



Policy Name	Student Accounts Receivable Collections Policy
Policy Number	402000-001
Effective Date	February 13, 2020
Administrative Division	Division of Finance and Administration
Unit	Business Office

1.0 **Policy Statement**

All students who have completed or are in the process of completing their degree requirements at Jackson State University (the "University") must satisfy all financial obligations to the University. The University seeks for students to affirm their understanding of their financial obligation to the University by providing relevant information about the official institutional receivable collections policy. The University reserves the right to restrict any services to current/former students until any past due amount owed to the University is paid in full.

2.0 **Purpose**

The purpose of this policy is to protect student debts from bankruptcy discharge and set parameters for internal and external collection efforts to ensure compliance with laws and regulations. It is important that the University maintains a positive reputation regarding the stewardship of all funds, whether state, federal, or privately provided. It is equally important that sound fiscal processes be in place that will address the fiscal needs of the University community in an efficient and effective manner.

3.0 **Definitions**

Delinquent Account - An account in which the student failed to pay in-full the balance owed to Jackson State University or failure to honor the payment plan agreement.

Collection Process – A process to recoup funds owed to the University. Specifically, if a student fails to pay any tuition, fees, charges, or expenses or if a student fails to make acceptable payment arrangements to bring their student account current, the University may refer the delinquent account to a collection agency or report the student to credit bureaus. The student is responsible for all collection charges associated with the collection of the debt, including but not limited to: collection agency fees, reasonable attorney's fees, court costs, and all other charges allowed by law.

Collection Agency - An external entity used to assist the University recover funds that are delinquent or accounts that are in default with options to get the account current.

4.0 Additional Information

4.1 Payment of Fees/Promise to Pay

When a student registers for any class at the University or receives any service from the University they accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of the registration and/or receipt of services.

If a student drops or withdraws from some or all of their registered classes, the student will be responsible for paying all or a portion of tuition and fees in accordance with the published tuition refund schedule at the University.

4.2 Communication

Method of Communication: The University uses email as an official method of communication with students. Students are responsible for reading the emails they receive from the University on a timely basis.

Contact: During the registration process, the student authorizes the University and its agents and contractors to contact the student at his/her current and any future cellular phone number(s), email address(es) or wireless device(s) regarding the delinquent student account(s)/loan(s), any other debt the student owes to the University, or to receive general information from the University. University contact may include the use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails.

Updating Contact Information: It is the student's responsibility to keep the University records up to date with current physical addresses, email addresses, and phone numbers. Upon leaving the University for any reason, it is the student's responsibility to provide the University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to the University.

4.3 Method of Billing

The University uses electronic billing (e-bill) as its official billing method via PAWS. The student is responsible for viewing and paying his/her student account e-bill by the scheduled due date. Failure to review the student account e-bill does not constitute a valid reason for late payments. E-bill information is available at https://ssb-prod.ec.jsums.edu/pls/PROD/twbkwbis.P_GenMenu?name=homepage.

4.4 Billing Errors

Administrative, clerical or technical billing errors do not absolve students of their financial responsibility to pay the correct amount of tuition, fees and other associated financial obligations assessed as a result of registration at the University.

4.5 Returned Payments/Failed Payment Agreements

If a payment made to a student account is returned by the bank for any reason, the student shall repay the original amount of the payment plus a returned payment fee of \$50. Multiple returned payments and/or failure to comply with the terms of any payment plan or agreement the student signs with the University may result in cancellation of classes and/or suspension of the student's eligibility to register for future classes at the University.

4.6 Delinquent Account/Collection

If the student fails to pay his/her student account bill or any monies due and owing the University by the scheduled due date, the University reserves the right to do the following:

- 4.6.1 placing a financial hold on the student's account;
- 4.6.2 being dropped from classes;
- 4.6.3 loss of participation in graduation ceremony and class social activities;
- 4.6.4 inability to receive transcripts;
- 4.6.5 inability to receive diploma; and/or;
- 4.6.6 loss of access to registration for future classes.

4.7 Late Payment Charge

Charge: If the student fails to pay his/her student account bill or any monies due and owing the University by the scheduled due date, the University will assess late payment and/or finance charges at a rate of 3% or the maximum amount permitted by the applicable law on the past due portion of the student's account until the past due account is paid in full.

4.8 Collection Agency Fees

If the student fails to pay his/her student account bill or any monies due and owing the University by the scheduled due date, and fails to make acceptable payment arrangements to bring his/her student account current, the University may refer the delinquent account to a collection agency. If the University refers the student account balance to a third party for collection, a collection fee will be assessed and will be due in full at the time of the referral to the third party. The collection fee will be calculated at a rate of 3% or the maximum amount permitted by the applicable law. For purposes of this provision, the third party may be a debt collection company or an attorney. If a lawsuit is filed to recover an outstanding balance, the student shall also be responsible for any costs associated with the lawsuit such as court costs or other applicable costs. The delinquent account may also be reported to one or more of the national credit bureaus.

Additionally, the Mississippi Revenue Collection Department is empowered to garnish wages and seize state income tax refund checks.

5.0 Employee Adherence

Employees are required to adhere to these guidelines. Willful disregard of this policy shall be considered non-compliance and may result in a formal reprimand up to and including termination. The information stated in this policy pertains and applies to applicable employees, departments and funding sources of the University.

Certification of Policy Approval

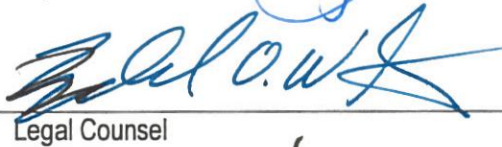
This policy is hereby approved as the University official policy on the subject of Student Accounts Receivable Collections and should be used as the appropriate source for guidance and adherence of this subject. All previous policies on this subject are rescinded.



Department Head

2/13/2020

Date



Legal Counsel

2/13/2020

Date



Acting President

2/14/20

Date