



UNIVERSITY OF WISCONSIN-LA CROSSE STUDENT ASSOCIATION

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SA1516-053: Resolution Supporting JMAC Tuition Payment Proposal

DATE: April 4th, 2016

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SPONSOR(S): Joint Multicultural Affairs Committee

WHEREAS; the University of Wisconsin-La Crosse mandates all students must have the balance of their tuition bill under one hundred dollars before they are permitted to enroll for the succeeding semester's classes, and;

WHEREAS; this policy places a disproportional hardship on students with low to middle income as well as international and multicultural students, and;

WHEREAS; raising or modifying the threshold would allow students receiving eventual financial aid to enroll and maintain their timeline for graduating as well as increase overall retention, and;

WHEREAS; the University lacks a real-time net price calculator that would increase financial transparency for future and current students, and;

WHEREAS; the University does not have an option for automatic debt payment options to help students pay down their debt in a reasonable manner, and;

WHEREAS; with collaboration from the Office of Multicultural Student Services, the Joint Multicultural Affairs Committee has created a Tuition Payment Proposal to address these concerns (see attachments), and;

THEREFORE BE IT RESOLVED; the Student Association of the University of Wisconsin-La Crosse supports the proposal made by the Joint Multicultural Affairs Committee and wishes to see more progress made on these issues.

Handwritten signature of Molly Davies in black ink.

Molly Davies
President, Student Senate
Vice-President, Student Association

04-20-2016

Date

Handwritten signature of Kaylee Otterbacher in black ink.

Kaylee Otterbacher
President, Student Association

04-20-2016

Date

2015-2016 JMAC Tuition Payment Plan Proposal
(to increase student retention among low- to middle-income students)

Fall 2016	<p>Raise maximum balance due before registration is affected from \$100 to \$350.</p>	<p>Here's the frequency table of students and how much they owed as of late November, 2015, after the first registration window had opened. We can see first of all that <i>the maximum allowable balance matters</i>. 1410 students owe between \$0-100, rather than a zero balance... an additional 813 have balances of more than 100 in the latest data from IR.</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;">Balance</th> <th style="text-align: left;">Frequency</th> </tr> </thead> <tbody> <tr><td>0</td><td>7769</td></tr> <tr><td>100</td><td>1410</td></tr> <tr><td>150</td><td>117</td></tr> <tr><td>200</td><td>57</td></tr> <tr><td>250</td><td>45</td></tr> <tr><td>300</td><td>16</td></tr> <tr><td>350</td><td>57</td></tr> <tr><td>400</td><td>18</td></tr> <tr><td>450</td><td>15</td></tr> <tr><td>500</td><td>19</td></tr> <tr><td>More</td><td>469</td></tr> </tbody> </table> <p>Raising that number to \$350 would ostensibly allow 35% of currently-ineligible students to register. Note, a \$350 balance is equivalent to approximately 4% of the cost of attendance for a single semester for in-state students and 3% for out-of-state-students.</p>	Balance	Frequency	0	7769	100	1410	150	117	200	57	250	45	300	16	350	57	400	18	450	15	500	19	More	469
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<p>Create a functional, web-based Net Price Calculator for current and prospective students & families to use.</p>	<p>In the 2017-2018 academic year, there will be major changes occurring to the FAFSA (Free Application for Federal Student Aid), with the goal of helping families understand their available aid and out-of-pocket expenses sooner, which can in turn help them make sound financial decisions regarding which college or university to attend.</p> <p>A comprehensive web-based calculator, like those linked below, could make this process more transparent for families and students, allowing them to know sooner how to budget and make payment arrangements to avoid defaulting on their bills and/or facing account holds.</p> <p>Examples of Calculators: College Board Net Price Calculator</p>																									

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		<p>CNN College Cost Calculator</p> <p>From some of our "peer institutions"</p> <p>Appalachian State University Net Price Calculator University of Northern Iowa Net Price Calculator Winona State University Net Price Calculator</p> <p>From our "aspirant institutions"</p> <p>Truman State University Net Price Calculator James Madison University Net Price Calculator College of Charleston Net Price Calculator Harvard Net Price Calculator</p>
Spring 2017	<p>Begin allowing continuing students with adequate "accepted aid" for future terms to cover their existing balances and their Spring tuition to register</p>	<p>Some scholarships and types of federal aid are evenly distributed between semesters, but are guaranteed to be available to pay student bills. By allowing greater flexibility to students who have this "accepted aid" for a future term to register, we make it more likely for them to return in subsequent terms.</p> <p>(This is especially helpful to students in the transition from fall to spring semesters, and may become more prevalent if awards for future semesters begin happening sooner, as proposed in the 2017-2018 FAFSA changes.)</p>
	<p>Implement a tuition payment plan, comparable to those at other UW System institutions.</p>	<p>Hallmarks of comprehensive, user-friendly policies include:</p> <ul style="list-style-type: none"> ● 34% due one month after billing; ● 33% due two months after billing; ● 33% due three months after billing. <p>A 1% fee assessed for any outstanding balances after this time period, and automatic enrollment in the payment plan are also common across institutions.</p> <p>Our recommendation is to allow all academically eligible students to register, and to cancel registrations of students if the terms of the payment plan are not met (by some deadline, say end of that semester?), or if the maximum balance exceeds the maximum \$350 at semester's end.</p> <p>It is our recommendation that a modified version of this payment plan be available to students over the summer and winter terms, as well.</p>
	<p>Explore ACH automatic payment options</p>	<p>This payment method is widely accepted and available, and—once it's set up—can provide students and families with a steady method of paying down their debt.</p>

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	for students and families to allow automatic payment of outstanding bills.	The committee is still exploring this possibility and the other campuses that might utilize it to allow for continued enrollment and debt collection.
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UW SYSTEM TI

SCHOOL	TERM	INITIAL	PAYMENT PLAN
UW-Milwaukee	fall/spring	\$100	2 payments (one month after 1st day of classes, 2 months after)
UW-Oshkosh	fall/spring		10% mid Sep, 45% end of Oct, 45% end of Nov
UW-Platteville	fall/spring	34%	33% 5th week, 33% 9th week
UW-Superior	fall/spring		2 payments in the semester (50%)
UW-Whitewater	fall/spring		28 days after due date, 28 days later
UW-Green Bay	all terms	40%	50% of remainder due 4 weeks later, everything due 4 weeks after that
UW-Parkside	n/a		100% due by due date
UW-Stout	fall/spring	10%	Remainder within 30 days
UW-Eau Claire	all terms	50%	full payment by mid Oct.
UW-River Falls	fall/spring	33% term due date	50% of remainder due a month later, and the rest 30 days later
UW-Stevens Point	fall/spring	\$100	9/5 (none), 9/11 (50%), 10/30 (100%), 12/04 (100%)

UW-Madison	n/a	payment in full due third Friday after first day of classes
UW-La Crosse	n/a	30 days from day of statement 100% due

ADDITIONAL PAYMENT PLANS NOVEMBER

FEES

ENROLLMENT

1% after add/drop date plus 1% per month automatic

\$75 late fee if no payment plan OR 1% per month with payment plan sign up using TITAN (WINGS equivalent)

automatically enrolled

1.5% administrative fee automatically enrolled

1.25% per month automatic, part of registration terms & conditions

\$25 (\$10 for each late payment) automatic if balance is at least \$200

\$6.25/credit up to \$75 plus 1% N/A

\$75 late payment fee, plus 1.5% per month appears automatic

subject to \$15 to \$60 fee if payment less than 50% PLUS 1% monthly finance charge billed every two weeks appears automatic

\$75 late fee plus 1.25% must sign electronically to accept terms

appears automatic

\$100 late payment fee with appeal process N/A

1% finance charge if not paid N/A

1BER 2015

IF UNPAID

no registration, no transcripts or grades

must be fully paid before registering for next term.

* special fees have their own due dates and are not eligible for the pay plan

no registration, no schedule changes, no transcripts or grades, credit bureau report and collection fees charged to student

no registration, no transcripts or diplomas, future term registration cancelled and \$45 readmittance fee generated if not paid by end of semester, credit bureau report if more than 30 days delinquent

no registration, no transcripts

no diplomas, transcripts, or future registration is unpaid

<http://www.uwsp.edu/ar/Pages/Payment.aspx>

no registration for future terms if unpaid