

# Business Office Overview

Location: Luther Hall 212    Office Hours: 8:30 a.m.-4 p.m.  
Email: [businessoffice@wartburg.edu](mailto:businessoffice@wartburg.edu)    Phone: 319-352-8411    Fax: 319-352-8247

The Business Office is the main contact for student account information, including general questions, tuition payments, and reimbursement checks. Other services include distribution of monthly student payroll, check cashing (up to \$200), notary service, and adding money to your All-Campus Spending (ACS) account. You also can apply for and/or make payments on Henkel and McElroy loans. **All communication from the Business Office will be directed to the student's Wartburg email address.**

## BILLING STATEMENT (Student Account)

Full-time student tuition, room, board, and fees are billed in both Fall and Winter terms. There is no additional tuition, room, or board charge in May Term if a student is enrolled full time and living on campus during Winter Term.

- Bills are made available starting in July for Fall Term and in December for Winter/May terms. These can be accessed online through [my.wartburg.edu](http://my.wartburg.edu) and CASHNet at any time. **Paper bills are not mailed.**
- Student accounts are the responsibility of the student, and all billing communications are addressed accordingly. Students may grant CASHNet access to their parents by providing them their own login information and permissions. Business Office personnel do not have the rights to grant access. For more information, go to <http://www.wartburg.edu/crunch-your-numbers/> and click on the CASHNet PDF under the Payment Options section.
- All activity is reflected as received so there may be some financial aid, loans in process, outside scholarships, and/or additional charges not yet included on the account. Student employment and future monthly payment plan amounts will be reflected on the accounts as earned/received.
- Finance charges of 1.5% per month (18% annual percentage rate) are assessed on balances older than 30 days. To avoid paying finance charges, Fall Term balances are due by Sept. 10, Winter Term balances are due by Feb. 10, and May Term balances are due by March 10.

Federal loans, including Direct and PLUS loans, cannot be disbursed to the student account until the appropriate paperwork is complete. If an outside scholarship is anticipated, please make sure it is forwarded to the Financial Aid Office by the first day of class.

## FALL TERM DATES

March-August	Receive financial aid award notification to access Net Partner from Financial Aid Office.
April-June	Receive information on the student charges and the monthly payment plan.
July	Receive email to access estimated bill, less estimated financial aid. Receive email to electronically sign Perkins Loan at <a href="http://www.signmyloan.com">www.signmyloan.com</a> (if awarded). Receive email to apply for student employment opportunities at <a href="http://www.wartburg.edu/knightlink">www.wartburg.edu/knightlink</a> .
August	Receive email to access student's bill, which is due Sept. 10.
Aug. 29	Fall Term classes begin.
Sept. 10	Fall Term balance due.
Oct. 23	Last day enrollment changes will result in adjustments to charges and financial aid.
November	2018-19 Winter/May terms class registration may be canceled if the student account is not paid or if the monthly tuition payment plan is not paid current to date.

## WINTER/MAY TERM DATES

December	Receive email to access estimated bill, less estimated financial aid.
January	Receive email to access student's bill, which is due Feb. 10 (Winter Term) and March 10 (May Term).
Jan. 7	Winter Term classes begin.
Feb. 10	Winter Term balance due.
March 10	May Term balance due.
March 12	Last day enrollment changes will result in adjustments to charges and institutional/state aid.
March	May Term travel registration (if applicable) may be canceled if the trip is not paid in full. In addition, the account balance must be paid. In the event the registration is canceled, some/all of the May Term travel charges may be nonrefundable.
March-April	Students will be allowed to participate in early registration for 2019-20 classes or sign up for 2019-20 housing lotteries if their account balance is paid or will be paid with the remaining scheduled payments of their monthly tuition payment plan.
March 27	Last day enrollment changes will result in adjustments to federal aid.

## **MONTHLY PAYMENT PLAN**

An interest-free monthly payment plan offered through the college, allowing up to 12 equal monthly payments, is available. Plans start as early as June and end in May. There is a one-time \$50 processing fee and payment options are direct debit from a bank account or mailing in a coupon payment. Monthly payments are applied to the student's account as the payment is received. The student account billing statement will NOT reflect future monthly payments. Finance charges are waived for the duration of the payment plan period. If the student account cannot be paid in full at the beginning of each term, it is strongly suggested that you sign up for the monthly payment plan. For more information or to sign up, go to <http://www.wartburg.edu/crunch-your-numbers/> and click on the monthly payment plan brochure PDF under the Payment Options section.

## **MAY TERM**

There is no additional tuition, room, or board charge for May Term if a student is enrolled in classes full time and living on campus during Winter Term. Cost for any May Term travel course will be an additional charge on the student's account and will be included on the December bill. May Term travel courses must be paid in full by March 10; otherwise, registration may be canceled. If canceled, some/all of the travel charges may be nonrefundable. Additional financial aid, in the form of a loan, may be offered to cover the cost of the May Term travel course.

## **WARTBURG STORE CHARGES**

Students may charge books directly to their student account during the first month of Fall and Winter terms. These charges will be reflected on the student account by the following month (i.e., by October for Fall Term and by February for Winter Term). Students will be allowed to charge their books for May Term up to the amount of credit shown on their student account balance at the time of purchasing books.

## **STUDENT EMPLOYMENT**

All full-time students are eligible to participate in the student employment program regardless of their Federal Work-Study (FWS) eligibility. Please note that all students are responsible for securing their own on-campus position with the assistance of the Student Employment Office. Students who have been awarded FWS on their financial aid award letters are responsible for working the respective number of hours per week to earn their full award. FWS awards are not automatically applied to students' tuition accounts. Students will be issued their wages on the 15th of each month for hours worked in the previous month. Students are required to sign up for one or both of our direct deposit options. The Student Payroll Deduction Agreement applies all or a percentage of a student's wages directly to his/her tuition account. Finance charges will be suppressed for the term if the estimated payroll deduction will cover the outstanding tuition account balance. The Direct Deposit Authorization Form will directly deposit all of the student's wages into his/her bank account.

## **OTHER LOANS**

There are federal student loans such as Federal Direct Loans and Parent PLUS Loans. In addition, there are a variety of alternative student and parent loans that have helped many families cover the cost of education. See the Financial Aid website at <http://www.wartburg.edu/financial-aid/> for more information about these loans.

## **WITHDRAWAL FROM SCHOOL**

When a student withdraws from Wartburg College, a withdrawal form needs to be completed in the Enrollment Management Office. If a student withdraws from classes during the current term before 60 percent of the term is completed, financial aid and charges will be adjusted according to the refund policy. If a student withdraws from classes after 60 percent of the term is completed, adjustments will not be made according to the Financial Aid and Business offices policies.

## **OTHER INFORMATION**

- The All-Campus Spending account is a college debit card (the student I.D. card) that students can load money onto and use in various locations on campus, including The Wartburg Store and dining facilities.
- Parents should check their insurance coverage to ensure their student's personal property is covered.
- There is an ATM machine in the Saemann Student Center across from the Security Office.

*Wartburg College is dedicated to challenging and nurturing students for lives of leadership and service as a spirited expression of their faith and learning.*