

## Payment Policies

### Financial Responsibility

The student assumes responsibility for payment of the charges for educational services, which may include tuition, student health insurance, and other Palo Alto University charges for any and all periods of enrollment at the Palo Alto University.

### Terms and Conditions

1. To avoid late payment fees, tuition and other out of pocket expenses not covered by Financial Aid must be paid by the due dates published on the Palo Alto University calendar prior to the first day of classes for Fall, Winter, Spring and Summer quarters. Other incidental charges occurring after the beginning of the quarter are due and payable as described in Item #2.
2. Students will be billed for all unpaid charges on the Account. Invoices/e-bills are available online within one working day once the student registers. Students will receive an email notification of an online bill when new bills are available. Students with an outstanding balance will be subject to registration hold, cancellation, will not be allowed to attend classes, or receive diplomas until the account has been paid in full. Any balances not paid may be assessed a late fee of one and one-half (1.5%) percent per month (minimum \$5.00).
  1. EXAMPLE: \$5000 balance, paid a week late (7 days) = \$17.26
  2. EXAMPLE: \$5000 balance, paid one month late (30 days) = \$73.97
  3. EXAMPLE: \$5000 balance, paid two months late (60 days) = \$147.95
3. All deferred and unpaid balances including late fees shall be due not later than August 1 for Fall quarter charges, December 1 for Winter quarter charges, March 1 for Spring quarter charges, and June 1 for Summer quarter charges as a condition for financial clearance to enroll in classes in subsequent sessions. Students who have not registered prior to the payment due date, are required to pay in full or enroll in the Payment Plan at the time of registration for all tuition and fees (minus loans, grants or scholarships).

### Payment Due Dates

Payment due dates are listed on the Academic Calendar. It also includes registration deadlines, release of billing statements, add/drop dates, term census dates, holidays, and among others.

To avoid registration cancellation for the term, students are required to submit payment by the payment due date or enroll in a payment plan. If payment is not received by the payment due date, students will be notified prior to cancellation through their PAU email. If registration is cancelled for nonpayment, students will be notified through their PAU email account. Reinstatement of registration is contingent upon sufficient payment to bring the student's account current.

**PLEASE NOTE: Students who have not registered prior to Payment Due Date, are required to pay in full or enroll in the payment plan at the time of registration for all tuition and fees (minus loans, grants or scholarships).**

### **Late Payments**

PAU may impose late fees and/or deferment fees on any outstanding balances. PAU reserves the right to recover all costs involved with collection and/or litigation of delinquent accounts. If an account must be sent to collection or litigation, due to nonpayment of the outstanding balance, PAU reserves the right to demand payment in full for subsequent quarters of enrollment, prior to the beginning of each quarter. PAU is a non-profit institution and, as such, student receivable accounts are considered to be educational loans offered for the sole purpose of financing an education and are non-dischargeable in bankruptcy proceedings

### **Clearing Your Past Due Balance**

If you have an unpaid balance with PAU, you may not register for subsequent quarters, or receive your diploma, or other services.

### **Returned Payment Policy**

If your payment is returned for any reason, you are required to submit repayment in certified funds. You may also be required to pay the following fees:

Re-Registration fee \$75

Returned Payment fee \$75

Privileges will be permanently revoked for any account with excessive returned payment activities (two or more returned payments issued to the University). **If repayment is made with non-certified funds, account holds will not be lifted until the funds have been cleared. This can take up to 14 business days.**

**Payments Plans:**

CashNet, a third-party payment vendor operating under agreement with PAU, administers the University's automated payment plan. The payment plan provides a convenient means for paying tuition and fees through regularly scheduled payments. PAU expects that students will enroll in the CashNet payment plan or make payment in full for all charges by the payment due date for each term. If payment is not received or the student has not enrolled in the payment plan by the due date, the student's course registration may be cancelled.

For questions about CashNet payment plan, contact CashNet Student Services Call Center at (800) 339-8131.

**BURSAR's Contact Details:**

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