

Student Accounts

Past Due and Delinquent Student Accounts

Purpose

- To assist the individual student account holder in meeting his or her financial obligation to Southern Oregon University.
 - To establish guidelines for the timely collection of past due and delinquent student accounts.
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Persons Affected

- Any individual with a student account in the Banner Student Information System at SOU
 - University personnel responsible for the administration of this policy
 - Any private counsel or private collection agency employed by the university for the purpose of debt collection.
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Policy

It is the policy of SOU to

- Protect the financial interests of the institution.
 - Enact and implement financial policies which extend services to students in an equitable and fair manner.
 - Provide financial assistance programs to students whenever possible to the extent that institutional resources permit.
 - Although we prefer not to use such remedies, it is the policy of SOU to institute collection procedures when the Revolving Charge Agreement or individual payment arrangements are unproductive.
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Definitions

A student or student account holder is any individual who has incurred any charges, fines, or penalties at SOU.

Responsibilities

The student account holder:

- It is the responsibility of the student account holder (a) to provide the university with a current address and phone number and (b) to contact the office of Business Services (part of the Enrollment Services Center located in Britt Hall 552-6562) if he or she will have difficulty meeting any payment deadlines.
- The student account holder is responsible for all interest, fines, penalties, and collection costs associated with a past due or delinquent student account.
- The student account holder is responsible for the amount owed, even if the student no longer receives bills from the university.

Southern Oregon University:

It is the responsibility of the university to

- Provide clear and consistent payment policies in a variety of formats: schedule of classes, monthly billings, SOU catalog, Business Services website.
- Maintain an accurate and up-to-date student account in the Banner Student Information System.
- Attempt to notify the student in writing when significant penalties or fines are assessed.
- Attempt to notify the student in writing of impending placement with a collection agency.

Procedure

Although the university would prefer not to use such remedies, SOU has the right to impose the following measures on delinquent student accounts:

- registration may be denied or canceled
- the extension of credit and provision of services, grade reports, transcripts, diplomas, and graduation may be withheld
- eviction from student or family housing may result when past due amounts relate to housing or family housing charges
- report may be made to credit bureaus
- accounts may be submitted to the Oregon Department of Revenue or outside collection agencies
- Oregon State tax refunds may be withheld and applied to the delinquent account.

Throughout the following procedure, an interest rate of 9% per annum is charged to the student account until it is paid in full:

1. If a student account is not paid in full on the due date of the third bill of the current term, the account is past due. The student may lose access to credit and these services: registration, transcripts, graduation, and grades.
 2. Business Services continues to bill the student for six months; these billings are called Bill #1 through Bill #6.
 3. If the account is not paid in full when Business Services mails Bill #6, the account may be subject to further action:
 - o The student may receive a letter when Bill #6 is mailed; this letter informs the student account holder of an impending 15% delinquency fee and other possible collection activities and penalties.
 - o The account may be referred to the Oregon Department of Revenue for possible tax offsets. This means that the Department of Revenue would hold the student's tax returns in order to pay the outstanding amount.
 4. If the account is not paid in full at the due date of Bill #6, the account is delinquent:
 - o The account may be assessed a delinquency fee of 15% of the amount owed.
 - o Business Services may continue to bill the student for five months; these billings are called Bill #7 through Bill #11.
 5. When Bill #12 is ready for mailing, further action may be taken. If the account is not paid in full, a second letter may be sent, informing the student of possible placement with the Oregon Department of Revenue or other outside collection agency.
 6. On the due date of Bill #12, if the account is not paid in full, the account may be placed with an outside collection agency or with the Oregon Department of Revenue's collection division. These agencies may use all the remedies at their disposal. The student account holder is responsible for all costs associated with the collection of this debt. Business Services will continue to monitor the account and assist the collection agency or Oregon Department of Revenue.
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References

OAR Div. 40 Schedule of Fees
OAR 580-041-0010(1)
ORS 351.070 Collecting Accounts and Notes Receivable
Fair Debt Collections Act
Oregon Department of Revenue Guidelines