

FINANCIAL INFORMATION

The College reserves the right to set appropriate fees and tuition for any special courses which may be offered after publication of this catalog.

Student Financial Obligations & Expectations

Students Responsibility for Information

South Texas College students are responsible for becoming familiar with reviewing, understanding, and abiding by the College's policies, regulations, procedures, requirements, deadlines, and tuition and fees regarding the student financial account as described in all official College publication items. Items of publication include, but are not limited to: Course Catalog, Student Handbook, Course Schedule, Flyers, Posters, Postcards, Due Date Pocket Calendar, Website, Emails and the JagNet portal.

South Texas College reserves the right to modify its policies, regulations, procedures, requirements, deadlines and tuition and fees at any time and as necessary. Once these changes have been made they shall be posted online, whereby they shall take effect immediately. Students are encouraged to check online at southtexascollege.edu for the updated versions of all South Texas College Board of Trustees approved policies, procedures, regulations, requirements, deadlines, and tuition and fees.

Students at South Texas College are responsible for ensuring that the College has their personal contact information such as current mailing address and phone number up-to-date. Students may update this information online using their JagNet account.

South Texas College uses e-mail as the primary method of communication and it is the student's responsibility to activate their email account and review the content regularly. Students may choose to have the official college emails redirected to another address and are not relieved of the responsibilities of the communication that is sent by the College.

Students may not use administrative, clerical or technical billing errors to absolve any financial responsibilities to pay the correct amount of tuition, fees and other associated financial obligations assessed as a result of registration at the College.

Student Financial Obligation

South Texas College wishes to be transparent about the financial expectations of students to the College. All students must acknowledge that they have read and understand the Financial Obligation Agreement terms, three times during the year of their attendance at the college before they can gain access to student information services via the school's online portal referred to as JagNet.

All students are responsible to become familiar with the College's policies regarding the student financial account and the student responsibilities under those policies. The Student Financial Obligation Agreement terms detail the student's responsibility to remit payment for charges incurred at the College as well as repercussions of non-payment. Students must meet all financial

obligations to the College by established deadlines.

To read the Student Financial Obligation Agreement, log in to JagNet. Then, on the left-hand side menu, select 'Student Accounts'. Under 'Payment & Account Information', click on 'Student Financial Obligation Agreement'.

If you have any questions regarding the Student Financial Obligation terms, please contact the Business Office - Cashier Department.

Contact Consent

The contact consent, as part of the Student Financial Obligation Agreement, allows South Texas College, along with its agents and contractors, to contact the student to their current and/or future cellular phone number(s), email address(es) or wireless device(s). This communication may concern delinquent student account(s)/loan(s), and any other debt owed to South Texas College. Agents and contractors may use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in the effort to contact the student. A student may withdraw the Contact Consent by submitting a written request to the South Texas College Cashier's Office.

For any questions regarding the Contact Consent, please directed your inquiries to the Business Office- Cashier Department.

To review the Contact Consent, log in to JagNet. Then, on the left-hand side menu, select 'Student Accounts'. Under 'Payment & Account Information', click on 'Student Financial Obligation Agreement'

Consent To Do Business Electronically With South Texas College

As part of the Student Financial Obligation Agreement, the consent to do business electronically with South Texas College primarily covers institutional student business functions. By agreeing to receive the 1098-T tax forms electronically through online access, students will be able to view and print a paper copy of their 1098-T by accessing their JagNet account.

The consent of receiving the 1098-T tax forms electronically remains in effect until it is withdrawn. A written withdrawal request may be submitted in writing to the South Texas College Cashier's Office.

For any questions regarding the 1098-T opt-in process, please contact the Business Office- Cashier Department.

To read the Consent To Do Business Electronically, log into JagNet; at menu to left, click Student Accounts; at menu to right under Payment & account Information, click Student Financial Obligation Agreement.

Authorization To Use Title IV To Pay For Other Educationally Related Charges

Federal student financial aid can only cover "institutional charges" vs. "non-institutional charges" as defined by the U.S. Department of Education - Federal Student Aid Handbook, Volume 4: Processing Aid and Managing FSA Funds, Chapter 2: Disbursing FSA Funds, 2023-2024. This definition includes current year and prior year charges for tuition and fees, and on-campus room and board, and other

educational expenses that are paid to the school directly; it also includes other fees such as: lab fees, registration fees, and other specialized departmental or college fees associated directly with taking a class. A charge does not have to appear on a student's account to be considered an institutional charge. *Unless the student provides authorization federal financial aid cannot be used for non-institutional charges. These charges include but not limited to: library fines, parking fines, parking permit fees, returned check fees, installment plan processing fees, repeat fees, or any other charges not directly related with enrolling in a course.*

Students may choose to opt-in to provide authorization to pay for non-institutional or other educationally related charges with federal financial aid, and may still owe a balance on the student account in which the class(es) may be dropped for non-payment if the outstanding balance is not secured on a payment plan. The outstanding balance may cause a "hold" for unpaid charges, which would block registration for future semesters, obtaining grades, and receiving transcripts. In addition, failure to make payment may result in the account being sent to a contracted Third Party (Collection Agency) and an adverse report filed to one or more of the national credit bureaus. Student will be responsible for the fees of any collection agency, which may be based on a percentage at a maximum of thirty percent of the debt, and all costs and expenses, including reasonable attorney's fees, late fees, interest and/or court costs, incurred with the collection of any monies due to the College. Fees will be assessed regardless of payment method.

To authorize to use Title IV to pay for other educationally related charges, log into JagNet; at menu to left, click Student Accounts; at menu to right under Payment & Account Information, click Title IV Authorization (Opt-In/Opt-Out).

Admittance to Class

A student with outstanding debts to South Texas College will not be allowed to register until all financial obligations and all Business Office and other applicable holds have been cleared. Failure to pay a debt owed to the College may result in dismissal from attending classes after a specific announced date, ineligibility to take final examinations, and or to register for any future courses. Diplomas and student information will not be released until such debts are paid.

Any unpaid and outstanding balance(s) may be forwarded after 90 days (after the semester has ended), to a contracted Third Party (Collection Agency) to reflect the student's credit worthiness. The student will be responsible for the fees of any collection agency, which may be based on a percentage at a maximum of thirty percent of the debt, and all costs and expenses, including reasonable attorney's fees, late fees, interest and/or court costs, incurred with the collection of any monies due to the College.

Bankruptcy: College tuition, fees and other charges are a debt incurred for educational purposes and are considered a Qualified Educational Loan as defined in section 221 (D)(1) of the Internal Revenue Code. Consequently this debt is not dischargeable under the United States Bankruptcy Section 523(a)(8), and may not be dischargeable in bankruptcy. In addition, student may still owe the debt to the college after the bankruptcy.

Registration

A designated registration period will be set aside each term or semester to allow students to enroll. For information on open enrollment

periods, visit the Enrollment Center or the Student Information Center; total tuition and fees will be due at this time. Installment payment plans and the Emergency Loan program are available during the open enrollment period.

South Texas College students are responsible for becoming familiar with the current tuition and fee charges. The tuition and fee charges are per semester and are subject to change upon approval of the Board of Trustees of South Texas College and upon changes in the Texas Higher Education Coordinating Board requirements or other regulatory entity requirements and may be found online at <https://www.southtexascollege.edu/tuition/>.

Payments

Students at South Texas College are responsible for becoming familiar with payment due date for their registered course(es), and for paying the total cost of tuition and fees by means of cash, personal check, credit card (Visa, Discover, and MasterCard), money orders or a cashier's check. Students may mail-in their payment. Mailed payments must be received and processed by the due date. *Please note that each registration course may have a different payment due date.*

Payment Methods:

Online:

- **Current Term Balance:**
View & Pay your balance in JagNet; at menu to left, click Student Accounts > Pay My Bill.
- **Emergency Loans and Prior Term Balance:**
 - View & Pay your balance via JagNet:
Under Student Apps click: Customer Web Access (CWA icon); Login using your JagNet credentials or,
 - View & Pay your balance via Customer Web Access (CWA):
cwa.southtexascollege.edu (log into CWA using your JagNet credentials)

Phone:

Contact Cashiers Payment Center at:
956-872-3455

In-Person:

Visit any Cashier Office location.

Mail: (Do Not Send Cash)

South Texas College -Attn: Cashiers Department,
P.O. Box 9701, McAllen, TX 78502-9701

Failure to pay the required amount of tuition and fees may cause your classes to be automatically dropped. However, please be aware that you may still be liable for certain fees. This applies to all student accounts that have a remaining outstanding balance and are under financial aid or are being sponsored by a third party, i.e., Texas Rehabilitation Commission, employer or any other source. Students must not assume that they were dropped or withdrawn from their classes, and must follow-up to confirm enrollment status.

Failure to make payment may result in the account being sent to a contracted Third Party (Collection Agency) and an adverse report filed to one or more of the national credit bureaus. Student will be responsible for the fees of any collection agency, which may be based on a percentage at a maximum of thirty percent of the debt. Additionally, all costs and expenses, including reasonable attorney's fees, late fees, interest and/or court costs, incurred with the collection of any monies due to the College. Fees will be assessed regardless of payment method.

Financial Aid credits may be applied to any prior term balances. It is the student's responsibility to follow up on any unpaid balances that must be paid by the student directly. Failure to pay a debt owed to the College may result in dismissal of attending classes after a specific announced date, ineligibility to take final examinations, or to register until such debts are paid. Diplomas and student information will not be released until such debts are paid, or until a payment arrangement has been established.

Insufficient Funds, Stop Payment and Other Returned Checks

Immediate restitution of funds must be made when a check is returned by a bank. Students who have established an insufficient check status on their student account will be required to pay by means of cash, cashier's check, money order or credit card. Checks will not be accepted.

To resolve a returned check, the student must contact the Cashiers' Office to pay for the check. A \$30 fee will be charged for each returned check.

If the check remains unpaid by the end of the semester, the account will become delinquent and will be released to one of the contracted external collection agencies. Any fees imposed by the collection agency, which may be based on a percentage at a maximum of thirty percent of the debt, and all costs and expenses, including reasonable attorney's fees, late fees, interest and/or court costs incurred will be the student's responsibility.

Checks returned by the bank due to accounts closed or stop payments are not re-deposited.

Stopping payment on tuition checks will be treated as an NSF item. A stop payment does not constitute an official withdrawal from the College. An official withdrawal must be processed at the Enrollment Center.

A student who is indebted to South Texas College will not be allowed to register, and or receive any other information until such debts are paid.

Schedule Changes

Adding and Dropping Courses

If you add a class after your initial payment, it is your responsibility to pay the additional tuition and fees immediately. Failure to do so may result in a drop for non-payment and fees may apply.

Students must not assume that they will automatically be dropped or withdrawn from their classes if they do not attend or for non-payment. It is the student's responsibility to follow-up on their enrollment status.

Stopping payment on a tuition check does not constitute an official withdrawal from classes. An official withdrawal occurs when a Schedule Change Form is submitted to and processed at the Enrollment Center or the Student Information Center.

Dropping and adding a course of equal value is considered an even exchange when done on the same day before the twelfth class day during the Fall and Spring semesters, and twelfth class day during the Summer session.

South Texas College will refund a percentage of collected tuition and mandatory fees to students who officially withdraw from their classes,

according to the refund schedule established by the Texas Higher Education Coordinating Board.

Payment Options

Payment options such as Installment Plans or Emergency Loans are subject to availability and are offered during the open enrollment period to pay for tuition and registration fees in payments, and must be renewed each term.

Payment options are a contractual agreement with specified payment due date(s), failure to make payment may result in the account being sent to a contracted Third Party (Collection Agency), and an adverse report filed to one or more of the national credit bureaus. Students are responsible for the fees of any collection agency, which may be based on a percentage at a maximum of thirty percent of the debt, and all costs and expenses, including reasonable attorney's fees, late fees, interest and/or court costs, incurred with the collection of any monies due to the College. Fees will be assessed regardless of payment method.

In addition, students who fail to make payment arrangements or full payment of tuition and fees, including any incidental fees, by the due date may be prohibited from registering for classes until arrangements or full payment is made.

Visit the Cashiers Office for Minimester payment options.

Processing period:

- **Fall, Spring, & Summer Semester** - Payment options are available during the enrollment period: up until the twelfth day of the semester only.

Installment Plans

Eligible students may select an Installment Plan to pay for tuition. For any, installment payments there is a processing fee and an initial payment that are due at the time of enrollment. For payment plan details visit https://finance.southtexascollege.edu/businessoffice/cashiers/installment_plans.html.

To apply, complete the Installment Plan Agreement which is available:

- For instructions visit <https://finance.southtexascollege.edu/businessoffice/cashiers/instructions-installment.html>.
- Online at: <https://jagnet.southtexascollege.edu>.
- In-person at the Cashiers Office

Eligibility Requirements:

- Students must be enrolled at South Texas College for the semester.
- They must be up to date on any prior term payment arrangements.
- Students younger than the applicable age of majority may apply online to execute the installment agreement. Executing this agreement for educational services provided by South Texas College are a necessity, and the minor is contractually obligated pursuant to the "doctrine of necessities."
- Complete the installment plan agreement available online or at the Cashiers' Office.

Incidental fees associated with the Installment Payment Plan:

- A processing fee is due when enrolling into a plan.
- A late payment fee is assessed if the total balance due is not paid by each scheduled due date.
- Fees can be found on the tuition and fees schedule on the Cashiers website.

Installment Plan Payment:

- Installment plan payments due as per Installment Agreement.

Payment Methods:

- Online: View & Pay your balance by logging into JagNet (user login required)
- Phone: Contact the Cashiers Payment Center at: 956-872-3455
- In-Person: Visit any of the Cashier Office location

Emergency Loan Program

Subject to availability.

The Emergency Loan program is a short-term loan to pay for textbooks and/or tuition & fees; therefore the loan must be repaid. For Emergency Loan details visit https://finance.southtexascollege.edu/businessoffice/cashiers/emergency_loans.html.

Emergency Textbook Loan:

- This loan is used to pay any textbooks and/or school supplies.
- There is no initial payment required.
- Textbook loan will be disbursed on any of the scheduled refund dates.
- Loan to be repaid as specified on the promissory note.

Emergency Tuition & Fee Loan:

- This loan is used to pay any Tuition & Fees.
- The initial payment is due at time of application, there is a required percentage to be paid by the student.
- Emergency Loan will cover the remaining balance to be repaid as specified on the promissory note.

Student may apply for an emergency loan during the processing period until funds are exhausted. Please note that the student is responsible for 100% of tuition and fees if Emergency Loan funds are not available.

- Apply online at https://finance.southtexascollege.edu/businessoffice/cashiers/emergency_loans.html.
 - Review Application Process for steps on how to complete the Emergency Loan Application & Promissory Note, upon approval.
- Eligibility Requirements:
 - Students must be enrolled for a minimum of three credit hours.
 - They must be current on any prior term payment arrangements and not be in default with any student loans.
 - Minors younger than the applicable age of majority may apply online to execute the promissory note. Executing this agreement for educational services provided by South Texas College are a necessity, and the minor is contractually

obligated pursuant to the “doctrine of necessities.”

- Emergency Loan Payment:
 - Emergency Loan to be repaid as specified on the promissory note.
- Emergency Loan Payment Methods:
 - View & Pay your balance via Customer Web Access (CWA): cwa.southtexascollege.edu (log into CWA using your JagNet credentials).
 - View & Pay your balance via JagNet: Under Student Apps click: Customer Web Access (CWA icon); Login using your JagNet credentials.
 - Phone: Contact Cashiers Payment Center at: 956-872-3455.
 - In-Person: Visit any of the Cashier Office location.

Third Party Contracts and Scholarships

Third Party contracts constitute written agreements between a third party (i.e., Texas Rehabilitation Commission, WIA) and South Texas College; wherein, payment for tuition and fees for a student is to be paid to South Texas College by a third party. The student must provide the written agreement prior to or on census day and present such agreement or document as a third party voucher, deferment form, or contract to the Student Financial Services office. However, any student registration activity generating a credit balance on the student account may be returned to the third party.

Scholarship checks or scholarship award letters received by the student must be presented to the Student Financial Services office at South Texas College.

Students are responsible to ensure that all requirements of grantors, lenders, employers and other third party payers are met on a timely basis. Students anticipating payment from financial aid or other sources are ultimately responsible for all charges incurred.

Authorizations with payment restrictions or conditions will not be accepted (*i.e., Student must pass coursework with grade of C or better before authorization is valid*)

Invoicing/Billing

After Census Date (approximately 20 days after the start of the semester), an invoice of the outstanding charges will be mailed to the Sponsor/Third Party.

- The full amount is due on the invoice due date (within 30 days).
- If the invoiced amount is not paid by the end of the semester:
 - The contingent Sponsor/Third Party credit on the student’s account will be reversed, and the student will be held responsible to pay this amount to South Texas College.
 - An automatic financial hold will be placed on the student’s account, which will prevent further services until fees are paid in full.
- Check payments should be mailed to the address on the invoice, with a copy of the invoice for proper credit.

Concurrent Enrollment Fees

Students enrolled at two Texas public institutions of higher education.

The total amount of tuition charged at South Texas College may be determined differently if the student registers at more than one Texas public institution of higher education at the same time. Incidental fees are billed by each institution at its regularly authorized rates. The student in this situation is liable for full tuition payment at registration as per Texas Education Code, Title 3 Higher Education, Chapter 54 - Tuition and Fees, Sec. 54.011 Tuition Limit In Cases Of Concurrent Enrollment.

Proof of enrollment in the form of a payment receipt from the concurrent institution is required at the Enrollment Center on a semester basis. During the Fall, Spring, and Summer semesters, proof must be submitted before the twelfth "class day" for evaluation and necessary adjustments. "Class day" refers to South Texas College's scheduled class day, not the student's class meeting days.

Appropriate refunds will be determined by payment method and will be issued either by mail to the student's address on file at the Enrollment Center, or by credit card.