

THE OFFICE OF STUDENT BUSINESS SERVICES

The primary function of the Student Business Services Office (**SBS**) is to assist our students in understanding their semester billing. This office is responsible for sending out semester bills, emailing monthly statements to the students' Concordia email account if a balance is due, offer support for the CUC payment plan, process student refunds, and ensure payments on the student tuition account are posted accurately. SBS also manages accounts that are in a collection status of students that are no longer enrolled in classes.

MEET THE STAFF

DeCynthia Bomar-Brown *Director – ext. 3237* **Ann Carter** *Assistant Director – ext. 3236*

Cindy Galvez *Cashier – ext. 3010*

Zelda Fredette & Amanda McIntyre -Student Account Representatives – ext. 3241

HOURS OF OPERATION

Student Business Services is located in Addison Hall, Room 156. Our normal hours of operation are Monday and Friday 8:00 am to 4:30 pm., Tuesday, Wednesday and Thursday from 8:00am to 6:00pm.

STUDENT ACCOUNT/TUITION INFORMATION

Any student registered for any course whether full time or part time at Concordia University Chicago is responsible for financial obligations resulting from tuition and fees not covered by financial aid or any other source.

Traditional Undergraduate Academic Year Estimated Costs for the 2020-2021 Academic Year

Per Year	Per Semester		Notes
Tuition	\$31,146.00	\$15,573.00	\$937.00 (part time) \$469.00 (overload)*
Room & Board	\$ 9,748.00	\$ 4,874.00	\$200.00 (deposit required with application)
Technology Fee	\$ 400.00	\$ 200.00	\$ 50.00 annual room reservation fee for returning students
Wellness Fee	\$ 126.00	\$ 63.00	
Student Activity Fee	\$ 316.00	\$ 158.00	
Registration & Record Fee	\$ 80.00	\$ 40.00	
Green Fee	\$ 10.00	\$ 5.00	
Correspondence Study			\$937.00 per course

The tuition and fees listed above are standard. These numbers do not reflect lab fees or other fees associated with course registration. Additional fees can also be incurred by ID cards being replaced, parking tickets, lost room or mailbox keys, etc.

**** Full-time academic load consist of 12-18 credits per semester. An "overload" is 18.5 credits or above***

Student Business Services mails out a bill each semester sixty days prior to the start of the semester and the bill is due within thirty days of the start of the semester. This is the only hard copy bill that is mailed to your permanent home address (unless you change your registration) that the university has recorded in the system. By the stated due date on your bill, the balance due (if any) must either be paid in full or a payment plan secured to cover the cost of the semester. Per federal regulations, the university is not allowed to permit a student to “carry” an outstanding balance.

METHODS OF PAYMENT

Payments can be mailed, made in person, by-phone, or online as a one (1) time payment in full or a monthly tuition payment plan payment. Payments made in person may be made via cash, money order, personal check or credit card at no additional fee (*We accept MasterCard, Discover, Visa and American Express*). Payments made by phone are **ONLY** accepted via credit card. Credit card payments over the phone will be subject to a **2.85%** convenience fee which is added to the total amount being paid. Payments mailed directly to the University must be in the form of a personal check, money order or cashier’s check. Payments made online must be in the form of either a bank account (ACH) transaction (at no additional cost) or credit card (a convenience fee of **2.85%** will apply based upon the total amount being paid).

You can login to the Concordia Connect web portal, <https://connect.cuchicago.edu> to find these payment options, click the “Billing/Financial Aid” tab and scroll down to Tuition and Payment Information.

You may also sign up for a monthly CUC payment plan (*designed specifically our undergraduate population*). Go to the student portal and click on Payment Plans to enroll. The payment plan must be setup for **each** academic semester that you attend and the cost for setup is \$50.00 per semester, which is due at the time of enrollment. The plan can be setup as early as April. By setting up on the plan early, you will have more time to spread out your payments which translates to a lower monthly payment. If you need assistance in estimating your annual cost, please contact our office at **708-209-3241**.

NSF FEE

A fee of **\$36.00** will be assessed to the student’s tuition account for any check (including online check payments) that are returned unpaid, **\$50.00** for the 2nd returned item and **\$75.00** for the 3rd returned item. After a total of three NSF checks, the university will no longer accept personal checks on the account. Payment for any returned check must be made by certified funds (cash, cashier’s check or money order). All charges are assessed to the student’s tuition account.

OUTSTANDING BALANCES

Students with outstanding balances will be placed on a “hold” status and will be prohibited from registering for courses until that “hold” status is released. Students with a “hold” status due to outstanding balances also will not be allowed to participate in commencement ceremonies and are not entitled to receive a diploma, transcripts, credentials or other possible University-provided verifications until the balance is paid in full with guaranteed funds and verified by the Director of Student Business Services. Any account with an outstanding balance will incur a **1.5%** or a minimum service charge of **\$25.00** each month, until paid in full.

Email is the University's primary source of communication. It is the student's responsibility to check their Concordia email account on a regular basis to be aware of their student tuition status and other important items. At the end of the term, if you are also enrolled to take classes in the following term (for example, it is near the end of the fall term and you are also registered for spring), the University maintains the right to automatically withdraw you from the following semester. If amounts are owed at the end of the semester, the amount will be placed in collections (*see the Collections Policy and Fees section of the Concordia catalog*).

In order to comply with federal regulations, Concordia provides students a third party payment plan option that can be used to make payments. If the student has chosen the third party payment plan option, the student must comply with all provisions of the contract, including making the scheduled payments. The university reserves the right to cancel a contract that is out of payment compliance at any time. With that, the student is responsible for all financial obligations to the university. Any efforts to collect on unpaid balances due to Concordia University Chicago that are made by a third-party source are the student's responsibility. Such costs include, but are not limited to, fees from outside collection agencies, attorney fees, court costs, service charges, etc. The student is to also understand that these are *additional costs*.

Graduating students with outstanding balances will not be allowed to participate in commencement ceremonies, and are not entitled to receive a diploma, transcripts, credentials or other possible University provided verifications until the balance is paid in full. In such instances, the University reserves the right to demand that such payments be paid with guaranteed funds. You will receive a statement with your graduation fee assessed and a due date the account must be paid in full.

REFUNDS/CREDIT BALANCES

After all tuition and fees have posted and all financial aid has posted to your account, it is possible to have a credit balance. This can be recognized by reviewing your student tuition account online and if you find there is a negative sign (-) in front of the balance, you have a credit. You have the options of:

1. Leave the credit balance on your account for future terms.
2. Use your credit towards use at the bookstore on campus, the amount used is posted to your account as a charge that will reduce your credit. The use of your financial aid can be used only for education purposes.
3. Request a refund for the credit balance available. The student refund form can be obtained in the Student Business Services Office located in Addison Hall Rm 156 or online by signing into Concordia connect, click on the Resources tab and in the forms repository type in student refund form. You will then print this form and fax to 708-488-4293 or email it to refunds@cuchicago.edu

In order for SBS to process your refund form, you must have all information complete which includes the refund amount you are requesting and your signature in order for the form to be processed.

An incomplete refund form will not be processed and your refund will be delayed. Refund forms received by the close of business Friday, will be processed for disbursement on the following Friday, if the funds are available. The refund is being provided based upon the student tuition credit balance at the time of issuance of the refund disbursement. There may be other expenses that are assessed to your account after the

disbursement, i.e. bookstore purchases, parking tickets, additional tuition, lab fees, financial aid reductions due to drop of a class, etc. These expenses are the responsibility of the student to be paid.

COURSE ADD/DROP POLICY

Courses can be added to a student schedule any time during the first *five* days of the semester. Time limits for the addition of courses are reduced proportionately in any semester where the structure of the class is changed such as summer session or eight-week classes.

The tuition refund policy is as follows:

- All fees are refundable at 100% when the course is dropped within the 100% refund period.
- If course is dropped during any other refund period, 0% of all Fees are refundable.

16 Week Courses

- 100% refund through the end of the first week of class
- 75% refund through the second week of class
- 50% refund through the third week of class
- 25% refund through the fourth week of class
- No refund after the fourth week of class

8 Week Courses

- 100% refund through the end of the first week of class
- 50% refund through the end of the second week of class
- 0% refund after the second week of class

Please be advised that this policy may be altered at any time. This policy, with exact dates of refund for the semesters in progress can be found at www.cuchicago.edu and will be posted in the Student Business Services Office, Office of Financial Aid, the Graduate Office, the Registrar's Office, and the Academic Advising Office.

There is a specific refund policy that is written for each term for the students at all academic levels. This policy is structured by dates and a percentage of refund a student would receive if applicable. Any student that does not withdraw within the refund policy dates has the right to appeal the charges for the courses that have been dropped but are financial responsible for.

You may send your appeal in writing to the Dean of Students at Concordia University Chicago, 7400 Augusta River Forest IL 60305. The appeal **MUST** be within the **same academic term** and no later than 1 week after the academic term ending for the appeal to be considered. Any appeal that is submitted after that time may be rejected depending on the individual's reason for appeal.

PLEASE NOTE:

Failure to attend class does not constitute an automatic withdrawal from the class!

Students **MUST** drop courses through the Academic Advising Office (undergraduate students) or the Registrar's Office (graduate students) before any refund will be issued. Failure to drop classes will result in no

refund and a grade of "F" on the student's transcript and the student will be responsible for all tuition and fees.

FREQUENTLY ASKED QUESTIONS

Q: What if I have money coming from my church or district or a scholarship? Why isn't it showing on my bill?

A: Funds that come from a source other than the university are called “**outside resources**”. The university would receive written verification from the source of the amount you are receiving and the relevant term(s). This information is then entered in a section on the system in that our department is notified of the funds. However, the money does not post until the actual funds have been received by the university. You may deduct the amount you are to receive as an outside resource from your bill as long as the university has received verification.

Q: What options do I have if I set up on the CUC Tuition Payment Plan and my plan is cancelled or terminated leaving an outstanding balance?

A: You will be notified via email by TouchNet, our third party payment processor, for any missed payments or if your contract is terminated. *As the payment plan is your means to secure your payment for tuition, the balance is due in full immediately once your plan is terminated.* A deadline will be given to pay and if that is not met, your next semester's registration may be in jeopardy.

Q: What are my other options for paying my balance?

A: Each student is assigned a Financial Aid counselor. Please take the opportunity to speak with your Financial Aid counselor for loan options and any questions related to financial aid.

Q: What if I don't attend class, why do I still have to pay?

A: If you registered for courses at Concordia University Chicago, you have committed to attending class and have taken a seat in particular class. At the time you sign your registration form, you are acknowledging your financial obligation to the University for services rendered. As the university cannot register you without your signature, we cannot withdraw you without a signature either unless there is a default in payment, then you would be subject to a university withdrawal. Failure to attend class does not constitute an automatic withdrawal from the class. You must make your Academic Advisor aware of any and all courses you want to withdraw from and complete the necessary paperwork to be withdrawn from the class.

Q: Why isn't all my financial aid showing on my bill?

A: The most common reason for your financial aid not showing on your bill is because you have not yet completed your financial aid file for all awards to post to your account. It is the student's responsibility to ensure their financial file is complete as soon as possible to avoid any delay or cancellation of awarded funds.

Q: How long do I have to pay a charge that was assessed to my account after the original student/schedule bill?

A: Since you are notified if you have a balance after school starts via your Concordia email, you have 30 days from the date of the statement to pay your balance. If you do not pay your balance, you will be assessed monthly service charges accordingly.

Q: What does it mean if I have a Business Services hold on my account?

A: A Business Services hold is automatically placed on your account if you have an outstanding balance. This hold prevents the release of transcripts, additional registration, and receiving a diploma in some cases.