



Managing Your Student Account

Frequently Asked Questions about Billing and Payment

How much do I owe and when is it due?

Student billings are available in E-Bill (electronic) format only. Near the end of June, we will send a notice through your College email that an electronic bill (E-Bill) for the fall semester is available for you to view. Additional E-Bill notices will be sent monthly if there is a balance on your account, so be sure to check your College email for billing notices. The first E-Bill notice for the spring semester will be sent in early December. Payment for the fall semester is due August 4, 2022, and payment for the spring semester is due January 3, 2023. If you register after these dates, payment in full is due at the time of registration.

The amount due on your bill is a reflection of your account status at the time the bill was sent. However, changes in registration, financial aid or housing will affect your account balance. Any changes made after the semester due date which result in a balance due must be paid when the change is made. You may check your account online by logging into the secure area of our website at <https://bannerweb.strose.edu>.

Who is responsible for paying my bill?

As the student, you are responsible for paying any amount due on your student account. However, you may wish to set up Authorized User access, so that others (a parent, for example) may also receive E-Bill notices, and are able to view and/or make payments to your student account.

How do I set up an Authorized User Account?

To authorize access for another user, follow these steps:

- Login to your student account at bannerweb.strose.edu
- Select Pay a Deposit or Set up an Authorized User (the last option on the page)
- Select the Authorized Users Option (at top of screen) and follow the instructions

When are late fees assessed?

A late fee of \$85.00 is assessed monthly on all accounts that are past due. To avoid late fees, it is your responsibility to make sure your student account is up to date.

How can I make payments to my account?

- **Online:** Log into your account at <https://bannerweb.strose.edu>. From here, you can either process a WebCheck (ACH) payment, or you may access PayPath to process a debit or credit card payment (a non-refundable 2.85% PayPath service convenience fee will apply for debit or debit card payments).
- **Mail:** You may mail a check or money order payment to:
The College of Saint Rose
Bursar's Office
432 Western Avenue
Albany, NY 12203
- **In Person:** We accept cash, check or money order payments at our office, located in the Student Solution Center on the third floor of Saint Joseph Hall. Please call (518) 458-5464 for office hours.

Do you offer monthly payment plans?

You may choose to pay current semester balances on a monthly basis. For further information, please go to www.strose.edu, select Offices and Resources, then Payment Resource Center. Semester payment plan information is available on this page.

I'm expecting financial aid. How will this be reflected on my bill?

Once you sign and return your award letter to Financial Aid, your bill will reflect pending financial aid. This will appear in the "Memos and Authorizations" section on your bill, and will reduce your anticipated tuition liability. It is your responsibility to ensure that we receive information about pending sources of funding (loans, scholarships, etc.) by the semester payment due date. For further financial aid information, please visit our website at www.strose.edu, and select Offices and Resources, then Financial Aid.

Why doesn't my Work-Study award appear on the bill?

A work-study award indicates that you are eligible for employment, but this award will not be deducted from your bill because any money you earn through Work-Study gets paid directly to you, and is not applied toward your bill.

Why isn't my outside scholarship reflected on my bill?

In order for us to memo your account for an outside scholarship, you must provide us with a voucher or award letter from the given organization.

Will I know when my loans have been received?

When we receive a loan check that requires your endorsement, we will send a notice to your Saint Rose email address. When we receive federal loan funds through electronic transfer, a notification letter will be sent to your permanent address.

How are refunds handled?

If there is an overpayment on your account, a refund will be issued during our weekly refund process. A credit will be processed on your Discover/MasterCard/VISA account if this form of payment was received within the previous 30 days. If Parent Loan funds have been applied to your account, a refund up to the amount of these funds will be issued to your parent, unless your parent asks us to issue the refund to you.

Each semester, the first refund checks are processed after the add-drop period ends, and once there is an actual overpayment on your account (about 2 to 3 weeks into the semester).

Can I use a pending refund to purchase textbooks?

At the beginning of each semester, if your financial aid exceeds your total charges, you may be eligible for a **Bookstore Voucher**. Voucher applications are submitted electronically to the Bursar's Office and if a voucher is approved, your student account will be charged for the requested (estimated) voucher amount. This voucher may be used to purchase textbooks and supplies in the Campus Store up to two weeks after the semester start date, and any unused portion will be credited back to your student account at a later point in the semester.

To determine *eligibility* for a Bookstore Voucher, we will only consider the following:

- Your current account balance, including any payments, loans or aid already received.
- Any pending state, federal or institutional grants which are reflected on your student account.

We will **not be able to consider** the following pending items:

- Funds expected through a monthly payment program.
- Outside-funded scholarship or tuition assistance programs, including employer assistance programs.
- Graduate Assistantship funding.

What if I withdraw?

If you withdraw from a course or courses, adjustments to your tuition and fees are recalculated on a credit-hour basis. A withdrawal schedule is published in the course listings brochure each semester. **Please note that this schedule also applies to medical withdrawals.** Before withdrawing from any classes, it is advisable to check your financial aid status through both the Bursar's Office and Financial Aid Office, as well as any academic policies that might apply.

If you are a fulltime student, you may be interested in purchasing optional tuition refund insurance, which will provide partial reimbursement if you are forced to withdraw from all classes due to a medical reason.

Can I waive the Health Service Fee if I have my own insurance?

Students who are registered for 6 or more credits are responsible for a mandatory health service fee. This fee enables the Health Service Office to maintain health/immunization records, and to provide basic medical care to students.

Can I defer my employer-sponsored tuition?

If your employer reimburses you for educational costs, your account may be deferred. Each semester, by the semester due date, you will need to complete an Employer Reimbursement Form and return it to the Bursar's Office with a letter from your employer. The employer letter must indicate the specific amount or the extent of your tuition benefit. The application form outlines the program policy, and must be completed for each semester of participation. Please visit the forms area of our web page for further information.

Who do I contact if I have questions?

Questions regarding registration, financial aid or billing should be directed to the Student Solution Center at (518) 458-5464, or by calling (800) 637-8556, and selecting the Student Solution Center option. During peak times, you may need to leave a message, which we will make every attempt to return within 24 hours.

Frequently-Called Telephone Numbers:

Academic Advisement	(518) 454-5217
Bursar, Financial Aid or Registrar Offices:	(518) 458-5464
Campus Bookstore:	(518) 454-5245
Campus Dining:	(518) 454-5220
Campus Switchboard:	(518) 454-5111 or (800) 637-8556
Health Services Office	(518) 454-5244
Library:	(518) 454-5180
Residence Life:	(518) 454-5295
Security:	(518) 454-5187