

Governing Body:	Southern Oregon University	Date Approved	March 9, 2026
Policy Contact:	Vice President for Finance & Administration	Approved By:	President
Custodial Office:	Finance & Administration		
Related Policy:	FAD.029 Past Due and Delinquent Student Accounts		

## A. Description

### A. Division 15, 573-015-0005 Collecting Accounts and Notes Receivable

- To assist the individual student account holder in meeting his or her financial obligation to Southern Oregon University prior to placement with an external collection agency.
- To establish guidelines for the timely collection of past due and delinquent student accounts prior to placement with an external collection agency.

## B. Definitions

**Revolving Charge Account** - credit extended on account which allows students to pay tuition and other charges with more flexibility than if payment were required upon registration or receipt of services

**Non-Exempt Credit** - refund not protected by law

**Letter of Demand** - a formal, written notice that an account is delinquent and past due that requests action or the account will be referred to an external collection agency

**Skip Trace** - utilizing databases and public records to locate current contact information, including address(es), phone number(s), email, etc. to locate individuals who have otherwise become difficult with whom to establish contact

## C. Policy Statement

1. The Department of Business Services at Southern Oregon University (SOU) exercises diligence in collecting accounts and notes receivable due it by following, as appropriate, these remedies:
  - (a) Placement with an external collection agency with an inability to make direct payments to SOU once external placement has occurred;
  - (b) Denies or cancels registration;
  - (c) Withholds further account receivable privileges;
  - (d) With employee's approval, withholds wages for the purpose of paying charges such as parking permits, donations, and/or student-related charges;
  - (e) Applies any non-exempt credits in favor of debtor to debt;
  - (f) Adds penalty charges are permitted by law;

- (g) Sends regular billings and past due notices;
  - (h) Utilizes telephone inquiries;
  - (i) Sends letter of demand;
  - (j) Uses “skip trace” information as permitted by law;
  - (k) Utilizes offset procedures with Oregon Department of Revenue;
  - (l) Utilizes Oregon Department of Revenue as a collection agent;
  - (m) Utilizes various commercial collection agencies, by contract, as permitted by law;
  - (n) Institutes legal action as permitted by law;
  - (o) Uses commercial credit reporting agencies by contract and as permitted (or required by law);
  - (p) Seeks collection on judgments as permitted by law.
2. The SOU Director of Business Services has the authority to waive these remedies if doing so aligns with institutional, state, or federal interests, or if mandated by law.

(The notification to discharge debt through bankruptcy pauses collection efforts until the request for the discharge has been completed through the legal system. If the discharge is deemed eligible with the completion of the legal review, tuition is not an eligible debt that can be included in the reversal of charges owed. Tuition is eligible for collection efforts once the bankruptcy has been finalized.

- 3. The procedures are in conformity with the requirements of federal and state laws and regulations and were formally adopted as a rule after public hearing under the Administrative Procedures Act.
- 4. The SOU Department of Business Services will grant tuition and fee refund appeals to any individual requesting review of extenuating circumstances related to an amount owed. The written procedures to be followed in requesting an appeal is available on SOU’s website. (<https://sou.edu/student-services/enrollment/registration/appeals/>)

**B. Division 45, 573-015-0010 Southern Oregon University Revolving Charge Account Plan**

- 1. SOU adopts the Revolving Charge Account program as permitted by FAD.047 (580-040) (Policy on Board of Trustees’ Delegation of Financial Authority, specifically the Revolving Charge Accounts Policy at 580-040-0041).
- 2. The following are eligible to participate in the Revolving Charge Account program:
  - (a) Students enrolled at SOU, including staff and faculty
- 3. The terms and conditions of the program are set out in the document entitled “Southern Oregon University Revolving Charge Account Plan,” the most recent of which is hereby adopted by reference as a permanent rule and is available online via SOU’s website.
- 4. Participants are required to electronically sign an agreement confirming they will follow the Revolving Charge Account Plan program’s terms and conditions. This requirement excludes debts related to penalties charged to the account.

[The publication(s) referred to or incorporated by reference are available from SOU’s Department of Business Services.]

This policy may be revised at any time without notice. All revisions supersede prior policy and are effective immediately upon approval.

#### **D. Relevant Authority**

#### **E. Other Information**

The Policy Contact, defined above, will write and maintain the procedures related to this policy and these procedures will be made available within the Custodial Office.