Parent policy
Learner Financial Accounts Policy #500-1-11

Purpose
This procedure provides a framework to ensure that amounts owed by learners to the College are paid, that refunds due to learners are issued, and that the processes for payments, overdue accounts, and refunds are applied consistently, equitably, and on a timely basis.

Scope
This procedure applies to all Bow Valley College employees and learners.

Compliance
Employees (including contractors) and learners are responsible for knowing, understanding, and complying with Bow Valley College procedures to the extent that procedures relate to their position, employment, or enrolment at the College.

Procedures
1. General
   1. The Office of the Registrar is responsible for providing information to learners about procedures, payment deadlines, refund processes, and other general information related to learner accounts. All fees that apply to learners must be published on the college website in a manner that is clear and the circumstances in which the fees are applicable can be readily understood.
   1.2. The Office of the Registrar is responsible for providing timely and accurate written or electronic information to each learner on the amounts owing, paid to, and refunded by the College for tuition and fees.
   1.3. In addition to Tuition, Mandatory, and Third Party fees, other fees owed to the College may also be subject to the provisions of this policy.
   1.4. All learner financial account transactions are made in Canadian funds.
   1.5. Payment deadlines for Tuition, Mandatory, and Third Party fees are prepared and published annually in the academic calendar and website by the Office of the Registrar (the “Annual Schedule of Deadlines for Tuition and Fees”). All relevant fees are to be paid in full by these deadlines. Other account payments handled by the Office of the Registrar will be published by the Office of the Registrar as applicable.
   1.6. The Registrar or designate has the authority to make exceptions under these guidelines where unique or extraordinary situations warrant.
   1.7. Where a formal agreement is in place with the College, the refund policy of a third party, funder, or sponsor may supersede this policy, where approved by the Registrar or Vice President, Learner Services.

2. Payments
   2.1. Payments on learner accounts will be applied to amounts owing to the College in the following order, unless otherwise approved by the Registrar or designate where determined that an exception is warranted:
       2.1.1. oldest charges owing to the College including overdue or written off accounts;
       2.1.2. Tuition Fees;
       2.1.3. Mandatory Fees;
2.1.4. Other Fees;
2.1.5. Third Party Fees.

2.2. Learners whose cheque payments are refused due to non-sufficient funds and/or credit
    card payments that incur a chargeback dispute will be subject to the penalty specified in
    the Office of the Registrar Fees Schedule.

2.3. The Registrar or designate may offer payment deferrals at their discretion to learners who
    meet the following criteria:
    2.3.1. Present evidence of sponsorship by a government agency, student loan, or other
            third party; or
    2.3.2. Demonstrate exceptional circumstances of financial need and the ability to make
            future payment by the proposed payment date.

Learners who fail to comply with their agreed fee deferral will be considered overdue and
are subject to the provisions for §5 Overdue Accounts and penalties as specified in the
Office of the Registrar Fees Schedule. Fee deferrals may also be subject to an additional fee
as specified in the Office of the Registrar Fees Schedule.

2.4. International learners are subject to the same payment deadlines and account
    management guidelines as domestic learners, except for specific international deadlines
    and guidelines as approved by the Vice President, Learner Services. These deadlines and
    guidelines are generally developed, approved, and published (electronically or in print) in
    advance to ensure that they are provided in a timely manner to international applicants
    and learners and they comply with necessary Office of the Registrar procedures or
    requirements.

3. Refunds

3.1. Learners who formally withdraw (cancel) their registration may be eligible for refunds
    based on the following categories:
    3.1.1. Credit Courses
           3.1.1.1. Learners withdrawing prior to and inclusive of the Drop Deadline will be eligible
                    for a 100% refund of tuition and other mandatory fees, excluding non-
                    refundable fees and deposits.
           3.1.1.2. Learners withdrawing after the Drop Deadline will not be eligible for a refund.
    3.1.2. Non-Credit Courses
           3.1.2.1. Non-Credit Courses of One Day in Duration
                    3.1.2.1.1. Learners who withdraw prior to the first day of class will receive a full
                                 refund. Withdrawals submitted on or after the first day of class will not be
                                 eligible for a refund.
                    3.1.2.1.2. Registration deadlines and other fees may apply.
           3.1.2.2. Non-Credit Courses Longer Than One Day in Duration
                    3.1.2.2.1. Learners who withdraw prior to and including the first day of class will
                                 receive a full refund. Withdrawals submitted after the first day of class will
                                 not be eligible for a refund.
                    3.1.2.2.2. Registration deadlines and other fees may apply.
           3.1.2.3. Non-Credit Courses Which Are a Component of a Credit Program
                    3.1.2.3.1. Some post-secondary (credit) programs have non-credit courses, usually
                                 related to Work Integrated Learning (see Definitions). These courses will
                                 follow the same refund guidelines as regular credit courses.
    3.1.3. Contract Programs/Courses
           3.1.3.1. Refunds for courses and programs offered by the College in partnership with or
                    on behalf of another learning institution, business, and/or agency will be in
                    accordance with the contract in place with the College.

3.2. A full refund of tuition and mandatory fees will be processed in the cases where:
    3.2.1. a program or course is cancelled by the College.
3.2.2. in the opinion of the Registrar or designate, a substantive change is made to when or how a program or course is offered, subsequent to the learner’s application or registration.

3.2.3. the College places a learner in a course inappropriately in the opinion of the relevant program chair or associate dean.

3.2.4. a learner receives advanced or transfer credit for a course.

3.2.5. a learner withdraws from studies due to documented medical or health reasons. The learner must request the refund in writing, with evidence, to the associate dean for approval. The associate dean shall communicate their decision, positive or negative, to the learner and the Office of the Registrar. The request must be made by the learner within one month of their last day of attendance. The Application, Confirmation Deposit, and Third Party fees (including the Students’ Association Health and Dental Plan) are generally non-refundable.

3.2.6. a learner withdraws due to extraordinary and unexpected personal circumstances. The learner must request the refund in writing, with evidence, to the Office of the Registrar for approval by an assistant registrar. The request must be made by the learner within one month of their last day of attendance. The Application, Confirmation Deposit, and Third Party fees (including the Students’ Association Health and Dental Plan) are generally non-refundable.

3.3. Learners who are withdrawn from their course or program of study by the College on financial, academic, conduct, disciplinary, or other grounds are not eligible for a refund.

3.4. Refunds for dropped courses will generally not be processed until after the Drop Deadline for the term. Any outstanding fees or other charges will be deducted from the total refund amount.

3.5. The Registrar (or designate) may reverse and refund payments believed to be made in bad faith and/or without the payer’s consent after consultation, as appropriate, with Learner Conduct, Security, Cybersecurity, and/or Finance. This will result in a reversal of credit on the learner’s account and the learner will be required to pay the resulting total amount owing.

3.6. Refund payments will be issued according to the following:

3.6.1. Refunds for credit card payments will be issued back to the same credit card.

3.6.2. Refunds for wire transfers will be issued by wire transfer to the original payer, less the wire transfer fee.

3.5.3. All other refunds will be issued in the form of a cheque to the learner. Where available, electronic fund transfer payments may occur at the discretion of the College.

3.5.4. Refunds for payment by a sponsor or funding agency will be issued to the appropriate organization.

3.5.5. Exceptions to the above can be made where necessary at the discretion of the Registrar or designate.

4. Sponsorship and Government Funding

4.1. It is the learner’s responsibility to ensure that payment or satisfactory proof of sponsorship is submitted to the Office of the Registrar prior to the payment deadline. If either of these is not submitted by the deadline, the learner may be subject to the provisions of §5 Overdue Accounts.

4.2. The learner is responsible for payment of all tuition, fees, and charges, regardless of sponsorship or funding agreements. It is the responsibility of learners who anticipate their sponsorship or funding may be delayed, insufficient, or interrupted to communicate promptly with the Office of the Registrar to discuss solutions.
5. **Overdue Accounts**

5.1. Learners who have not paid their Tuition, Mandatory, Third Party, and/or Other fees by the payment deadline or agreed payment deferral date will be considered overdue.

5.2. The Office of the Registrar will issue an overdue account notice to a learner and the learner’s academic department when the learner’s account is overdue. This notice constitutes a warning, informing the learner that they will be first suspended and then withdrawn from studies if the financial obligations of their accounts are not met by a specified date.

5.3. Learners who are overdue and have not met their financial obligations by the date specified in the warning will be suspended from all their courses, even if some of those courses are in different programs or are taken as non-credit studies. It is the authority of the Registrar or designate to enact the suspensions in §5.2. Suspended learners are not considered to be in good standing with the College and are not allowed to participate in any learning activities including, but not limited to, attending classes, practicums, tests, exams, labs, and/or online learning. In addition, services including, but not limited to, transcripts, parchments, scholarships, graduation, and registration in further classes will be withheld until all financial obligations are paid. The notice of suspension is issued to both the learner and their academic department. The notice also warns the learner that they will be withdrawn from their program and/or course(s) if their financial obligations are not met by a specified date. Academic departments are responsible for enforcing the suspensions of learners, as applicable, from their course(s) and/or program(s).

5.4. Learners who have not met their financial obligations by the date specified at the time of their suspension will be withdrawn from their credit program(s) and any unpaid non-credit courses. The Registrar or designated assistant registrar has the authority to withdraw learners from their courses and/or programs due to overdue accounts. This step will only be taken subsequent to notice being provided to the learner and their department through the notices of overdue account and suspension outlined above.

5.5. In general, an overdue learner facing suspension and/or withdrawal from a program, and who has a concurrent, unrelated, and fully-paid non-credit enrolment (such as continuing education), shall be allowed to continue with that fully-paid, non-credit enrolment, even if their enrolment for another program is pending suspension and/or withdrawal for unpaid fees.

5.6. The timeframes associated with notice of overdue accounts, suspension, and withdrawals will be determined by the Registrar. These timeframes will be common across departments and program areas unless approved and specified otherwise by the Registrar.

5.7. Learner accounts that remain unpaid, past the notice periods specified, will be considered long overdue and subject to collections processes of the College’s finance department.

5.8. If a learner wishes to have a decision related to their financial account reconsidered, they have a right to appeal through the provisions of the Learner Appeals Policy. Prior to filing an appeal, learners are expected to seek informal resolution by raising their concerns with the relevant assistant registrar.

**Definitions**

Definitions of common terms may be found in the Learner Financial Accounts Policy #500-1-11.
Work Integrated Learning:
Is defined by the College as experiential learning that occurs either in a workplace setting or with the involvement of a host organization.
Data sheet

Responsible officer
Director, Enrolment Services and Registrar

Relevant dates
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<th>Approved</th>
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<td>Effective</td>
<td>December 9, 2016</td>
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<td>Next review</td>
<td>December 2021</td>
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Modification history
- December 9, 2016
- March 22, 2022
- Rebranded February 2021
- Policy Committee reviewed and updated numbering format January 2022

Verified by
Office of the President, March 2022*

Related policy
Learner Financial Accounts Policy #500-1-11

Associated policies, procedures, and guidelines
- Academic and Performance Standards Required for Continuance in College Programs Admissions Policy #500-1-2
- Code of Conduct Policy (Learners) #500-1-1
- Death of a Learner Policy #500-1-14
- Grading Policy #500-1-6
- Learner Appeals Policy #500-1-2
- Learner Records and Information Policy #500-1-16
- Prior Learning Assessment and Recognition Policy #500-1-8
- Transfer Credit Request Policy #500-1-9
- Tuition and Fee Policy #500-1-15

Related legislation
None

Attachments
None