

G. BUSINESS OFFICE POLICIES & PROCEDURES

Location: Building #225, 1st Floor

Email: studentaccounts@cwsf.edu

Phone #: (619) 515-1594

Website: https://cwsf.edu/current_students/business_office/index.html

The Business Office serves California Western students by maintaining financial records and providing financial information. Business Office processes include processing billings for tuition, fees, and other charges; collecting receivables, payments, disbursing loan funds & excess funds; maintaining the student accounts on behalf of the school; and issuing checks for reimbursement requests.

Any student who wishes to discuss their Business Office accounts or need further explanation of the policies and procedures presented in this section are encouraged to [contact the Business Office](#).

1.0 TUITION AND FEES

The Business Office seeks to present timely and accurate term billing for tuition and fees to CWSL students, as well as timely notification of other charges or adjustments, so that students can make timely payments or payment arrangements. CWSL will email a tuition and fee statement to the students' e-mail address on record after initial registration has closed.

Students are responsible for their account balance (refer to section F.9.0) and the respective Business Office policies and procedures presented in this handbook. If a student does not receive a statement before the tuition due date (refer to section F.1.1), it is the student's responsibility to [contact the Business Office](#) immediately. Any changes to registration after the initial term billing could change the tuition charge; the student is responsible for any additional tuition due as a result of changes they make to their class schedule. Students who believe there is an error on their bill or account, must notify the Business Office immediately and before the tuition due date to minimize any additional charges (See section F.1.5). Students are also encouraged to check their student (CWSL provided) email account regularly regarding their accounts with the Business Office.

1.1 Due Date – Students can find the upcoming published term tuition due date on the CWSL Student Calendar and on the [Business Office website](#) before registration begins. Typically, tuition and fees for each term are due approximately 2-3 weeks prior to the first day of class for courses or programs enrolled in during the normal enrollment periods. Alternatively, tuition charges for any changes in enrollment made after the tuition due date (see section F.1.3), the student activity fee (see section F.1.4.3), and fees incurred for other items (see sections F.1.5), are due when such action is taken. For payment options, see section F.2.0.

1.2 Deferment of Tuition – Deferment of the due date for paying tuition may be available for students who will receive sufficient financial aid or where an authorized third party is paying for their tuition. The Business Office will approve the deferment with submission of the required form, compliance with the requirements noted in sections below, and having a signed Student Financial Responsibility Agreement on file by the tuition due date. Upload the appropriate form and documents to the secure repository: <https://securenet.cwsf.edu/SAFileUpload/>.

Visiting students are eligible for tuition deferment if they meet all requirements and have completed a consortium agreement with the CWSL Financial Aid Office.

1.2.1 Deferment based on federal and/or private student loans - A deferment for paying the current term's tuition based on financial aid will be granted to a student who has completed these steps:

- a) Has applied to the CWSL Financial Aid Office by the financial aid due date for student loans for the current term (see **Financial Aid Policies and Procedures**, section G.IX).
- b) Has accepted or declined all aid offered and submitted all required documents necessary for disbursement of funds.
- c) Has an approved [Request for Deferment/Promissory Note](#) (download pdf by clicking link) form on file with the Business Office by the tuition due date.
- d) Has a signed [Student Financial Responsibility Agreement](#) (download pdf by clicking link) on file with the Business Office by the tuition due date; and
- e) Has ensured the net student loans to be received are at least equal to the outstanding tuition and fees balance or has paid the remaining balance by the tuition due date.

After the tuition due date, if any loan is denied leaving the student with an account balance, the account balance will become due in full and will be placed in **Past Due Status** (see section F.3.0), pending any appeals made by the student. It is the responsibility of the student to advise the Business Office immediately of the denial of the loan pending and any appeals in process.

Deferment of the account during the appeal process may be granted by the Business Office; however, appeals not processed successfully and cleared within 30 days of the notice of denial will no longer constitute a valid reason for deferral.

1.2.2 Deferment based on approved payment plan – A deferment for paying the current term's tuition based on having an approved payment plan for the upcoming term will be granted to a student who has completed these steps:

- a) Students must have applied for financial aid and been denied or found ineligible for some or all financial aid available.
- b) Students desiring a payment plan should contact the Business Office to make arrangements at least 1 week prior to the tuition due date for the applicable term.
- c) The Business Office will issue a payment plan agreement form (if approved) which may include the \$25.00 set-up fee (see section F.1.5.4), the Student Activity Fee \$75.00, and tuition charges for the term. Signed payment plan agreement forms are due along with the first installment payment by the tuition due date for the applicable term. Noncompliance with the terms of a previous payment plans may constitute grounds for denial.
- d) Payments must be made in no more than three installments of equal amounts. The first payment is due by the tuition due date (see section

F.1.0) and the final payment is due no later than the last week of classes for the applicable term.

- e) If any scheduled payment is late, the student will be considered to be in **Past Due Status** (see section F.3.0). A late fee of \$50 may be charged to the account (see section F.1.5.3). If the payment is more than 10 days late, the payment plan agreement is cancelled, and all remaining principal becomes due immediately with late fees assessed according to the late fee policy.

Approval for the payment plan is not guaranteed and must be requested each term. Not complying with the terms of the payment plan may impact approval for a future term's payment plan.

1.2.3 Deferment based on Veterans Administration or Vocational Rehabilitation programs - Students that are eligible for these benefits may be granted deferment. (See section **Financial Aid Policies and Procedures**, G.II.) Students qualifying for these benefits must have submitted an approved [Deferment Request Form/Promissory Note](#) (download pdf by clicking link) by the tuition due date to have payment of their tuition charges deferred.

After the tuition due date, if the anticipated third-party funds are denied, leaving the student with an account balance, the account balance will become due in full and will be placed in **Past Due Status** (see section F.3.0), pending any appeals made by the student. It is the responsibility of the student to advise the Business Office immediately of the denial of the funds pending and any appeals in process. Deferment of the account during the appeal process may be granted by the Business Office; however, appeals not processed successfully and cleared within 30 days of the notice of denial will no longer constitute a valid reason for deferral.

1.3 Tuition Rates for Programs – Tuition charges are set on an annual basis, dependent on the degree program and term. CWSL has discretion to determine the method by which courses are delivered, thus if CWSL determines, in its sole discretion, that a public health emergency or other health and safety situation beyond the School's control necessitates that in-residence or in-person courses and/or programs be delivered in a virtual or remote environment, with synchronous or asynchronous instruction, tuition rates will remain as previously set for the program in which the student has enrolled for that academic year. Tuition will not be reduced or refunded for courses or programs moved to a remote, virtual, or online setting under such circumstances.

1.3.1 Juris Doctor (JD) Program

Enrollment/Billing Category	Enrolled Units	<u>JD Program</u> <u>Per Academic</u> <u>Year*</u>	JD Per Term
Full-Time	12 or more	\$62,400.00	\$31,200.00
Part-Time	6-11	\$46,680.00	\$23,340.00
Per Unit	1-5	\$2,840.00 per unit	

*Academic year is two terms (Fall and Spring). Summer term will be charged on a per-unit basis at the per unit rate listed in the chart above.

1.3.2 JD / MBA Dual Degree Program – Student pays CWSL for terms attended at CWSL; terms attended exclusively at SDSU; student pays SDSU. For terms attended at CWSL, the CWSL standard tuition policy applies (see section F.1.3.1). CWSL will reimburse SDSU in co-attended terms for up to three part time semesters of SDSU part time in-state tuition. The student is responsible for paying SDSU fees for all other terms when only SDSU classes are being taken.

1.3.3 Visiting Students – Students attending CWSL as visitors will be billed at the JD tuition rate corresponding to the enrollment category in which they are enrolled.

1.4 Fees - The current fees are referenced below, and subject to change. The most current approved fees are published on the Business Office page of the CWSL website as the [Schedule of Charges](#). Payment is due and payable on or before the tuition due date for the term in which the course will be taken, or upon registration if after the tuition due date. For payment options, see section F.2.0.

1.4.1 Course Auditing - \$2,840.00 per unit. CWSL students and alumni may request to audit a class (see **Academic Policies**, section C.II.2.06). Discounts may be available to CWSL Alumni 50% and Juris Society Members 75% discount.

1.4.2 Course Fees - Additional fees charged for entrance into specific classes or programs are determined by program administrators.

1.4.3 Student Activity Fee - \$75.00 (subject to change) per term. The Student Activity Fee is a mandatory, non-refundable fee charged to JD, JD/MBA, and MCL students. This is a general fee, which covers graduation expenses and activities sponsored by the Student Bar Association. This fee is due when the tuition is due (see section F.1.1).

1.5 Other Charges - The current fees are referenced below, and subject to change. The most current approved fees are published on the Business Office page of the CWSL website as the [Schedule of Charges](#). Fees are due immediately. For payment options, see section F.2.0.

1.5.1 Returned Checks - \$25.00. Any check issued to CWSL which is returned by the bank as unpaid is considered a returned check. Issuing a check which is expected to not be honored by the bank is illegal. Returned checks are subject to a \$25.00 administrative fee, which will be charged to the student's account when the check is returned unpaid by the bank. The student's account will be placed in **Past Due Status** (see section F.3.0). CWSL may request the returned check be replaced by cash, money order or cashier's check and CWSL reserves the right to not accept any future check payments from that student. CWSL participates in the San Diego District Attorney's (D.A.'s) Bad Check Recovery Program. Therefore, checks returned unpaid for any reason to CWSL by the bank may be subject to prosecution by the D.A.'s office.

1.5.2 Library Fines and Fees - Library fines are assessed and collected by the library staff. If payment for a charge is not received by the library, the charge information may be transferred to the Business Office for collection. Library printing fees in excess of \$9.00 per term will be applied to the student's account and a billing notice with a due date will be emailed to the student by the Business Office. If the balance remains unpaid after the specified due date, the student's account will be placed in **Past Due Status** (see section F.3.0) until the charges are paid. Late fees will apply as noted under section F.1.5.3).

1.5.3 Late Fees - \$50.00 per month. The late fee may be charged each month to students who:

- a) Do not have a valid deferment on file by the tuition due date. (A valid deferment requires that a student has applied for, been packaged for, and accepted loans sufficient to pay billed tuition. See section F.1.2.)
- b) After the first day of classes, if the student's account does not reflect financial aid loans or payment sufficient to cover the tuition charges, a monthly late fee may be charged.
- c) Additional late fees will be assessed monthly on the 1st day of each month following the tuition due date for any unpaid balance including fees such as Student Activity Fees and Library fines or printing fees.
- d) Have not paid their tuition balance in full by the tuition due date. (Including students who believe they will be awarded a scholarship after grade release.)
- e) Are on an approved payment plan but are late with an installment payment. CWSL reserves the right to immediately cancel the payment plan making the entire account balance due and placed in Past Due Status (see section F.3.0).

These students will also be immediately placed in **Past Due Status** (see section F.3.0). Exceptions may be made for first year students accepted after the tuition deadline date and with Business Office approval.

1.5.4 Payment Plan Set-up Fee – \$25.00. Students obtaining a deferment through an approved payment plan may be assessed the set-up fee (See section F.1.2). This fee may be charged in each term when an approved payment plan is used. The set up fee may be included in the payment plan agreement total balance and does not need to be paid separately. Failure to pay the set-up fee as part of the payment plan balance will negate any payment plan, causing a student to immediately be placed in **Past Due Status** (see section F.3.0).

2.0 PAYMENT OPTIONS

When making a payment, include your CWSL student ID number and the purpose of the payment (i.e. - tuition, Barbri, etc.).

2.1 Check – Includes cashiers' checks and money orders. Make the check payable to CWSL, and mail to CWSL, PO Box 511371, Los Angeles, CA 90051-7926. *For expedited (i.e., overnight) service, contact the Business Office for specific mailing instructions.*

2.2 Electronic – Includes EFT, ACH, and BillPay. CWSL will not charge a fee for this payment option; however, you should verify with your bank whether they will assess you a fee. Contact your bank, your bank's app, or website for this payment option.

- For CWSL bank information, visit the Business Office website for the [ACH/Wire instructions](#) (download pdf by clicking link).
- For BillPay, mail to the lockbox address in section F.2.1. BillPay will request an account number; use your student ID.

2.3 Wire transfers – Your bank will assess a fee for this service. Contact your bank to initiate a wire transfer.

- For CWSL bank information, visit the Business Office website for the [ACH/Wire instructions](#) (download pdf by clicking link).

3.0 PAST DUE STATUS

Any account with a balance due in a past due status will have a hold on their CWSL account, which will prevent access to information and services.

Any student, both current and former, with an unpaid account balance may be designated with a past due status. Past due status is determined at each term's tuition due date, or when registration occurs, whichever is later, and monthly, thereafter. For accounts with scholarships, loans, or third-party payments, if the fund source is reduced, returned, denied, or defaulted, there may be a balance due that needs to be addressed immediately. When reassessment is performed after dropping from a class or classes, or withdrawing from the school, a balance due may occur (see section F.4.0). Other charges may also be added to a student's account resulting in a balance due (see sections F.1.4 and F.1.5).

3.1 Current students – Students with a past due status hold will be prevented from:

- a) Access to their information in the CWSL Student Connection Web portal, to include but not limited to:
 - Class schedule
 - Registration activities including adding and dropping classes.
 - Academic summary information
- b) Maintain active enrollment status (students may be disenrolled from classes, and withdrawn from Law School)

When a tuition deferment has been approved but the anticipated loan is denied, students are responsible for immediately addressing any balance due no longer supported by the loan.

Until the account balance is paid in full, or appropriate payment arrangements are made with the Business Office (see section F.1.2), students will be charged a late fee each month an unpaid balance exists. A student who does not make timely payments per their payment plan, will also be in a past due status, be placed on hold, and be charged the late fee.

3.2 Former students – A former student may have a balance on their CWSL account or may not be current with their Direct Loans and have a past due status.

CWSL will make every effort to contact a student with a balance due after leaving CWSL. When a former student does not pay the balance due or fails to fulfill a commitment to a payment plan, or CWSL is unsuccessful in contacting the former student, the account is referred to a collection agency. Non-payment and late payments may be reported to a credit reporting agency. CWSL complies with state and federal Truth in Lending Act (TILA) regulations and California Student Loan Servicing Act.

4.0 WITHDRAWAL – COMPLETE OR PARTIAL

All JD students who withdraw from CWSL, partial or complete, are subject to a reassessment of tuition for the term for which the withdrawal applies. Students are encouraged to make decisions to withdraw as soon as possible and to confer with academic advisors and the Vice Dean of Academic Affairs before finalizing their decision (see **Statement of Academic Policies**, section C.IX). Scholarship awards will also be reassessed. Where third-party organizations pay for tuition, sometimes funds may be returned to the organization and the student may have a balance due to CWSL. This section describes the Business Office policies applied during review of a withdrawn student's account. For students whose Business Office account reflects a balance due to CWSL after the reassessment is performed, the Business Office will contact the student to resolve the balance due. For students with credit balances due to the student's payments made, as determined by the Business Office, a refund check will be mailed to the student within 45 days of the withdrawal date.

4.1 Tuition Reassessment Policy - Partial Withdrawal (Dropping Classes) –The reassessment of tuition includes a charge for tuition earned by CWSL for the units dropped plus a charge for the tuition for the units in which enrollment continues. The tuition charge for units in which enrollment continues will be based on the appropriate tuition policy (see section F.1.3). The charge for tuition earned by CWSL for the units dropped will be the difference between the new tuition charges for continued enrollment and the original tuition charges, multiplied by the percentage taken from the Earned Tuition Schedule (see section F.4.5.1) based on the student's last date of attendance in the courses dropped. This schedule is based on a 16-week payment period (term). Students who drop units without completely withdrawing from all classes through the add/drop dates of the term will not have their tuition reassessed for dropping units (see **Registrar Information**, section E.III).

4.2 Tuition Reassessment Policy - Complete Withdrawal - Tuition will be reassessed based upon the student's last date of attendance per Earned Tuition Schedule (See section F.4.5.1). For students who also receive federal student loans, the reassessment will include the Return of Title IV Funds calculation (see section 4.3).

If a student owes a balance after the withdrawal calculation is completed, the student will have the option of requesting an Institutional loan to pay their remaining balance or paying in full with their own resources. When a former student does not pay the balance due or fails to fulfill a commitment to a payment plan, or CWSL is unsuccessful

in contacting the former student, the account is referred to a collection agency. Non-payment and late payments may be reported to a credit reporting agency.

CWSL complies with state and federal Truth in Lending Act (TILA) regulations and California Student Loan Servicing Act. See Sections F.3.2 and F.12.0.

4.3 Disbursement of Credit (Excess Funds) Balance on Account – Upon completion of the tuition reassessment and any mandatory return of Title IV funds, any remaining credit balance will be released to the student.

4.4 Withdrawal Schedules – The following schedules are used in the withdrawal process for the applicable situation. Note: The Federal Return of Title IV Calculation uses a daily percentage for student loan recipients.

4.5.1 Earned Tuition Schedule Sample

<u>Week #</u>	<u>Percentage of Tuition Retained by CWSL for Classes Attended</u>
I.L.S. (1L's only)	15%
Week 1	15%
Week 2	15%
Week 3	15%
Week 4	20%
Week 5	25%
Week 6	30%
Week 7	40%
Week 8	45%
Week 9	50%
Week 10	100%
Weeks 11-16	100%

4.5.2 Withdrawal for Grades – If a student receives a letter from the Vice Dean's office permitting a withdrawal for academic reasons and if the withdrawal form is submitted within 10-business days of the release of grades, a reversal of 100% of tuition and student activity fee paid towards the current term will be given. (Note that there will be no refund given for the term in which the grades resulting in withdrawal were earned.) After the 10-business day period, the regular Earned Tuition Schedule will prevail (See section F.4.5.1). The withdrawal process will begin once a completed withdrawal form, including all required signatures, is submitted to the Registrar.

4.5.3 Dismissals – Academic: For students dismissed from CWSL for academic reasons 100% of tuition and fees charged for the current term will be reversed. No refund will be given for the term(s) in which the student earned the grades resulting in the dismissal.

Dismissals – Non-Academic: Students dismissed for non-academic reasons will have their tuition reassessed based on their attendance and it will be calculated using the regular Earned Tuition Schedule (See section F.4.5.1).

4.5.4 Medical Leave of Absence - A medical leave of absence must be approved by the Vice Dean for Academic Affairs.

If a medical leave is approved, the tuition reassessment policy will be applied (see sections F.4.1 and 4.2) for the applicable term. The student will then receive

a “medical credit” available to apply in a subsequent term for the tuition that would have been lost (i.e., the tuition earned by CWSL). The credit will be applied in the first term in which the student returns to school. The credit amount will be applied first to any outstanding balances remaining from prior terms, including any balance due as a result of the Return of Title IV Funds calculation performed when a student loan borrower takes a Leave of Absence; any amount remaining will be applied to the current term.

Students with scholarships who return after a Medical Leave will have their medical credit applied to their account after the scholarship is applied to tuition for the current term.

Medical Credits must be used within one calendar year from the date of issuance or will be forfeited. A request for an extension of the time limit must be submitted to the Vice Dean for Academic Affairs for evaluation. Medical Credits are not redeemable for a cash refund.

4.5 Tuition Reassessment Example

A student enrolled in twelve units withdraws on day 24 of the term (during the 4th week of the term) for personal reasons. The full term is 104 days in length. The student was charged \$31,200 (tuition) plus a \$75 non-refundable Student Activity Fee. The student received a scholarship of \$31,200 and federal loans of \$14,151 (\$10,142 Direct Unsubsidized and \$4,009 Direct PLUS Loan). The school processed the funds and remitted an excess funds of \$14,076 to the student. The Reassessed Tuition calculation is as follows:

<u><i>Student Account Detail:</i></u>	
Tuition Assessed	\$ 31,200
Student Activity Fee	\$ 75
Scholarship	\$ (31,200)
Direct Unsubsidized Loan	\$ (10,142)
Direct PLUS Loan	\$ (4,009)
Excess Funds Remitted to Student	\$ 14,076
Account Balance Before Withdrawal	\$ -
Reversal of Original Tuition	\$ (31,200)
Reversal of Original Scholarship	\$ 31,200
Reassessed Tuition	\$ 6,028
Reassessed Scholarship	\$ (6,028)
Balance on Account	\$ -
Return of Title IV Funds <i>(See Financial Aid section)</i>	\$ 10,882
Amount due to CWSL from Student	\$ 10,882

For the purpose of this example, there was no credit on the student’s account, but CWSL was required to return \$10,882 to the lender. Therefore, the student owes the school \$10,882.

5.0 FINANCIAL AID LOAN FUNDS

Loan funds awarded and certified by the Financial Aid Office are applied to students’ accounts no sooner than ten calendar days prior to the start of classes. Students will be emailed a loan disbursement notification for any funds posted to their CWSL account. If the student has received funds that exceed the tuition and fees, an excess funds refund check may be issued

to the student (see section F.7.0) or returned to the lender (refer to section G for Financial Aid Policies and Procedures).

5.1 Federal Direct Loans – Direct Loan funds are processed by the Financial Aid Office and posted by the Business Office to the student accounts within 3 days of receipt of such funds.

5.2 Electronic Funds Transfer (EFT) - Funds transmitted to CWSL electronically will be credited to the student's account within 3 days of receipt of such funds in the CWSL bank account. This is contingent upon review and approval by the Financial Aid Office.

5.3 Loan and Scholarship Checks –The Financial Aid Office forwards approved checks to the Business Office for processing. Students will be emailed a notification and must come to the Business Office to negotiate these checks within 7 days of the Business Office receiving them. Checks not negotiated within the 7 days will render a tuition deferment null and void and will result in the student's account being in a **Past Due Status** (see section F.3.0). Checks that are co-payable to the student and to CWSL must be signed by the student and processed through the student's account.

6.0 EMERGENCY LOANS

Emergency loans will only be issued to students who are enrolled in the current term and are:

- a) waiting for disbursement of approved financial aid loan funds for the current term, or
- b) anticipating Federal Work-Study (FWS) funds which have already been earned.

Emergency loans will not be issued prior to the first day of class for the term in which a loan is requested. In unanticipated emergency situations an "emergency" loan may be available to a student. Applications for emergency loans may be obtained in the Financial Aid Office. Approval of the request is subject to the availability of funds and is at the discretion of the Director of Financial Aid or the Chief Financial Officer. The funds are disbursed in the form of a check within 48 hours of approval of the Emergency Loan Application.

Emergency loans will be issued for a maximum of two thousand (\$2,000.00) dollars and are repayable from federal or private student loan(s), or FWS funds. Emergency loan repayment is due within 30 days of the issue date.

7.0 EXCESS FUNDS (OR LIVING EXPENSE FUNDS)

When a student's CWSL student account has a credit balance (where payments, loans, and scholarships exceed charges), excess funds are determined, and a payment is due to the student. All students' accounts are evaluated weekly for a credit balance. Those accounts with a verified credit balance may have their funds available for distribution.

7.1 ACH Direct Deposit Procedure

A student who wishes to elect ACH Direct Deposit, will need to complete the ACH Direct Deposit Form, and submit the required supporting bank documentation, so that their excess funds are directly deposited into their personal banking account. Supporting bank documentation could be a voided check or a letter from the bank confirming of your

account and routing information. Upload the form and bank document to the secure repository: <https://securenet.cwsl.edu/SAFileUpload/>.

The form only needs to be submitted once during a student's enrollment at the school. The forms should be submitted at least 3 weeks prior to the start of the term. However, if the student changes their bank account, a new completed form with the required void check or bank letter will need to be submitted. ACH Direct Deposit requests rejected by a banking institution will be issued as paper checks.

7.2 Overpayments from Student Loan Funds Received

The disbursements of overpayments are governed by federal regulation. Overpayments will be issued when all the below have occurred:

- a) Funds have been received by the school from the student's lender. (Some loan checks may require a student to endorse the check. See section F.5.3 for more information.)
- b) The student's continuing eligibility has been confirmed by the Financial Aid Office.
- c) The student has registered for classes.

Please plan your finances accordingly.

7.3 Non-negotiated checks

Federal and state regulations govern unclaimed checks.

7.3.1 Checks issued for federal loans – These checks that are not negotiated within 180 days will be voided and the funds will be returned to the student's lender. In some cases, this return will be made as a payment to a student loan.

7.3.2 Checks issued for funds other than federal loans – When these types of checks are issued such as excess funds by the student or commercial loans received, state regulations require CWSL to make every effort to locate the student/former student. If after 3 years, all attempts to contact the student/former student fail, then funds for the non-negotiated check are submitted to the State of California as unclaimed property through an escheatment process. Once funds are escheated, the unclaimed property may only be claimed through the State of California and CWSL will be unable to reissue a check.

7.4 Requests for Reimbursements and Vendor Payments

Payment requests for ACH and checks for reimbursement of expenses and/or vendor payments must be submitted to the Business Office **with all the appropriate approvals and supporting documentation** (payment requests form, original receipts, etc.). Requests that are received by the Business Office noon on Mondays, will be processed and mailed on Friday.

7.5 Student Payroll (Processed in Human Resources)

Under IRS (Internal Revenue Service) regulations, wages are any payments to students for other than academic or merit scholarships, overpayments on accounts, or cost reimbursements. Payments that fall under this category include, but are not limited to, Honors Instructors, Teaching Fellows, Scribes, and Part-time Work Opportunity Positions.

Accordingly, the school will process these payments through our payroll system and will withhold the required taxes. Appropriate forms must be filled out and submitted to the Human Resources department before the student begins work.

Students must take breaks and meal periods as required by California law. Students are not permitted to work any overtime (on a daily or weekly basis) unless pre-authorized by their supervisor.

Students must use the web timecard in our online payroll Time and Attendance system. Students must approve their timecards at the end of each pay period.

Students who repeatedly fail to use our online payroll web timesheet to record their work hours, repeatedly miss meal breaks, or work overtime without pre-approval may be reported to the Vice Dean of Academic Affairs as a potential Honor Code Violation.

APPROVED TIMECARDS MUST BE RECEIVED BY HUMAN RESOURCES BY THE PUBLISHED TIMECARD DUE DATE.

Payroll checks are processed semi-monthly and will be available either by direct deposit or in the Business Office on the 10th (for the period of the 16th to the end of the previous month) and on the 26th (for the period of the 1st to the 15th) of each month.

8.0 FEDERAL WORK-STUDY (FWS)

Federal work-study payroll terms and issuance of paychecks are the same as noted in section F.7.5. Students are asked for their full cooperation in complying with the rules of the Federal Work-Study Program or their Federal Work-Study Aid may be terminated.

STUDENTS MAY ONLY BE PAID FROM FEDERAL WORK-STUDY FUNDS UP TO THE MAXIMUM AMOUNT OF THEIR AWARDS.

It is the responsibility of the student to keep track of their cumulative number of hours and not exceed the total FWS award allocated. Students must also note the approved period of the award on the Work Authorization and not work outside of those dates. Should the student anticipate the need for additional hours, the student must contact the Financial Aid Office to determine if an increase to the student's FWS award is possible.

ADDITIONAL AWARDS MUST BE REQUESTED AND APPROVED IN ADVANCE OF WORKING THE HOURS. STUDENTS VIOLATING THESE RULES WILL RISK LOSING THEIR FEDERAL WORK STUDY AWARDS.

9.0 STUDENT FINANCIAL RESPONSIBILITY AGREEMENT

All students are responsible for the tuition, fees, and associated costs associated with their registration in any programs and services at CWSL. Therefore, all students are required to sign the Student Financial Responsibility Agreement (SFRA) before they start their program or session with CWSL to ensure they are fully aware of their financial responsibility. Aspects of the agreement with the related student's financial responsibility address registration, drops or withdrawals, financial aid, various other fund sources, communication, contact information, delinquent accounts and collection, payments, billing, federal required reporting via the 1098-T.

10.0 STUDENT I.D. CARDS

Student I.D. cards are issued by the school to each newly enrolled student. Validated I.D. cards are required to check out books in the library and may be requested by other CWSL departments.

11.0 AUTHORIZATION TO RELEASE STUDENT ACCOUNT INFORMATION

A student's account will not be discussed with any party, including a parent or spouse, without the written permission of the student. A Release of Student Account Information form is available at the Business Office. This form is separate from any other release students may complete for another office on the CWSL campus. Identification will be required to discuss the student's account or to release checks to the person authorized by the student.

12.0 COLLECTIONS

If after withdrawing or graduating from CWSL, a student or former student (hereinafter "student") has a balance due to CWSL ("debt"), the student will be contacted via U.S. Mail and/or email. If the student does not respond, the debt may be referred to a collection agency and the student will be responsible for all interest and collection fees associated with the debt. The debt may be reported to a credit bureau.

CWSL, its affiliates, agents, or service providers, may contact students using written, electronic, or verbal means as the law allows, including but not limited to contact by manual calling methods, prerecorded or artificial voice messages, emails, and/or automated dialing systems. CWSL, its affiliates, agents, or service providers, may contact students at any telephone number associated with the student's account currently or in the future, including cellular telephone numbers regardless of whether changes are incurred as a result.