The Student Accounts Office is the office responsible for charging students and collecting payments for the three main categories of expenses which are: registration & tuition fees, on-campus housing, and dining. Furthermore, we’re here to assist students and their families with questions related to charge and payment activity posted to the student’s Cal Poly student account. The 2014-2015 estimated cost of attendance for a California resident undergraduate student is $24,804 which includes an estimate for items such as books and materials, as well as travel and other personal expenses (see Financial Aid webpage for complete breakdown [http://financialaid.calpoly.edu/_finaid/coa1415.html](http://financialaid.calpoly.edu/_finaid/coa1415.html)). Not all of the $24,804 is paid to our office, but a typical freshman living on campus can expect to owe in the neighborhood of $19,000 – $20,500 to the Student Accounts Office next school year. The good news is you don’t have to pay it all at once. There are very specific guidelines for how you should go about paying the expenses, so the majority of this presentation is dedicated to explaining those guidelines.
The first thing you should know is that the three main fee categories: registration & tuition fees, on-campus housing, and dining plan are not all charged or collected in the same manner. In particular, registration & tuition fees are charged on a quarterly basis, whereas housing and dining fees are charged on an annual basis. That’s an important distinction, so please allow us to elaborate. Registration & tuition fees are charged on a quarterly basis – meaning that the fall registration and tuition fee charges will post to the student account in the fall, the winter charges will post in the winter and the spring charges in the spring. The housing and dining fees, on the other hand, are charged on an annual basis – meaning that the charges for the entire year are posted to the student account all at once.

Charges will begin to appear on the student account in mid-July and early August. In the registration & tuition fee category (category also referred to as ‘term’), you’ll only see charges for the fall quarter. But in the housing and dining categories, you’ll see charges for the whole year (assuming the student will be living on-campus). We’d like to add at this point that you should start to think about the charges as being separated in this way: registration & tuition fees verses housing and dining fees. The reason we say this is because not only are they charged differently, but they are paid differently as well.

**Registration & Tuition Fees**

Let’s talk for a minute about registration & tuition fees. For students who do not receive or accept financial aid, registration & tuition fees are due in full each quarter when the charges are posted to the student account. How do you know when the charges are posted? In the fall, charges are posted in late July or early August. They’re considered due at that time, but there is a grace period before they’re considered past due. For fall quarter ONLY, that grace period is longer than normal. The date at which they would be considered past due for Fall 2014 is August 19th. Any student whose registration & tuition fees are not paid by August 19th will have a hold placed on their account, unless they are receiving financial aid. (The procedures for financial-aid students will be discussed later in the presentation.) The hold prevents the student from making changes or updates to his or her class schedule. Specifically, it prevents any adding or swapping of classes. This can be a particular problem for students who are on waitlists for classes, as it prevents students from being advanced from waitlists to enrolled into those
classes until the balance is paid and the hold is cleared. August 19th isn’t the only deadline you should be aware of. If the fees continue to go unpaid, the student could actually be at risk of being dropped from all enrolled classes. The class cancellation deadline for Fall 2014 is August 26th. This means anyone whose fall registration & tuition fees are not paid as of August 26th (with the exception of financial aid students) may be dropped from all enrolled classes. While class cancellation is not a procedure that we undertake lightly, it does happen, so you need to be mindful of it.

Registration and Tuition Fees

Charged & Due Quarterly at time of registration

Registration & Tuition Fees not deferred by financial aid:

- Fees for block enrolled freshmen viewable August 4th
- Fees past due on August 19th
- Class cancellation for non-payment August 26th

Registration and Tuition Fees

- Fall term fees have an extended due date for all students. Continuing students charged in July.

- Winter, Spring & Summer terms fees are past due if not paid within 4 calendar days of registration.

- Registrations periods: Winter in November, Spring in February, and Summer in April.

Registration & tuition fees for winter and spring work a little bit differently than fall. As we mentioned earlier, winter and spring fees are posted to the student account as soon as the student registers for quarters’ classes. Winter registration generally begins in November and Spring registration generally begins in February, but we can’t tell you specifically this far in advance when you should expect to see those fees, because it ultimately depends on when the student registers (registration rotations are
Another important difference is that unlike fall where you have a few weeks before the registration & tuition fees become past due, in winter and spring, the fees become past due after only four days (again, with the exception of financial aid students). The expectation is that winter and spring fees will be paid at the time the student registers. If you are a parent paying on behalf of your student, this means it is very important that the student lets you know when their registration appointment is approaching, and when they’ve actually registered.

Please don’t be lulled into a false sense of security by the relatively long payment window you have for fall. Once the school year begins, the payment window for registration & tuition fees becomes much shorter. Also, you should also keep in mind that, just like fall, there is a class-cancellation deadline for winter and spring. That deadline does NOT depend on when the student registers. It’s a set date, just like it is for fall, and it usually coincides with the end of the registration rotation period. You can find those dates for upcoming quarters online at the Student Accounts website (Fees and Payment Schedules http://www.afd.calpoly.edu/fees/). If you’re concerned about missing a deadline, you can always pre-pay registration & tuition fees. Just be advised that if you do pre-pay, you should still check the student account after the student registers to be sure that your payment has been applied. Also be advised that paying more than one quarter in advance is generally not a good idea for financial aid students, as any unapplied payment is likely to be refunded along with excess financial aid for the quarter.

To review: registration & tuition fees are posted on a quarterly basis. There is no payment plan for registration & tuition fees. The fees are considered due once posted to the student account. A past due balance will cause a hold to go on the student account which prevents the student from making changes to his or her class schedule, and continued non-payment past the published deadline may result in class cancellation. That is, unless the student is receiving financial aid.

### Financial Aid Deferral of Registration & Tuition Fees

**Financial Aid Deferral**

- Registration and Tuition Fees for students receiving financial aid for the term are ‘deferred’ until the aid disbursement date for the term – usually the Monday of the week before the term begins.

- Deferral is automatic and linked to the Cal Poly financial aid award schedule. Confirm aid award on the ‘Money Matters’ tab of the portal.

- Students receiving aid are exempt from class cancellation and holds related to the term’s registration fees until the scheduled financial aid disbursement date for the term.
For students who receive any amount of financial aid – whether it is in the form of loans, grants, or scholarships – they are exempt from the deadlines we just discussed. Those students qualify for “deferral” of their registration and tuition fees, meaning the payment due date is deferred/extended until the beginning of the quarter when financial aid disburses/posts to student accounts.

Generally speaking, a student’s total financial aid package for the year is divided into thirds with one third of the aid disbursed/posted to the student account near the beginning of each quarter. At Cal Poly, financial aid begins disbursing for each quarter the week before classes start for the terms fall, winter and spring. Summer disbursements usually coincide with the start of classes. (Disbursement dates are available on the Financial Aid webpage).

Financial aid will automatically apply to any eligible deferred fees and any amount left over or ‘excess’ from the quarterly disbursement will be automatically refunded to the student via direct deposit, unless the left over aid is in the form of a Parent Plus Loan. For Parent Plus Loans, the parent has the option of choosing for the refund to go either to the parent or the student. Direct deposit is required for student aid refunds; direct deposit setup is done on the ‘Money Matters’ tab of the student’s my.calpoly.edu portal. We do not require the student to use their own bank account for direct deposit; the account entered can be a joint account or the parent’s bank account. At this time, direct deposit is not available for parent refunds as they do not have self-service portal access.

Students who are receiving financial aid are not expected to pay registration & tuition fees when they post to the student account. They have the option of waiting until the beginning of the quarter when their financial aid disburses and applies directly to their registration & tuition fees. If the aid pays registration & tuition fees in full, then no payment is required from the student. If not, the student can pay the difference at that time. This is one of the big advantages of having financial aid. Aside from the money itself, an accepted financial aid award automatically protects the student from the class cancellation process and defers the due date on registration and tuition fees.

We should take a moment to suggest that students and their families who receive financial aid pay close attention to the financial aid “To-Do” list. All financial aid associated “To-Do” list items must be completed to ensure on-time disbursement of financial aid. A late financial aid disbursement would not put the student at risk for class cancellation, but it would create a hold and prevent the student from making any changes to his or her schedule including registering for subsequent quarters. The hold remains until the unpaid balance is resolved. The “To-Do” list can be found in the “student center” area of the student portal or from a link on the ‘Money Matters’ tab.
On-Campus Housing & Dining Plan

Charged Annually in August

Payment Options:
- Annual payment due between August 7th – 15th
- Monthly installments due Sept 1st thru April 1st
- Financial aid deferral

Now that you’ve taken care of registration & tuition fees... what about housing and dining? As we said earlier, housing and dining fees differ from registration & tuition fees in that housing and dining fees are charged annually. Charges for the entire year (less any initial payment) are posted to the student account all at once, usually in early August. That doesn’t mean you have to pay them all at once, although you can if you like. If you’re interested in paying either one or both of these charges in one lump sum, the window of time to do so for the 2014-2015 school year is between August 7th and August 15th. As with all payments, we recommend making the payment online through the student portal, in order to ensure that your payment is received by the deadline. If you choose to mail a check, please allow 10 business days for delivery.

If the housing and dining annual charges are not paid in full by August 15th, the student will be automatically enrolled into an installment payment plan with the first installment due September 1st. Monthly payments will continue to be due on the first of each month, all the way through April 1st, at which time the charges should be paid in full for the year. Please note that the final payment is due in April, even though the students are living on-campus through June. This means you are always effectively “paying ahead”. The amount due each month depends on the student’s housing assignment and housing charges. Students receive a monthly email reminder around the 20th of the month that they have a housing or dining payment due the 1st of the following month. There is a one-time $21 fee for each expense being paid via the Installment Plan. That’s $21 per expense, not per payment, which means paying for housing AND dining in installments costs a grand total of $42 extra over paying in full by August 15th. Late installment payments are subject to a $25 late fee per expense, which does NOT need to be paid separately, but rather would be reflected in the amount due for subsequent months. Students would never be at risk for class cancellation due to late payment of housing or dining fees, but their ability to register for the next quarter could be impacted until the past-due balance is resolved. Freshman Housing and Dining Plan Prices and Due Dates are available on the University Housing webpages at http://housing.calpoly.edu/content/student_housing_freshman_fees.
Financial Aid Deferral of Housing & Dining

We mentioned a moment ago that anyone who didn’t pay the housing or dining charges in full by August 15th would be automatically enrolled into an installment payment plan. Once again, there is an exception for financial aid students, although the exception works a little bit differently for housing and dining than it does for registration & tuition fees. Students with sufficient aid can qualify for financial aid “deferral” of housing and/or dining charges, meaning that the charges can be paid directly out of their financial aid when it disburses each quarter. But there are certain restrictions. For example, there is an order to how financial aid is applied. First aid is applied to registration & tuition fees. Then, if there’s enough aid remaining to pay 100% of housing, it will be applied to housing fees. Then, if there’s enough aid remaining to pay 100% of dining, it will be applied to dining fees. All of our systems are set up with this order in mind, so we’re afraid there isn’t really room for flexibility. Occasionally we’ll have a student ask if they can pay registration fees out-of-pocket and then have the financial aid pay housing. Unfortunately the answer is “no,” and if the student tries to do it anyway, it causes serious complications for us as well as the student. So please be advised that the order of application for financial aid is: registration & tuition fees, then housing, then dining. The next important item to know is that in order to qualify for financial aid deferral of housing or dining, there needs to be enough aid to pay the expense in full.

As you may remember, with registration & tuition fees, you have the ability to let financial aid pay off as much as it can and then just pay the difference each quarter. You don’t have that same option with housing or dining. Since we’re collecting those fees on behalf of a Cal Poly auxiliary, we just can’t be as flexible. What this means for you is that in order to have housing paid directly out of financial aid, there needs to be enough aid to pay registration & tuition fees in full AND housing in full as well. In order to have dining paid by financial aid, there needs to be enough aid to pay registration & tuition fees in full, AND housing in full, AND dining in full. We do not have the ability to allow partial payment of housing or dining by financial aid. If a student does not have enough aid to pay one or both of those expenses in
full, then the student is responsible for paying that entire expense in full, either in one lump sum or in monthly installments as discussed previously. Then, at the beginning of the quarter, when that quarter’s financial aid disburses, any aid left over after deferred expenses are paid will be refunded to the student. You could consider the refund a partial reimbursement of installment payments made or use the refund for other expenses such as books and supplies.

For example, let’s say a student had enough aid to pay registration & tuition fees for the whole year, as well as housing, but only had $1000 left over. That $1000 is not going to be enough to pay the dining charges for the year. In that scenario, the student shouldn’t need to make any registration & tuition payment or any housing payments. That should all be paid directly by the student’s aid. However, the student would be expected to make any and all dining payments out of pocket. This would include the initial payment, as well as the September 1st payment for students who elect to pay in installments. Then, when the student’s fall financial aid is disbursed late in September, there should be approximately $333 dollars left over after that quarter’s registration & tuition and housing fees are paid (one third of $1000). This left-over amount would be refunded the student. Certainly one of the things the student could do with this refund is turn around and use it to help make the October 1st dining payment, but it’s up to the student (or the student’s family) to do this proactively. We would not have the ability to take that financial aid refund and apply it to dining automatically.
The amount of aid necessary to defer housing fees is listed below and available on the Student Accounts webpage at [http://www.afd.calpoly.edu/Student_Accounts/financial_aid_defer.asp](http://www.afd.calpoly.edu/Student_Accounts/financial_aid_defer.asp). We need to point out, when determining if a student has sufficient aid, we can only consider what we refer to as accepted & “disbursable” financial aid. This means we have to be able to confirm that the money will be released to us by the financial aid office. If an award has not been accepted, we cannot count it. Likewise, we cannot include Federal Work Study money, since that money is paid out as it is earned in the form of a paycheck directly to the student as opposed to us. In addition, we cannot include outside scholarships until they are listed as “disbursable” (meaning that they have been received by Cal Poly) and lastly, we cannot include payment from a 529 account as source of financial aid.

Now let’s take a look at the amount of aid necessary to defer housing AND dining. Invariably there will be those students who end up just a few dollars short of the amount necessary to pay housing or dining in full. If that’s truly the case, contact our office and we may be able to work with you, depending on the circumstances. But please keep in mind that we would only be able to consider making an exception for small variances. The amount of aid necessary to defer dining fees is listed below and available on the Student Accounts webpage at [http://www.afd.calpoly.edu/Student_Accounts/financial_aid_defer.asp](http://www.afd.calpoly.edu/Student_Accounts/financial_aid_defer.asp).

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**Using Financial Aid to Pay Housing and Dining Plan 2014/2015**

**FRESHMEN**

1) Financial Aid Required To Defer Housing Fees  
Must equal or exceed the total of:  
- Registration Fees (Not Including Non-Resident Tuition) and  
- Freshmen Housing Charges for Apartments and Residence Halls

<table>
<thead>
<tr>
<th>STUDENT'S MAJOR</th>
<th>APARTMENT PRIVATE</th>
<th>APARTMENT DOUBLE</th>
<th>RESIDENCE HALL DOUBLE</th>
<th>RESIDENCE HALL TRIPLE</th>
</tr>
</thead>
<tbody>
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<td>$15,711</td>
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</tr>
</tbody>
</table>

*Cal Poly.*
2) Financial Aid Required To Defer Housing and Dining Fees
Must equal or exceed the total of:
- Registration Fees (Not Including Non-Resident Tuition)
- Freshmen Housing Charges for Apartments and Residence Halls
- Dining Plan

<table>
<thead>
<tr>
<th>STUDENT'S MAJOR</th>
<th>APARTMENT PRIVATE</th>
<th>APARTMENT DOUBLE</th>
<th>RESIDENCE HALL DOUBLE</th>
<th>RESIDENCE HALL TRIPLE</th>
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<td>of Business, College of Science &amp; Math, College of</td>
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<td>Architecture &amp; Environmental Design</td>
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<tr>
<td>College of Liberal Arts</td>
<td>$20,574</td>
<td>$18,918</td>
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<td>$18,981</td>
</tr>
</tbody>
</table>

Other Miscellaneous Charges

Miscellaneous charges not eligible for payment by financial aid may post to the student accounts and require personal payment.

Examples are Health Center charges and Housing key replacements.
HOW TO PAY

Now that we’ve hopefully explained when payments are due, let’s talk about how to pay.

We encourage everyone to pay online. The most convenient way to do this is through the my.calpoly.edu student portal. Once in the portal, just click on the ‘Money Matters’ tab, then click the link labeled “Make a Payment Now.” This will take you to CASHNet, Cal Poly’s online payment system. Of course, this assumes the student is logged into the student’s portal, which requires user name and password.
If you are not the student, there are other ways to get to the CASHNet online payment site. From the student accounts webpage, you can click “Online Payment Options,” and that will provide you with a link to the payment system as well. Keep in mind that if you’re not accessing the payment site from the student portal, you will need to know the student’s Cal Poly ID#, as well as the month and day of the student’s birthday.

You’ll notice that it asks you if you’re paying by credit card or e-check. We recommend e-check, as it’s a free service that works with any standard checking or savings account. If you choose instead to pay by credit card, please be advised that your card will be charged a 2.75% service fee in addition to the amount of the item you’re paying. We only accept credit card payments online, so unfortunately there is not a way to pay by credit card and avoid the service fee. Credit cards accepted are MasterCard, American Express, Discover and VISA.

Of course, you can mail in a payment, but please keep in mind that the mail here is often a bit slow. As mentioned earlier, you should allow a full 10 business days for delivery of any payment by mail. We should also point out that students can always make a payment in person at the University Cashiers Office. Just remember that we only take credit card payments online, so payment at the University Cashiers Office would need to be by cash or check.
Before we close, we’d like to touch briefly on the topic of student privacy. As part of SOAR, you may have been made familiar with FERPA regulations. These regulations extend to financial information as well, which means our office is in a difficult position. We understand that in many cases, payment is ultimately coming from the parent and not the student. However, we cannot release details of a student’s account to anyone, including their parents, unless we have that student’s written permission on file. Without permission, we can’t even answer a question as basic as “what is our balance due.” That’s why we encourage students to fill out a permission form and submit it to our office. Keep in mind that each office at Cal Poly has their own policies regarding privacy, so the form that would be submitted to us is specific to our office and the Financial Aid Office only. Officially, it’s called the “Authorization to Release Student Account Information” form, but we usually just call it the FERPA form. The form is available at the Student Accounts webpage, under the subheading “Forms.”

**Parent Access**

The student’s portal is secured by their user name and password. Electronic access for parents to review account balances and make online payments can be setup by the student. User guides are available on the Student Accounts webpage.

Share My Info/ Web Verify – Allows students to create an access code that grants the user view only access to a variety of information available on the student portal. As it is view only, it does not directly connect users to the online payment system. A new improved version of Share My Info will be available in late August or September. Please wait until our release announcement to have the student create a user account for you.

CASHNet Parent PIN – Allows students to create a user account (PIN) for access to the online payment system CASHNet. The online payment system displays summary balance information by category (i.e.
Term, Housing, and Dining). Account balances by term and financial aid awards are available only in the student portal or with the Share My Info/Web Verify access code.

**Resources & Student Accounts Webpages**

While you’re there, you should check out the other informational resources we have available. The constraints of this presentation prevent us from giving an in depth tutorial about how the student portal works. So instead, we’re going to suggest that you take a look at the “User Guides” we have available, as well as the “Fees and Payment Schedules” link, and the “How & When to Pay” link. We consider these items highly recommended reading for the family of any new student. If you have unanswered questions, this is where you’re most likely to find the information. In particular, be on the lookout for references to the “Student Center” area of the Portal, the “Money Matters” Tab of the portal, and the “CASHNet” online payment system, as these are the locations where detailed accounting information for a particular student is displayed. If you have further questions, you can always call our office at (805) 756-1428 or email at studentaccounts@calpoly.edu.

Finally, we’d just like to emphasize the importance of familiarizing yourself not only with our webpages, but with the student portal as well. Remember that email is the official means of communication at Cal Poly, which means we do not bill through the mail for charges. All communication is electronic to the student, and it is ultimately the responsibility of the student and the student’s family to monitor both the student account & Cal Poly email and to stay informed of the payment schedules.

**Cal Poly’s Student Accounts Office**

Online: afd.calpoly.edu/Student_Accounts

Email: studentaccounts@calpoly.edu

Phone: (805) 756-1428

Phone hours: Monday – Friday 9 am – 12 pm & 1 - 3 pm

Office: Administration Building 01, Room 211

Window hours: Monday – Friday 9 am – 12 pm & 1 - 4 pm