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 10, 2017
- **Spring:** December 13, 2017

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 and make a payment.

**Winthrop Payment Plan**
This plan provides you with the option of paying in four (or five*) monthly payments. The payment plan is available for the Fall and Spring Semesters.

**Payment Due Dates:**
- **Fall:** (July 20*) Aug 10, Sept 8, Oct 2, Oct 30
- **Spring:** (Nov 22*) Dec 13, Jan 1, Feb 1, Mar 1, Apr 3

Payments received after the due date will be charged a $30 late fee. Postmark dates will not be considered.

Enrollment in the Winthrop Payment Plan is available online at [http://wingspan.winthrop.edu](http://wingspan.winthrop.edu). A $35 administrative fee will be charged upon enrollment and is included into the payment plan.

For more information contact Student Financial Services 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](http://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.winthrop.edu/finaid/privateloan/](http://www.winthrop.edu/finaid/privateloan/).

**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 (Visa, American Express, MasterCard and 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](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 the detailed account summary to send check payment through U.S. Mail.

Parents can view and pay bills online if the student has authorized them. More information about Authorized Users can be found online at [http://www.winthrop.edu/sfs](http://www.winthrop.edu/sfs).

A detailed account summary may be viewed or payment may be made online at [https://wingspan.winthrop.edu](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 Student Financial Services at 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. Wire transfers can take up to 10 days to credit to the student’s account.

**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. Please allow two weeks for the funds to be processed.

**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
Refunds as a result of an overpayment from a personal check or e-check will take up to 14 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 that 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/sfs

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, regardless of reason, an academic charge adjustment may be made.

For more information, please refer to "Fee Adjustments for Courses Dropped/Withdrawals" at http://www.winthrop.edu/sfs

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 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, and may not be allowed 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 and returned checks may be written privileges will be revoked for any account with excessive returned check activity (two or more returned checks issued to the University) and returned checks may be referred to the Solicitor’s Office for collection.