

Any balance over 60 days past due will be referred to a collection agency and additional collection fees will be added. The account holder will be liable for those fees.

### **Payment Methods**

Southwest Texas Junior College accepts cash, checks money orders, and cashier's checks. Major credit cards accepted are Visa, MasterCard, Discover and American Express.

Students have two payment options they may choose:

eCashier is available through the college website ([www.swtjc.edu](http://www.swtjc.edu)) and allows students to pay with an installment plan (\$2.00 fee) or pay in full (free).

Ecommerce is available through WebAdvisor on the college's website. This payment method is to pay tuition in full without a fee.

Restitution of funds is the responsibility of the student when a bank returns a check. A \$25 fee per check will be charged to the student's account. Southwest Texas Junior College will stop accepting checks if this activity continues to occur. A stop payment on tuition checks will be considered as NSF which may also cause the withdrawal of students from courses. To officially withdraw, contact the Admissions Office.

### **Refund Policy**

If enrollment is terminated for any reason, the unpaid balance of tuition and fees is due immediately. Refunds will be based on total tuition and fee charges and not on tuition and fees paid; any remaining installment payments due are deducted from the refund amount. A student may withdraw during an eligible period and still owe money to the college because of the remaining installments.

Refunds are processed through a third party provider, Higher One. Students will receive a card from Higher One when they first register. At that time they will have to log in to [www.myrefundcard.com](http://www.myrefundcard.com) to choose their preferred method for receiving refunds. Students will be charged a fee to replace a lost Higher One card.

Students who officially withdraw from the institution shall have their tuition and mandatory fees refunded according to the following schedule after the deduction of \$50 minimum tuition charge:

#### *Fall & Spring Semesters*

Prior to the first class day.....	100% (no minimum deducted)
During the first fifteen class days .....	70%
During the sixteenth through twentieth class days.....	25%
After the twentieth class day .....	NONE

#### *Summer I & II Sessions*

Prior to the first class day.....	100% (no minimum deducted)
During the first five class days.....	70%
During the sixth and seventh class days.....	25%
After the seventh class day.....	NONE

Students who reduce their semester credit hour load by officially dropping a course or courses, and remain enrolled at the institution will have applicable tuition and fees refunded according to the following schedule.

*Fall & Spring Semesters*

During the first fifteen class days (reducing hours only)..... 70%  
 During the sixteenth through twentieth class days..... 25%  
 After the twentieth class day ..... NONE

*Summer I & II Sessions*

During the first five class days..... 70%  
 During the sixth and seventh class days..... 25%  
 After the seventh class day..... NONE

*Flexible Entry and Non-Semester Length Courses*

Prior to the first class day ..... 100%  
 After the first class day ..... See table below:

<b>Drops and Withdrawals</b>		
<u>Length of Class Term By Weeks</u>	<u>Last Day for a 70 percent Refund</u>	<u>Last Day for a 25 percent Refund</u>
<u>2 weeks or less</u>	2	n/a
3	3	4
4	4	5
5	5	6
6	5	7
7	7	9
8	8	10
9	9	11
10	9	12
11	10	14
12	12	15
13	13	16
14	13	17
15	14	19
<u>16 or longer</u>	15	20

Any student who maintains an account through a scholarship fund, or who may be entitled to a refund from a scholarship fund will be reimbursed any unused monies from that account after all financial obligations to the college have been satisfied. All reimbursements will be made within one month after the twelfth class day. Student inquiries concerning scholarship account balances should be made at the Business Office.

All students entitled to a refund, through reduction of hours or through total withdrawal, will be reimbursed within four to six weeks after the twelfth class day. Separate refund schedules may be established for optional fees such as intercollegiate athletics, cultural entertainment, parking, etc. Tuition and fees paid directly to the institution by a sponsor, donor, or scholarship shall be refunded to the source rather than directly to the student.

The “pro rata” refund calculation defined in the Higher Education Amendments of 1992 applies to all SFA participating institutions.