

Student Accounts Information Sheet

Payment Options

The payment options described below refer to the balance that you are required to pay Winthrop University after all eligible financial aid has been deducted from your semester charges (tuition, housing charges and fees).

Payment in Full

If you choose to pay in full, the following are the payment due dates for each semester:

Fall: August 9, 2011
Spring: December 13, 2011

If payment is NOT received in full by the payment due date, your class schedule will be dropped.

Students registering after the payment due date for the semester must come prepared to pay, at the time of registration, all tuition, housing charges, and fees (less the sum of any Winthrop administered loans, grants or scholarships) or enroll in the payment plan.

Winthrop Payment Plan

This plan provides you with the option of paying in four monthly payments. The payment plan is available for the Fall and Spring Semesters.

Payment Due Dates:

Fall: Aug. 9, Sept. 12, Oct. 7, Nov. 1
Spring: Dec. 13, Feb. 1, Mar. 1, Apr. 2

Payments received after the due date will be charged a \$25 late fee. Postmark dates will not be considered.

Enrollment in the Winthrop Payment Plan is available online at <http://wingspan.winthrop.edu>. A \$30 administrative fee will be charged upon enrollment.

For more information contact the Controller's Office at 803/323-2165.

Financial Aid

If you plan to finance your education with financial aid, you must complete a Free Application for Federal Student Aid (FAFSA) which is available online at www.fafsa.ed.gov. To be eligible for loans, students must typically be registered in six hours in the applicable semester.

For more information, please visit the Office of Financial Aid or call 803/323-2189.

Alternative Financing

Many students and parents use private student loans as another resource to help fund educational costs. Most private loan programs require a creditworthy co-signer.

For more information visit or call the Office of Financial Aid or visit <http://www.finaid.org/loans/privatestudentloans.phtml>

Methods of Payment

Online Checks (also known as electronic checks or e-checks)

Personal Checks (Postdated checks are NOT accepted.)*
Money orders and bank checks*
Cash payments (in person only)
Credit Cards (American Express, MasterCard & Discover)**

*Checks should be made payable to Winthrop University and must reflect the student identification number to ensure proper posting. The University may record the student identification number on any checks processed.

**Available only online at <http://wingspan.winthrop.edu>

Account Access

With Wingspan, students can view and pay bills online, access billing and payment history, and download and print a copy of a bill to send check payment through U.S. Mail.

A bill may be viewed or payment may be made online at <https://wingspan.winthrop.edu>.

Bank Wire Transfers

Funds in U.S. Dollars, can be wired directly to:

Bank of America, N.A.
NCI-003-05-01
BOFAUS3N
100 West 33rd Street
New York, New York 10001
Phone: 1-800-524-3830

*Contact the Controller's Office 803/323-2165 for the account and routing number information.

Note: Must include student name and student ID#. Student will be responsible for any fees assessed by the bank

International Bank Drafts

Drafts should be payable to Winthrop University, through a major bank in the United States in U.S. dollars. Student name and identification number should be typed on the face of the check to ensure proper posting.

Payment Mailing Address

Winthrop University
Cashier's Office
22 Tillman Hall
Rock Hill, SC 29733

Fee Adjustment and Refund Policy

Overpayments

If you overpaid your account, you may be entitled to a refund. Refund checks are mailed to the student's permanent address or the student can have the funds directly deposited to their checking account by signing up for direct deposit. For more information on direct deposit, please refer to http://www.winthrop.edu/cashiers/default.aspx?id=4520&ek_mensel=2c5d0d86_356_649_4520_2 Refunds as a result of an overpayment from a personal check will take up to 21 working days to process.

Students Receiving Title IV Federal Financial Aid

Students who receive funds from the Federal Pell Grant, Federal SEOG, Federal Perkins Loan, Federal Direct or PLUS

Loans, and withdraw from the University, are subject to the Return Of Title IV Funds regulations.

Students with funds from any of these programs “earn” their financial aid dollars while enrolled. If a student withdraws prior to completing 60% of a term, a prorated portion of the federal financial aid dollars must be considered “unearned” and returned to the federal programs. Unearned financial aid dollars which have to be returned to the federal aid programs could cause students to owe the University a significant amount upon withdrawal. The student is responsible for full payment of any remaining balance.

In addition to the amount of federal aid that Winthrop must return, students who received financial aid for other educational costs, including off-campus living expenses, may be required to repay a portion of those funds to the federal programs. Failure to return aid due back to the federal aid programs will result in loss of eligibility for federal financial aid assistance.

For more information, please refer to “Fee Adjustments for Courses Dropped/Withdrawals” at <http://www.winthrop.edu/uploadedFiles/cashiers/FeeAdjustmentsCourseDroppedWithdrawal.pdf>

Fee Adjustments of Tuition Charges

Students who are admitted and register for courses at Winthrop University are financially responsible for fees and charges associated with those courses. Therefore, students are encouraged to complete all courses for which they register. In the event it becomes necessary for a student to drop one or more courses, or completely withdraw from the University, an academic charge adjustment may be made.

For more information, please refer to “Fee Adjustments for Courses Dropped/Withdrawals” at <http://www.winthrop.edu/uploadedFiles/cashiers/FeeAdjustmentsCourseDroppedWithdrawal.pdf>

Fee Adjustments of Housing and Meal Plan Charges

This policy applies to students who withdraw from Winthrop University or take a leave of absence during a semester.

Room and Meal Plan adjustments will be based on the withdrawal date. Contact the Office of Residence Life at 803/323-2223 for additional information.

Other Important Policies

Payments

At the time a student formally registers for classes, the student agrees to:

- Assume financial responsibility for any charges and/or fees posted to his/her account.
- Assume the responsibility for understanding Winthrop University’s official policies concerning schedule changes and satisfactory academic progress. It is the student’s responsibility to understand how these changes can affect his/her financial situation with regard to financial aid eligibility.

Late Payments

Winthrop University may impose late fees on outstanding balances. The University reserves the right to recover all costs involved with collection and/or litigation of delinquent

accounts. If an account must be sent to collection or litigation, due to nonpayment of the outstanding balance, the University reserves the right to demand payment in full for subsequent semesters of enrollment, prior to the beginning of each semester. Winthrop University is a non-profit institution and, as such, student receivable accounts are considered to be educational loans offered for the sole purpose of financing an education and are non-dischargeable in bankruptcy proceedings.

Past Due Balances

Students are expected to keep their accounts with the University current. Any student with past due indebtedness is not allowed to obtain grades, transcripts, diplomas, or to enroll for any subsequent semester or summer term. The University reserves the right to cancel the enrollment of a student with past indebtedness; the cancellation of enrollment, however, does not relieve the student of the incurred debt. Under the provisions of Sections 12-54-50, 12-53-20 of the SC code of Laws, the South Carolina Tax Commission is authorized to seize refunds otherwise due to taxpayers who have delinquent debts to Winthrop. In the event an account becomes delinquent, the University reserves the right to assign the account to the credit bureau and/or a collection agency, at which time the student will be responsible for all associated collection costs.

Returned Payment Policy

If your payment is returned unpaid for any reason, you will be subject to the suspension of your current and provisional registration(s). Payment of the following fee, in addition to the amount of the check, may be required.

Returned Check fee \$30

Check writing privileges will be revoked for any account with excessive returned check activity (two or more returned checks issued to the University.)