

LEARNER FINANCIAL ACCOUNTS PROCEDURE

Parent Policy

Learner Financial Accounts Policy

Purpose

The purpose of the procedure is to provide operational direction to effective implementation of the Learner Financial Accounts Policy.

Scope

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

Compliance

Employees (including contractors) and students 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

- 1.1. The Office of the Registrar is responsible for providing information to learners about procedures, fees deadlines, refund processes and other general information related to learner accounts.
- 1.2. The Office of the Registrar is responsible for providing timely and accurate written or electronic learner accounts information to learners on the amounts owing and paid to the College for tuition and fees, including refunds and overdue accounts.
- 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. The Annual Schedule of Deadlines for Tuition and Fees is prepared by the Registrar and approved by the Executive Team. The schedule is published annually (written or electronic) by the Office of the Registrar, subject to change where posted. Other account payments handled by the Office of the Registrar will be published by the Office of the Registrar, if applicable.
- 1.6. The Registrar or Registrar's designate has the authority to make exceptions under these guidelines, where allowed in this Policy or Procedure, or 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, Enrolment and Learner Services.

2. Payments

- 2.1. The Office of the Registrar will make a Statement of Account or receipt available to all learners, either via paper or electronic means, as determined by the Registrar.
 - 2.2. The deadline for Tuition, Mandatory, applicable Third Party Fees for each term is published in the Annual Schedule of Deadlines for Tuition and Fees. Deadlines for other fees may also be included, where relevant.
 - 2.3. All fees in the Annual Schedule of Deadlines for Tuition and Fees are to be paid in full by the required deadlines. All other fees with deadlines not included in this Schedule are to be paid when specified.
 - 2.4. Payments on learner accounts will first be applied to amounts owed to Bow Valley College in the following order, unless otherwise approved by the Registrar or designate where determined that an exception is warranted:
 - 2.4.1. oldest charges owing to Bow Valley College including overdue or written off accounts;
 - 2.4.2. Tuition Fees;
 - 2.4.3. Mandatory Fees;
 - 2.4.4. Other Fees;
 - 2.4.5. Third Party Fees
 - 2.5. Learners who make payments with Non-Sufficient Funds (NSF) cheques will be subject to the penalty specified in the Enrolment Services / Office of the Registrar Fees Schedule.
 - 2.6. Bow Valley College may offer payment deferrals and payment plans through Deferral Agreements at the discretion of the Registrar or Registrar's designate(s) to learners who meet the following criteria:
 - Learners must present evidence of sponsorship by a government agency, student loan or other third party; or
 - Learners must demonstrate financial need and the ability to make payment as outlined in their Deferral Agreement.
- Learners who fail to comply with their Deferral Agreements will be considered overdue and are subject to the provisions for Overdue Accounts and may be subject to a penalty as specified in the Enrolment Services / Office of the Registrar Fees Schedule. Fee Deferrals may also be subject to an additional fee as specified in the Enrolment Services / Office of the Registrar Fees Schedule.
- 2.7. International learners are subject to the same Tuition and Fee deadlines and account management guidelines as domestic learners, except for specific International deadlines and guidelines as approved by the Vice President, Enrolment and Learner Services. Normally these deadlines and guidelines would be 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.

- 2.8. Confirmation Deposits are applied to Tuition fees owing. If learners in programs with Confirmation Deposits do not pay the amounts required by the dates specified in their letter of admission, their applications will be closed and their seat in the program may be offered to another applicant. The Confirmation Deposit will not be refunded.

3. Withdrawals and Refunds

- 3.1. For credit courses and programs, it is the responsibility of learners to promptly notify the Office of the Registrar of their intent to withdraw or immediately notify actual withdrawal from a program or course by completing a Drop/Withdrawal Form.
- 3.2. For non-credit courses, providing verbal notification of withdrawal to the Office of the Registrar is acceptable.
- 3.3. In order for a learner to be considered for a refund, the learner is accountable to notify the Office of the Registrar as specified no later than the Drop Deadline. Learners will be considered for a refund if the Office of the Registrar receives notification of withdrawal from the learner's academic department no later than the Drop Deadline.
- 3.4. The effective withdrawal date for refund calculation purposes is the date the learner stops attending classes (not the date the formal notice is submitted to the Office of the Registrar). If a learner leaves a program or course, refunds are calculated based on the effective withdrawal date.
- 3.5. Refund Categories:

Credit Courses/Programs

Notice of cancellation by the learner prior to the first day of classes will result in a 100% refund of Tuition (minus the Confirmation Deposit) and 100% of Mandatory and applicable Third Party fees.

Learners withdrawing from the first day of classes and up to and including the Drop Deadline will be eligible for a 100% refund of tuition and other refundable fees, excluding non-refundable fees or deposits. The Drop Deadline will be 12.5% of the length of the course or program.

Learners withdrawing after the Drop Deadline will not be eligible for a refund.

Application Fees are not refunded.

Non-Credit Courses

Non-Credit Courses of One Day in Duration

Notice of cancellation by the learner prior to the first day of class will result in a 100% refund. Withdrawals submitted on or after the first day of class will not be eligible for a refund. Registration deadlines, and Other Fees may apply; these must be clearly published.

Non-Credit Courses Longer Than One Day in Duration

Notice of cancellation by the learner prior to and including the first day of class will result in a 100% refund. Withdrawals submitted after the first day of class will not be eligible for a refund. Registration deadlines, and Other Fees may apply; these must be clearly published.

Contract Programs/Courses

Refunds for courses and programs offered by the College in partnership with or on behalf of another learning institution, business or agency will be in accordance with the contract in place with the College.

3.6. A full refund of Tuition and Mandatory Fees will be processed in the cases identified below:

- a program or course is cancelled by the College.
- where in the opinion of the Registrar, or designate, a substantive change is made to when or how a program or course are offered subsequent to the learner's application or registration.
- a learner is placed in a course inappropriately by the College (inappropriate placement must be confirmed by the academic department program coordinator).
- a learner receives advanced or transfer credit for a course; application for the advanced or transfer credit course must be received by the Office of the Registrar by the Drop Deadline of the course in order to be eligible for a refund. In these cases, only a refund for tuition will be given.
- a learner withdraws from a course or program due to extraordinary extenuating circumstances or for documented medical withdrawals that may constitute special or compassionate grounds for providing a refund. Being subject to legal or criminal processes/procedures (other than jury duty) is not considered to be grounds for refunds. Refund requests based on special cases must be submitted in writing to the Office of the Registrar and must include a recommendation supporting the learner's request by the coordinator or dean of the learner's program. Refunds for extenuating circumstances require the approval of the Registrar or designate. The request for a refund along with the documentation, where required, must be submitted to the Office of the Registrar in writing within one month of the last date of attendance. The Registrar or designate is not required to consider past this day, but may waive the deadline in extraordinary situations, where determined by the Registrar or designate. In these cases, the application fee will not be refunded.

The Application Fee will also be refunded in cases where the refund is for a course where the Application Fee was paid solely to take the course in question or where the refund is for a program.

3.7. Learners who are withdrawn from their course or program of study by the College on financial, academic, Code of Conduct, or other grounds are not eligible for a refund of fees.

3.8. Refunds will not be processed until after the Drop Deadline for each term of study for notice of withdrawals submitted on or after the first day of the term. Any outstanding fees or other charges and payments will be deducted from the total refund amount.

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

- Refunds for credit card payments will be issued back to the same credit card.
- Refunds for wire transfers will be issued by wire transfer to the original payer, less the wire transfer fee.

- All other refunds will be issued in the form of a cheque to the learner. Where available, electronic fund transfer payments may occur.
- Refunds for payment by a sponsor or funding agency will be issued to the appropriate organization.
- Exceptions to the above can be made where necessary (e.g., credit card is no longer valid). Exceptions must be approved by the Registrar or designate.

4. Sponsorship and Government Funding

- 4.1. It is the learner's responsibility to ensure that payment or satisfactory written documentation or proof of sponsorship by any third party is submitted to the Office of the Registrar prior to the Tuition and Fee Deadline. If either of these is not submitted by the Tuition and Fee Deadline, the learner is subject to the provisions of Overdue Accounts.
- 4.2. The learner is responsible for payment of all tuition and fees, or other charges impacting the learner's account, regardless of sponsorship or funding agreements.

5. Overdue Accounts

- 5.1. Learners who have not paid their Tuition, Mandatory, Third Party and Other Fees by the dates specified in the Annual Schedule of Deadlines for Tuition and Fees, or by their specified deadlines, or have not complied with a Fee Deferral Agreement will be considered overdue.
- 5.2. The Office of the Registrar will issue a notice (which may be electronic) of an account being overdue to learners and the learners' academic department when the learners' accounts are overdue. This notice constitutes a warning, informing the learners that they will be suspended from their program or course if the financial obligations of their accounts are not met by a specified date.
- 5.3. The Registrar or designate has the authority to suspend learners from courses and programs if they have not met the financial obligations of their account within the timeframe specified by the notice of overdue account. The suspended learners are not allowed to participate in any learning activities including, but not limited to, attending classes, practicums, tests/exams, labs or online learning. In addition, registration services including but not limited to transcripts, parchments, scholarships, graduation and registration in further classes will be withheld for learners whose accounts are overdue until all financial obligations attributable to fees paid. The notice of suspension is issued to both the learners and their academic departments. The notice also warns the learners that they will be withdrawn from their programs or courses if the financial obligations of their accounts are not met by a specified date. Academic departments are responsible to enforce the suspensions of learners, as applicable, from their courses or programs.
- 5.4. The Registrar has the authority to withdraw learners from their courses and programs due to overdue accounts. This step will only be taken subsequent to notice being provided to the learners and their departments through the notices of overdue accounts and suspensions outlined above. Withdrawals due to overdue accounts require the Registrar's approval and shall not be delegated, except to a designate when acting as Registrar.

- 5.5. The timeframes associated with notice of overdue accounts, suspension and withdrawals will be determined by the Registrar, based on consultation with the academic departments. These timeframes will be common across departments and program areas unless approved and specified otherwise by the Registrar.
- 5.6. Learner accounts that remain unpaid, past the notice periods specified, will be considered long overdue and subject to collections processes of the College's Business Information and Finance Department.
- 5.7. If learners wish to have decisions related to their financial accounts 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 Assistant Registrar, Records and Registration.

Definitions

Definitions of common terms may be found in the Learner Financial Accounts Policy #500-1-11.

Data Sheet

Accountable Officers

Vice President, Enrolment and Learner Services

Responsible Officers

Director, Enrolment Services and Registrar

Relevant Dates

Approved	May 23, 2012
Effective	August 27, 2012
Next Review	May, 2015
Modification History	

Associated Policies

- Academic and Performance Standards Required for Continuance in College Programs
- Admissions Policy
- Learner Appeals
- Prior Learning Assessment
- Learner Records and Information
- Transfer Credit Policy
- Grading Policy
- Code of Conduct (for Learners)
- Tuition and Fee Policy