Part I

The Basics
Enrollment Services Overview

- Combined functions of Registrar & Student Accounts:
  - Student Records
  - Transcripts
  - Verification of Enrollment
  - Registration
  - Billing
  - Payment
  - Refunds
  - 1098t Forms
FERPA

- Non-directory information can not be released to anyone without student’s written consent.

- Includes, but not limited, to:
  - Grades
  - Class Schedule
  - Student Account Information

- Students can grant access by:
  - Completing Education Records Release form
  - Granting Authorized Payer access (for account info)
Authorized Payer Access

- Preferred method of students granting access to account information
  - Faster to verify
  - Ensures notification of monthly statements
  - Allows online access to student account via CardinalPAY

- Students grant Authorized Payer access via their CardinalPAY site (accessed through Cardinal Station)
  - Instructions: [http://enrollmentservices.cua.edu/payersetup.cfm](http://enrollmentservices.cua.edu/payersetup.cfm)
  - Students set log-in name and temporary password

- Authorized Payer access should be granted to EACH PERSON the student wants to have access to their account
CUA Billing - General

- CUA issues statements once per month for accounts with:
  - Account activity since previous statement
  - Balance due
  - Credit balance (or projected credit balance)

- All statements are electronic and available only in CardinalPAY
  - Email notification of new statements sent to student and Authorized Payers

- Once issued, statements will not change
  - Account activity after a statement is issued will appear on the subsequent statement
Payment Options

- Payment for balances not covered by financial aid or payment plan is due in full at start of each term
- Accepted payment options (full information at http://enrollmentservices.cua.edu/Student-Financial-Information/PaymentOptions.cfm):
  - In person: Check/Money Order, Cardinal Card, Cash
  - Mail: Check/Money Order
  - Online: E-Check, Credit/Debit Card via CardinalPAY
  - Wire: peerTransfer.com is an option for International wires

- Balances not paid by due date are subject to registration/transcript/diploma holds and late fees
Monthly Payment Plan

- CUA offers monthly payment option via Tuition Management Systems ([www.afford.com/cua](http://www.afford.com/cua))
  - 8 & 10 month plans allow cost to be spread throughout year
  - If total TMS budget is sufficient to cover CUA balance then account will be exempt from holds/late fees
  - Payments due to TMS on 1\textsuperscript{st} of each month and transferred to CUA on 15\textsuperscript{th} & 25\textsuperscript{th} of each month
    - CUA statements auto-deduct remaining TMS payments from any balance on the account, regardless of whether payments have yet been made to TMS
Part II

CardinalPAY
CardinalPAY: General

- CardinalPAY is the website for:
  - Viewing monthly statements
  - Making online payments

- Logging in:
  - Students – via hyperlink in Cardinal Station
CardinalPAY: Main Menu

- **CardinalPAY menu:**
  - **Payment Profiles:** Users may save/edit bank account/credit card info for use when making online payments
  - **User Preferences:** Add/edit email addresses and notification preferences
  - **Current Statement:** Newest monthly statement
  - **Account Status:** All charges and credits for current term
  - **Statement History:** All statements
  - **Make Payment:** Initiate online payments
  - **Transaction History:** View all CardinalPAY transactions
  - **Direct Deposit:** for student account refunds
CardinalPAY: Statements

Statement Header/Summary:

Invoice Date: Date statement was generated
- Activity after this date will appear on next statement

Due Date: Date by which “Amount Due This Invoice” is due
CardinalPAY: Statements

- **Statement Header/Summary:**
  - **Account:** Tuition and Fees
  - **Name:** [Redacted]
  - **Student ID:** [Redacted]
  - **Due Date:** Aug 26, 2010
  - **Invoice Date:** Aug 5, 2010
  - **Previous Balance:** $21,865.00
  - **Current Period Charges:** $2,499.00
  - **Current Period Credits:** $500.00
  - **Late Charges:** $0.00
  - **Ending Balance:** $23,864.00
  - **Pending Financial Aid:** $19,984.00
  - **Budgeted Payment Plan:** $1,500.00
  - **Amount Due This Invoice:** $2,380.00

- **Previous Balance:** Ending Balance from last statement
- **Current Period Charges:** Total of all charges since last statement
  - May include reversal of charges

*Issue date is Thu, Aug 5, 2010*
CardinalPAY: Statements

Statement Header/Summary:

Statement

Account: Tuition and Fees

<table>
<thead>
<tr>
<th>Name:</th>
<th>Previous Balance:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$21,865.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student ID:</th>
<th>Current Period Charges(1):</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$2,499.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Due Date:</th>
<th>Current Period Credits(2):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 26, 2010</td>
<td>$500.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Invoice Date:</th>
<th>Late Charges:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 5, 2010</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Ending Balance:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$23,864.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Pending Financial Aid(3):</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$19,984.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Budgeted Payment Plan:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,500.00</td>
</tr>
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</table>

<table>
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<tr>
<th></th>
<th>Amount Due This Invoice:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$2,380.00</td>
</tr>
</tbody>
</table>

Current Period Credits: Total of all credits since last statement

- Does not include pending Financial Aid or payments to TMS not yet received by CUA

Ending Balance: Actual balance as of statement date

Issue date is Thu, Aug 5, 2010
CardinalPAY: Statements

Statement Header/Summary:

Statement

Account: **Tuition and Fees**

<table>
<thead>
<tr>
<th>Name:</th>
<th>Previous Balance:</th>
<th>$21,865.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student ID:</td>
<td>Current Period Charges(1):</td>
<td>$2,499.00</td>
</tr>
<tr>
<td>Due Date:</td>
<td>Current Period Credits(2):</td>
<td>$500.00</td>
</tr>
<tr>
<td>Invoice Date:</td>
<td>Late Charges:</td>
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</tr>
<tr>
<td></td>
<td><strong>Ending Balance:</strong></td>
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<tr>
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<td>Budgeted Payment Plan:</td>
<td>$1,500.00</td>
</tr>
<tr>
<td></td>
<td><strong>Amount Due This Invoice:</strong></td>
<td>$2,380.00</td>
</tr>
</tbody>
</table>

**Issue date is Thu, Aug 5, 2010**

- **Pending Financial Aid:** Total amount of all accepted FA awards that have not yet disbursed
- **Budgeted Payment Plan:** Total amount of all remaining TMS payments for term
  - Includes payments made to TMS not yet transmitted to CUA
**CardinalPAY: Statements**

**Statement Header/Summary:**

**Statement**

<table>
<thead>
<tr>
<th>Account: Tuition and Fees</th>
<th>Account Actions: Select Action</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Name:</th>
<th>Previous Balance: $21,865.00</th>
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<td></td>
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</tbody>
</table>

**Amount Due This Invoice:** Ending Balance (actual balance as of statement date) minus Pending Financial Aid and Budgeted Payment Plan

This is what remains owed to CUA
CardinalPAY: Statements

- Amount Due This Invoice
  - Any balance here is due by statement due date
    - Failure to remit payment may lead to account holds or late payment fees
    - TMS enrollees may alternately contact TMS to increase their budget by amount due
  - A credit balance here means student is overpaid or on track to be overpaid
    - If financial aid or TMS payments are still pending, any credit balance listed is projected only and subject to change
    - Credit balances will be refunded to student or Parent PLUS borrower as required by federal regulations
CardinalPAY: Statements

- Additional statement sections:
  - **Current Period Activity**: Detail of all activity since last statement
  - **Cumulative Student Account Summary**: Detail of all activity for current term
  - **Pending Financial Aid Details**: Detail of any pending financial aid awards for current term
  - **Remittance Coupon** (pdf statement only): For use with mailed payments
    - Always include student ID on payment
CardinalPAY: Make Payment

- E-check & credit/debit payment accepted via CardinalPAY
  - Online payment is not required
  - 2.75% service charge on credit/debit payments
- Make Payment screen will display two figures:
  - Amount Due: Amount Due as of statement date
  - Current Balance: Actual balance right now
- User will enter exact amount s/he wishes to pay when inputting payment information
CardinalPAY: Make Payment

- Payment information can be saved to a Payment Profile for future use
  - Students cannot view Authorized Payer profiles and vice-versa
- Payments post to student account in real time but may take 2-3 days to fully process on the bank's end
  - Failed transactions will result in email sent to payer and student
- Payments satisfying outstanding balances will result in overnight removal of holds
Part III

Refunds
Refunds

- Refunds for overpayment of student accounts are issued to the student, regardless of where/how payments originated
  - One exception: refunds triggered by Parent PLUS disbursements are issued to parent borrower
    - Parent PLUS borrowers can request that refunds triggered by PLUS disbursements go to student via the Parent PLUS Loan Refund Authorization form
      - Available at [http://enrollmentservices.cua.edu](http://enrollmentservices.cua.edu) (via Forms option on menu)
Refunds

- Refunds available via check or direct deposit
  - Refund by check
    - To Student: held for pickup in Enrollment Services for 10 days then mailed to home address
    - Student can e-mail cua-refunds@cua.edu from CUA email account to request immediate mailing
    - To Parent PLUS borrower: mailed once received in our office
  - Refund by direct deposit
    - Enroll via CardinalPAY
      - Parents must obtain Parent ID to enroll by contacting cua-refunds@cua.edu
Office of Enrollment Services

Mail: 620 Michigan Ave, NE
   Washington, DC 20064
In Person: 10 McMahon Hall
Phone: 202-319-5300
Fax: 202-319-5831
Web: http://enrollmentservices.cua.edu
Email: cua-enrollmentservices@cua.edu
Twitter: @CUAEnrollment
Facebook: CUA Enrollment Services