5 PM)
- **Web addresses:**