

**FREQUENTLY ASKED QUESTIONS AND ANSWERS (FAQ's)  
NSU STUDENT ACCOUNT, FEE PAYMENT AND BILLING PROCESSES**

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**SECTION 1: GENERAL INFORMATION**

This site has been developed especially for students to aid in answering many of your common questions, concerns and inquiries about student account, fee payment and billing processes at Northwestern State University. It is our goal at Northwestern to make your college experience both memorable and satisfying. Therefore, we would like to share with you this information in effort to provide you with both prompt and effective service to meet your needs.

**PAYMENT OPTIONS FOR STUDENTS:**

The University accepts cash, checks, money orders, E-checks, Visa, MasterCard and American Express. The following payment options are available:

1. E-checks, Visa, MasterCard and American Express, can be accepted online through the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)**.
2. Visa, MasterCard and American Express, can be accepted by mail using the Credit Card Authorization Form located in the online **Schedule of Classes** publication on the Registrar's website or the remittance slip attached to your bill statement.
3. Payments can be made in person at the Cashier's Window in St. Denis Hall Monday thru Thursday from 8:30 a.m. to 12:00 p.m. and 1:00 p.m. to 3:00 p.m., and Friday from 8:30 a.m. until 11:00 a.m.
4. Payments can be dropped off at the **24-Hour Drop Box** located outside the front doors of St. Denis Hall. **Please, no cash payments!** Remittance envelopes are available at the drop box location. Please include your name and campus wide identification number on the payment and remittance envelope.
5. Check and money order payments can be mailed to **Northwestern State University, P. O. Box 2419, Natchitoches LA 71457. Please, no cash payments!** Include your name and campus wide identification number on the check or money order.

Students who have been billed and cannot pay their full account balance by the last day of scheduled fee payment will be automatically assigned the Installment Plan and assessed the Installment Plan Charge. This plan allows students to pay certain deferrable charges in three installments for the current term only. The Installment Plan Policy is printed in the online **Schedule of Classes** publication on the Registrar's website and you can also see **Section 6: Installment Plan Policy** of this FAQ site.

**HOW TO CHANGE YOUR ADDRESS**

It is very important for all students to keep their local and permanent addresses updated with the University and the **U. S. Post Office**. These records are used by the University to send you University correspondence, credit balance refund checks, monthly bill statements, etc... Both addresses are used for specific purposes.

If you find that changes need to be made to your address records, you can make the change by logging into your student account through the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)** or fax or mail your address change request to the **Registrar's Office**. Below is the Registrar's Office address and fax number:

Northwestern State University  
Attn: Registrar's Office  
Roy Hall  
Natchitoches LA 71497  
Fax (318) 357-5823

Please be sure to verify that any requested changes are made to your records by viewing your student account records at **[www2.nsula.edu](http://www2.nsula.edu)**. If changes are not reflected timely, please contact the **Registrar's Office** by phone at (318) 357-6171 to make sure that the request was received.

**OFFICES FOR STUDENTS TO CONTACT: \*\*\*Please note that no student account information will be released over the phone – no exceptions\*\*\***

**ACADEMIC & STUDENT AFFAIRS:**

- REGISTRAR'S OFFICE**.....(318) 357-6171  
-Enrollment/Class Withdrawals and Cancellations  
-Term Resignations  
-Call to Active Duty  
-Out of State Fees/Residency Status  
-International Student Fees  
-Drop/Add Courses  
-Hours/Classes Enrolled  
-Credit Exams and Related Charges  
-Address Changes  
-Transcript Requests
- WATSON LIBRARY**.....(318) 357-4403  
-Library Fines and Other Charges  
-Library Fines and Other Charges Appeals
- INFORMATION SYSTEMS**.....(318) 357-5594  
-Establish NSU Computer/E-Mail Account  
-Question regarding internet, e-mail or web access
- STUDENT ACTIVITIES OFFICE**.....(318) 357-6511  
-Student Association Fees
- FINANCIAL AID OFFICE**.....(318) 357-5961  
-**Financial Aid** refund processing dates  
-Student Loan and Other Aid Status  
-Financial Aid Eligibility, Adjustments, Reductions, Returns to Lender  
-Estimated Financial Aid  
-Bookstore Electronic Vouchers
- SCHOLARSHIPS & FEE EXEMPTIONS OFFICE**.....(318) 357-4357  
-NSU Institutional Aid, All Fee Exemptions, Third Party Payments
- STUDENT SERVICES OFFICE**.....(318) 357-6703  
-Married Student Housing Leases and Charges
- UNIVERSITY POLICE**.....(318) 357-5431  
-Parking Permits  
-Traffic Fines and Traffic Fines Appeals
- HEALTH SERVICES**.....(318) 357-5431  
-Student Insurance  
-Health Services Fee

**BUSINESS AFFAIRS:**

- ACCOUNTING & REPORTING SECTION**.....(318) 357-5178  
-Refund Checks not received by mail or direct deposit
- LOAN REPAYMENT SECTION**.....(800) 999-6227  
-**Federal Perkins Loan** Repayments, Deferments, Cancellations
- STUDENT ACCOUNTING SECTION**.....(318) 357-5447  
-Direct Deposit inquiries  
-Returned Check Charges on Student Account  
-Collection Agency and Credit Bureau Placements  
-Student Account Balances Written Off  
-Non-Financial Aid refund processing dates  
-1098-T Forms
- SPEED DEMON CARD OFFICE**.....(318) 357-5131  
-Speed Demon Card inquiries and balances/deposits  
-Direct Deposit Enrollment  
-Student ID access questions and lost card replacement  
-Non-student visitor passes  
-Installment Plan and/or Late Payment Charge and Related Appeals  
-Late Registration Charges and Related Appeals  
-Registration Cancellation for a Previous Balance and Related Appeals
- AUXILIARY SERVICES**.....(318) 357-4300  
-Bookstore Charges (contact Financial Aid regarding electronic voucher amounts)  
-University Place, University Columns, Dormitory and Meal Plan Charges and Exemptions

## SECTION 2: REFUNDS

### GENERAL REFUND INFORMATION:

A phone number contact can be found above in Section 1: General Information - "Offices for Students to Contact" for all offices referenced in this FAQ site.

You can view your student account on-line using the NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu).

**Credit (Negative) Balance:** If you have a credit (negative) balance, your refund will be in line to process with the University's next automated Financial Aid refund cycle if you are a financial aid recipient, or Business Affairs' refund cycle if you are not a financial aid recipient. Financial Aid refunds are generally generated on Tuesday and Thursday evenings and are disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day. Business Affairs' refunds are generally generated nightly, Monday through Friday, and disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day.

**Estimated Aid:** If your aid still shows as estimated (pending), a refund will not generate. Once the funds are received and posted by the **Financial Aid Office** and if a credit balance results on your account, a refund will be in line to print with the University's next automated **Financial Aid refund cycle**. Financial Aid refunds are generally generated on Tuesday and Thursday evenings and are disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day.

**Refund Check Posted:** If your account shows a refund transaction for your credit balance, please allow 2 business days for direct deposits to hit your bank account or seven (7) days from the refund transaction date to receive your check by mail (fourteen (14) days when there has been a Federal holiday). If you have not received your refund within this timeframe, please contact the **Business Affairs – Accounting & Reporting Section**.

**Cancellations and Resignations:** If you have resigned or been cancelled from a term and no adjustments are reflected on your on-line account, please contact the **Registrar's Office** to discuss the status of your resignation or cancellation. If adjustments for your resignation or cancellation have been made to your on-line account, but you have concerns regarding a refund, please contact the **Financial Aid** if you are a financial aid recipient or the **Business Affairs Office – Student Accounting Section** if you are not a financial aid recipient.

### OTHER COMMON REFUND QUESTIONS & ANSWERS:

- Q: How do I sign up for Direct Deposit?**  
**A:** NSU offers students direct deposit of refunds and student payroll to any bank of choice. You can sign up by either visiting the **Speed Demon Card Office** located in St. Denis Hall or by logging on to [www.nsula.edu](http://www.nsula.edu), click on current student and then "One Card." Select "Electronic Transfer Authorization Form" from the left hand column. Print out the form and complete per the instructions on the form. **A voided blank check must be attached to your form in order for your direct deposit request to be processed.**
- Q: How do I know that my Direct Deposit Request has been received?**  
**A:** You can verify that your Direct Deposit Request has been received by logging onto your student account at [www2.nsula.edu](http://www2.nsula.edu). Under "Student Records," select "Bank Account Information." If your requested bank account information is displayed, then your request has been processed. If the fields are blank, please contact the **Business Affairs-Student Accounting Section**.
- Q: How long will it take for me to get my Direct Deposit versus a mailed check?**  
**A:** Students have 2 options when signing up for direct deposit. The first option is to establish an account with the University's debit card provider, Peoples State Bank, which allows you to use your student ID as a debit card. Students who wish to utilize this service will have access to their refunds the same day as disbursed by the University, generally around 4:30 pm that day. The second option allows you to select any other bank of choice. In general, the direct deposit is received within 1-2 business days. Mailed refund checks generally can take up to seven (7) days to reach the recipient (fourteen (14) days if there has been a Federal holiday).
- Q: Can you write my refund check today?**  
**A:** To provide the most expedient service to all students, NSU generates all credit balance refunds through automated computer programs. Financial Aid refunds are generally generated on Tuesday and Thursday evenings and are disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day. Business Affairs' refunds are generally generated nightly, Monday through Friday, and disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day.

If extenuating circumstances exist, such as utility or phone disconnection, please bring documentation of such circumstance to the **Financial Aid Office** if you are a financial aid recipient or to the **Business Affairs Office – Student Accounting Section** if you are not a financial aid recipient. We will always give appropriate consideration to your circumstance.

- Q: Can I pick up my refund check instead of having it mailed?**  
**A:** To provide the most expedient service to all students, NSU generates all credit balance refunds through automated computer programs. Financial Aid refunds are generally generated on Tuesday and Thursday evenings and are disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day. Business Affairs' refunds are generally generated nightly, Monday through Friday, and disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day. If you have chosen a check disbursement, please ensure that your University address records are current by logging into your student account on the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)**. If your address records are not current, please see

**Section 1: General Information - “How to Change your Address.”** Also, you should notify the U. S. Post Office immediately of any address change so that your mail can be properly forwarded.

**Note:** The priority of addresses to which checks and bills will be mailed is 1) Student 2) Permanent.

6. **Q:** Has my refund for my cancellation of or resignation from classes been written?

**A:**

**Note:** The Registrar’s Office must be notified in writing by the deadline specified in the online “Schedule of Classes” publication on the Registrar’s website to avoid being charged for all fees associated with your registration.

You can view your account balance using the NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu). If no adjustments have been made to your on-line account, please contact the Registrar’s Office to make sure your paperwork was received or to discuss the nature of your cancellation or resignation. If adjustments do show made to your on-line account but you need additional information or have concerns regarding the adjustment amount, please contact the Business Affairs Office – Accounting & Reporting Section.

7. **Q:** I dropped a course/s, why did I not receive a reduction in my charges and a refund?

**A:**

Per University Policy, there is no reduction in charges for courses dropped after the last day to register for classes. If you would like more information related to your dropped course or your resignation or if you have questions regarding this policy, please contact the Registrar’s Office.

8. **Q:** I resigned from school, why did I not receive a refund?

**A:**

**Note:** The Registrar’s Office must be notified in writing by the deadline specified in the online “Schedule of Classes” publication on the Registrar’s website to avoid being charged for all fees associated with your registration.

You can view your account status using the NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu). If no adjustments have been made to your on-line account or if the resignation is for a **prior term**, please contact the Registrar’s Office. If adjustments do show made to your on-line account but you need additional information or have concerns regarding not being eligible for a refund, please contact the Business Affairs-Student Accounting Section.

9. **Q:** Why did I not receive a refund on housing, married student housing apartment rent, health services and/or meal plan charges?

**A:**

If no adjustments have been made to your on-line account for these charges or if you disagree with the adjustments, please contact the Auxiliary Services Office for Housing and Meal Plan Charges, the Student Services Office for Married Student Housing Apartment Rent and/or the Health Services Office for Health Services Charges. If adjustments to these charges and a refund check do show on your on-line account, but you have not received the check by mail, please contact the Business Affairs Office – Student Accounting Section.

10. **Q:** I have not received my refund. When should it arrive? Can you reissue a new check?

**A:**

You can see the date of your refund using the NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu). If a refund does show on your on-line account, allow 1-2 days to receive a direct deposit (for those who have applied for direct deposit) or seven (7) days from the check’s transaction date on your account to receive your check by mail (fourteen (14) days when there has been a Federal holiday). If you have not received your refund within this timeframe, please contact the Business Affairs – Student Accounting Section.

**Note:** If a stop payment has been issued on the original check and a new check is printed, the original check is no longer valid. If you should locate or receive the original check, please return it to the Business Affairs – Accounting and Reporting Section in St. Denis Hall. It must not be cashed or negotiated.

## **SECTION 3: ACCOUNT BALANCE/CHARGES/CREDITS**

### **GENERAL ACCOUNT INFORMATION:**

**A phone number contact can be found under Section 1: General Information - “Offices for Students to Contact” for all offices referenced in this FAQ site.**

You can view your student **account balance** using the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)**. This will display your total account balance and show if you have been assigned the Installment Plan. You can also see your current balance due through the selected term, the detail of all charges, payments, financial aid, credit balance refund transactions and other credits posted to your account and any previous balance that may be remaining from prior term/s. Your current due amount may not equal your total account balance if you have been assigned the Installment Plan per the University’s Installment Plan Policy (See the online “**Schedule of Classes**” publication on the Registrar’s website for a copy of the Installment Plan Policy) or if you still have estimated (pending) financial aid for the selected term.

**Credit (Negative) Balance:** If you have a credit (negative) balance, your refund will be in line to process with the University’s next automated Financial Aid check cycle if you are a financial aid recipient, or Business Affairs check cycle if you are not a financial aid recipient. In most cases, Financial Aid refunds are generally generated on Tuesday and Thursday evenings and are disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day. Business Affairs’ refunds are generally generated nightly, Monday through Friday, and disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day.

**Previous Balance:** A previous balance means that you owe the University for a **prior term**. If you have questions regarding your previous balance, please contact the **Business Affairs Office–Student Accounting Section**. **Previous balances must be paid in full before you can register or receive an official transcript.** There are no payment plans available for prior term balances.

**Estimated Aid:** Estimated Aid is pending aid not yet received and posted by the **Financial Aid Office**. Once the aid is received and posted by the Financial Aid Office and if a credit balance results on your account, a refund will be in line to print with the University’s next automated **Financial Aid check cycle**.

**Refunds:** To provide the most expedient service to all students, NSU generates all credit balance refunds through automated computer programs. Financial Aid refunds are generally generated on Tuesday and Thursday evenings and are disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day. Business Affairs’ refunds are generally generated nightly, Monday through Friday, and disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day. If you have chosen a check disbursement, please ensure that your University address records are current using the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)**. If your address records are not current, please see **Section 1: General Information - “How to Change your Address.”** Also, you should notify the **U. S. Post Office** immediately of any address change so that your mail can be properly forwarded.

**Note:** **The priority of addresses to which checks and bills will be mailed is 1) Student 2) Permanent.**

**Installment Plan/Late Payment Charges:** The Installment Plan and related charges are assigned and assessed in accordance with the University’s Installment Plan Policy (A copy of the Policy is available in the online “**Schedule of Classes**” publication on the Registrar’s website). You can appeal to have these charges removed. Appeal forms are available in most student support offices such as the Registrar, Financial Aid, Student Affairs and Business Affairs and can be downloaded from the **One Card Office’s** website at <http://onecard.nsula.edu/> or the **NSU Current Students page** at <http://www.nsula.edu/current-students/>, click the One Card link and under “Forms” click on Registration Access Appeal.

**Note:** **Previous balances must be paid in full in order to re-enter the University. There are no payment plans available for previous balances. If you are unable to pay your account balance in full because of extenuating circumstances, you may appeal to re-enter owing a previous balance. If you have any questions regarding this process, please contact the One Card Office. Appeal forms are available through most student support offices such as the Registrar, Financial Aid, Student Affairs and Business Affairs and can be downloaded from the One Card’s website at <http://www.onecard.nsula.edu/>.**

### **OTHER COMMON ACCOUNT QUESTIONS & ANSWERS:**

- Q:** **Why am I being billed for a parking/traffic fine?**  
**A:** These charges are assessed by the **University Police** and are based on ticket documents issued to your registered vehicle. Your bill and on-line account will display parking/traffic fines, the date the fine was assessed to your account and the amount owed. If you have questions regarding why the fine/s were assessed to your account or how to appeal traffic fines, please contact the **University Police**.
- Q:** **Why am I being billed for a library fine or lost book charge?**  
**A:** These charges are assessed by the **Watson Library** and are based on documented book delinquency or losses as well as late/damaged computer rental charges linked to your student ID. Your bill and on-line account will display these fines, the date the fine was assessed to your account and the amount owed. If you have questions regarding why the fine/s were assessed to your account, please contact the **Watson Library**.

3. **Q:** Why am I being billed tuition and fees for a term that I did not attend?  
**A:** **Note:** The Registrar's Office must be notified in writing by the deadline specified in the online "Schedule of Classes" publication on the Registrar's website to avoid being charged for all fees associated with your registration.
- Based on the dates listed in the online "Schedule of Classes" publication on the Registrar's website, you may not have resigned within the allowable period of time. However, you may contact the Registrar's Office to discuss your resignation or cancellation and how to process an appeal for earlier resignation or cancellation. Appeals forms can also be downloaded from the Registrar's website at <http://www.nsula.edu/Registrar/> under "Appeals Forms."
4. **Q:** My account was paid in full. Why am I now being billed for additional fees?  
**A:** There are many reasons why additional charges may have been added to your account which may include, but are not limited to, adding new courses (which can also result in additional lab fees and technology fee), changes in housing/meal plans, credit exam fees, Installment Plan or Late Payment Charges, bookstore charges (for financial aid recipients), parking permits, traffic fines, library fines, and lost ID charges. Also, as stated in the online "Schedule of Classes" publication on the Registrar's website, fees are subject to change without notice.
5. **Q:** Can you please tell me how much I will owe for next semester?  
**A:** If you are a pre-registered student, you will receive a bill in the mail for the future term of enrollment. Also, as of the same date as the bill, you can view your on-line account for the future term using the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)**. The balance due for this future term will not be owed until the first week of classes for that term. However, please understand that this amount will only be an *estimate*. There are many changes that could occur on your account between the pre-bill date and the beginning of the semester which include, but are not limited to, adding new courses (which can also result in additional lab fees and technology fee), changes in housing/meal plans, credit exam fees, Installment Plan or Late Payment Charges, bookstore charges (for financial aid recipients), parking permits, traffic fines, library fines, and lost ID charges. Also, as stated in the online "Schedule of Classes" publication, fees are subject to change without notice.
6. **Q:** Why am I being charged for a lab fee when I am not in a lab?  
**A:** Lab Fee descriptions generally reflect the department who is responsible for the charge; however, in some circumstances it may appear different (for example: Fine Arts – FA 1040 Lab Fee will be listed as Lab Fee-Music because the Music Department is responsible for the Fine Arts course). The main purpose of Lab Fees is to allow departments to provide necessary standard services and supplies to students enrolled in specific courses. Among these costs are tutors, computer access, books, and special course supplies. If you have been enrolled in a course in error or need additional information regarding a Lab Fee, please contact the **Department** responsible for assessing the Lab Fee.
7. **Q:** Why am I being charged for Student Insurance when I do not need it or want it?  
**A:** Student Insurance is assessed by the University for the protection of students. It is University Policy that all full-time undergraduate students on the Natchitoches and Shreveport Campuses who are enrolled in twelve (12) or more hours during the Fall and Spring Semesters and six (6) or more hours during the Summer Sessions or who are living on-campus but taking more internet than face-to-face courses be charged for Student Insurance. If you do not need or want Student Insurance through NSU, you can request in writing to the **Health Services Office, within the first two (2) weeks after the first day to register for each semester (date is available in the online "Schedule of Classes" publication on the Registrar's website) to reverse the charge as long as you can **show proof of coverage under another policy**. If you need further information, please contact the **Health Services Office**.**
8. **Q:** Why am I still being billed for Student Insurance and/or Health Services when I resigned from or did not attend school during that term?  
**A:** **Student Insurance:** Per University Policy, this is a **non-refundable** charge unless requested removed in writing to the **Health Services Office** along with **proof or other insurance coverage within the first two (2) weeks of the first day to register for the semester** (date is available in the online "Schedule of Classes" publication on the Registrar's website). NSU wants to ensure that all students are protected with Medical Insurance.  
**Health Services Charge:** This is a **non-refundable** charge per University Policy. If you have questions or need any further information about this charge, please contact the **Health Services Office**.
9. **Q:** Why am I being billed for a parking permit when I never picked up a permit or I do not have a car?  
**A:** NSU only assesses parking permit charges at a student's request. If you feel that you were assessed in error or if you never picked up the permit for which you were assessed, please contact **University Police**. They will be able to verify this information and, if applicable, make the appropriate adjustment to your account.
10. **Q:** Where do I get/pay for a Parking Permit?  
**A:** Parking Permits can be obtained any time at the **University Police Station**. The **University Police** will charge to your account the amount of the Parking Permit/s, and you will be billed for the charge in the University's next billing cycle.
11. **Q:** Why am I being charged Student Association Fees when I commute/live out-of-town and do not wish to participate in activities on the Natchitoches Campus?  
**A:** Student Association Fees are student self-assessed fees mandated by the student body. All students regardless of where their courses are being taught (including Internet courses), pay part-time or full-time Student Association Fees depending on the total hours of enrollment at each campus. The activities provided by these various student organizations are available to all students who have been charged. If you have any questions or need further information about these fees, please contact the **Student Activities Office**.

12. **Q: I am not enrolled in enough hours to be charged Student Association Fees but want to use the WRAC facility. How do I sign up and what is the charge?**  
**A:** Students who have not been charged Student Association Fees may still sign up to use the WRAC facility at the student per semester rate. Students must go by the WRAC facility to sign up and have their accounts assessed the student WRAC fee for the current term. Students will be billed for the charge on the next University bill cycle.

13. **Q: Why have I been turned over to a collection agency and/or credit bureau?**  
**A:**

**Note: If you have been placed for collection due to a Federal Perkins Loan, it is imperative that you contact the Business Affairs – Loan Repayment Section immediately at (318) 357-4376 to discuss your loan status.**

According to NSU records, you have a balance owed to the University from a prior term. Per state law and ULS Board Policy, NSU is required to place students with prior term balances with the University's contracted collection agency. This may also lead to credit bureau reporting. This policy is outlined in the **Installment Plan Policy** published in the online "**Schedule of Classes**" publication on the Registrar's website and each year in the **University Catalog**. If you have filed bankruptcy or are receiving bills/collection notices for a deceased relative, you should forward a copy of the Bankruptcy Papers to the **Business Affairs-Student Accounting Section** or the Death Certificate to the **Registrar's Office** for a student account or **Business Affairs-Loan Repayment Section** for a Federal Perkins Loan.

It is possible for you to have a prior-term balance that is not reflected in your on-line account balance as a "Previous Balance" because it may have been written off your account. Even though it has been written off your account, NSU is required by **Louisiana Revised Statute 9:5701** to retain and collect on prior term educational debt for 10 years.

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## **SECTION 4: ACCOUNT BALANCE HOLDS**

### **GENERAL HOLDS INFORMATION**

**A phone number contact can be found under Section 1: General Information - “Offices for Students to Contact” for all offices referenced in this FAQ site.**

Using the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)**, you can view if you have any holds and, if so, the type of hold, the reason and the office to contact.

**Account Balance Holds** are placed on student accounts with outstanding **prior-term balances** as mandated by state law and per ULS Board Policy. The **Account Balance Holds place a hold on all transcript and registration processing until the account is paid in full.**

If you have an Account Balance Hold, the following options are available:

1. The University does not offer payment plans for prior-term balances; however, you may appeal for admission to the University with a previous balance. Appeals forms are available through most student support offices such as the Registrar, Financial Aid, Student Affairs and Business Affairs and can be downloaded from the **One Card’s** website at <http://www.onecard.nsula.edu/>.
2. You may receive an **unofficial transcript** by contacting the **Registrar’s Office**.
3. You may pay the account in full using a **credit card** (Visa, MasterCard or American Express) and, in turn, pay the credit card off in installments. See **Section 1: General Information – “Payment Options for Students”** on this FAQ site for credit card payment instructions.
4. You may pay your account balance in full by cash, e-check, check or money order. See **Section 1: General Information – “Payment Options for Students”** on this FAQ site for payment instructions.

If you have checked your on-line account using the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)** or through some other means and have found no previous balance owed, your balance may have been past due for several semesters and written off of your account; however, **per Louisiana Revised Statute 9:5701, the statute of limitation on educational debt is 10-years**. You can contact the **Business Affairs – Student Accounting Section** for more details and to obtain the balance owed.

If prior-term financial aid has been reversed off of your account by the **Financial Aid or Scholarship Office**, the resulting balance owed has to be paid in full to re-enter the University or you can appeal for re-entry with a previous balance. It is also not allowable, per the Financial Aid Office, to use current term Federal Title IV Financial Aid (such as Pell Grants, SEOG, Stafford Loans, Perkins Loans) to pay off a prior-term balance, and current-term aid cannot be released to your account until the prior-term balance is satisfied. However, if you cannot pay the balance in full or if an appeal is denied, there are loans available from lenders for the purpose of paying off prior term balances. Please contact the **Financial Aid Office** for details and/or to discuss your account balance options.

### **OTHER COMMON HOLDS QUESTIONS & ANSWERS:**

1. **Q: Can my account balance hold be released temporarily so that I can get my transcript or register if I promise to pay everything during this semester?**  
**A:** NSU is not permitted to release transcript holds when there is a past due balance on the account per state law and ULS Board Policy. Please see the above for alternatives.

2. **Q: Who do I need to contact regarding the charge causing my account balance hold?**  
**A:** Below is a list of departments and the charges for which they are responsible for assessing and reviewing appeals:

**ACADEMIC & STUDENT AFFAIRS**

**Registrar's Office**

Resignations/Cancellations  
Out-of-State Fees/International Student Fees  
Dropped or Added Courses  
Hours of Enrollment linked to Tuition Charges  
Credit Exams  
Incorrect Addresses

**Student Activities Office**

Student Association Fees

**Student Services**

Married Student Housing

**Financial Aid Office**

Financial Aid adjustments and reductions  
Student Loan amounts returned to lenders by  
University  
Estimated Financial Aid  
Financial Aid Refund processing dates

**Scholarships Office**

NSU funded Institutional Aid, Fee Exemptions, Third  
Party Payments, adjustments and reductions

**Health Services**

Student Insurance, Health Services Fee

**University Police**

Parking/Traffic Fines and Related Appeals

**Watson Library**

Library Fines/Charges and Related Appeals

**BUSINESS AFFAIRS**

**Loan Repayment Section**

Federal Perkins Loan repayment issues ONLY.

**Student Accounting Section**

Student Returned Check Charges  
Account Balances and Write-Offs  
Collection Agency/Credit Bureau Placements

**Auxiliary Services**

Bookstore Charges (Account Charges Only)  
University Place, University Columns, Meal Plans

**One Card Office**

Late Registration, Installment or Late Payment  
Charges and Related Appeals  
Registration Cancellations for Previous Balance

## SECTION 5: FINANCIAL AID

### GENERAL FINANCIAL AID INFORMATION

A phone number contact can be found under Section 1: General Information - “Offices for Students to Contact” for all offices referenced in this FAQ site.

You should review the most up-to-date record of your student account and financial aid using the NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu).

If your student account reflects “**estimated**” financial aid, the Financial Aid or Scholarship Office **has not yet received your funds from the lender or third party organization. The University is not able to generate refunds based on estimated aid.** Once the funds are received and posted by the Financial Aid Office and if a credit balance results, your refund will be in line to process with the next automated Financial Aid Refund Cycle. In most cases, Financial Aid refunds are generally generated on Tuesday and Thursday evenings and are disbursed via direct deposit (for those who have applied for direct deposit) or by check the following business day. If you have chosen a check disbursement, please ensure that your University address records are current using the NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu). If your address records are not current, please see Section 1: General Information- “**How to Change your Address.**” Also, you should notify the U. S. Post Office immediately of any address change so that your mail can be properly forwarded.

**Note: The priority of addresses to which checks and bills will be mailed is 1) Student 2) Permanent.**

If you have a question regarding your financial aid status or need an explanation of any reductions/adjustments of aid, you should contact the **Financial Aid or Scholarship Office**, whichever is applicable, to talk with a Financial Aid Counselor.

If prior-term or current-term aid has been reversed off of your account by the **Financial Aid or Scholarship Office**, the resulting balance owed has to be paid in full to re-enter the University or you can appeal for re-entry with a previous balance. It is also not allowable, per the Financial Aid Office, to use current term Federal Title IV Financial Aid (such as Pell Grants, SEOG, Stafford Loans, Perkins Loans) to pay off a prior-term balance, and current-term aid cannot be released to your account until the prior-term balance is satisfied. However, if you cannot pay the balance in full or if an appeal is denied, there are loans available from lenders for the purpose of paying off prior term balances. Please contact the **Financial Aid Office** for details and/or to discuss your account balance options.

### OTHER FINANCIAL AID COMMON QUESTIONS & ANSWERS:

- Q: Why have I not received my financial aid or scholarship?**  
**A:** If your financial aid has not been received and awarded or does not appear as “Estimated Aid” on your account, you should contact the **Financial Aid or Scholarship Office**, whichever is applicable, to discuss your financial aid status with a Financial Aid Counselor.
- Q: Why did I get a bill? Why do I show an Account Balance? My account balance should be covered in full by my financial aid.**  
**A:** **Estimated Aid:** If your financial aid funds have not been received by the **Financial Aid Office**, it will appear as “**Estimated Aid**” on your account. As long as the aid is only *estimated*, a bill will generate for the total “**Account Balance.**” If the *estimated* aid is equal to or greater than your account balance for the semester, the bill will reflect that \$0 is currently due. Although no action is necessary on your part, you should continue to follow up on your financial aid status and contact the **Financial Aid or Scholarship Office**, whichever is applicable, if you have concerns. If your estimated aid does not cover your total charges, you will need to remit the difference or contact the **Financial Aid or Scholarship Office**, whichever is applicable, to discuss your financial aid status with a Financial Aid Counselor. You should take immediate action on this to avoid being assigned the Installment Plan Charge and related Late Payment Charges per the Installment Plan Policy (This policy is printed in the online “**Schedule of Classes**” publication on the Registrar’s website).

**Aid has been posted:** If your aid has been posted to your account and is not enough to cover your full account balance, you will have to pay the remaining balance shown on the bill. If you disagree with the aid received or would like to see if you qualify for additional aid, you should contact the **Financial Aid Office**, whichever is applicable, to discuss your financial aid options with a Financial Aid Counselor. You should take immediate action on this to avoid being assigned the Installment Plan Charge and related Late Payment Charges per the Installment Plan Policy (This policy is printed in the online “**Schedule of Classes**” publication on the Registrar’s website).

Please see Section 1: General Information – “**Payment Options for Student**” of this site if you need to pay your remaining balance.

3. **Q: I need information regarding repayment, cancellation or deferment of my student loan.**  
**A:** If you are needing information regarding repayment, cancellation or deferment of your **Federal Perkins Loan**, please contact the **Business Affairs–Loan Repayment Section at (318) 357-4376**.
- If your loan is not a Federal Perkins Loan, please contact the **Financial Aid Office** to discuss your loan status or to be directed to the appropriate lender.
4. **Q: Where do I get a Bookstore Voucher?**  
**A:** If you are a financial aid student, you may be eligible to receive an Electronic Bookstore Voucher to purchase course books and supplies at the beginning of the semester based on your estimated (pending) financial aid amount. Please contact the **Financial Aid Office** for details.
5. **Q: Why do I have Bookstore Charges on my account?**  
**A:** Financial Aid Students who receive an Electronic Bookstore Voucher at the beginning of the semester based on estimated (pending) aid amounts may use this to purchase course books and supplies from eligible local bookstores. These charges are fed to your student account by the participating Bookstores. If you made more than one trip to purchase course books and supplies from a bookstore or multiple bookstores, each purchase will be reflected as a separate charge to your account. The amounts are subsequently deducted from your financial aid amount when the funds are received and posted by the Financial Aid Office. However, if the charges post after you have already been issued a financial aid refund, you will be responsible for paying the resulting balance on your student account. If you have any questions regarding Bookstore Charges on your account, you should contact the **Auxiliary Services Office**.

## **SECTION 6: INSTALLMENT PLAN POLICY**

### **GENERAL INSTALLMENT PLAN POLICY INFORMATION:**

**A phone number contact can be found under Section 1: General Information - “Offices for Students to Contact” for all offices referenced in this FAQ site.**

The University has a payment plan, *for the current term only*, available to all students in good financial standing who cannot pay their full account balance at fee payment and who do not wish to receive financial aid. The plan is called the “**Installment Plan**,” and it allows students to pay in three installments certain deferrable fees. A copy of the “**Installment Plan Policy**” and associated charges can be found in the online “**Schedule of Classes**” publication on the Registrar’s website and should be read by all students to understand the obligations and the consequences of default. This plan was established per state law and ULS Board Policy.

Students who have been billed and do not pay their full balance by the fee payment deadline printed in the online “**Schedule of Classes**” publication on the Registrar’s web site will be automatically assigned the Installment Plan and assessed the Installment Plan Charge. For your first payment, you will be billed beginning with the University’s first bill cycle and asked to pay one-third of the deferrable fees, the Installment Plan Charge and any non-deferrable charges (i.e. parking permit fee) by the bill due date. Each month thereafter, you will be billed for the remaining thirds, and, for each month during the current term that the **Current Amount Due** is not paid by the **Bill Due Date**, you will be assessed a Late Payment Charge.

Students should also be aware that, if you pay your full balance owed by the first week of classes/bill due date but later incur additional charges (such as, but not limited to, added classes/associated fees, credit exam fees, parking permits, bookstore charges for financial aid recipients, lost ID charges, parking/library fines, meal or housing changes) that are not paid by the next **bill due date** (for changes are made), you will be automatically assigned the Installment Plan and assessed the Installment Plan Charge (for choosing to defer payment) and possibly incur Late Payment Charges for each subsequent missed due date.

**Note:** **Installment Plan and Late Payment Charges can be appealed. Appeal forms are available through most student support offices such as the Registrar, Financial Aid, Student Affairs and Business Affairs and can be downloaded from the One Card Office’s website at <http://onecard.nsula.edu/> or the NSU Current Students page at <http://www.nsula.edu/current-students/>, click the One Card link and under “Forms” click on Registration Access Appeal.**

### **OTHER COMMON INSTALLMENT PLAN QUESTIONS & ANSWERS:**

1. **Q: Has my appeal for the Installment Plan Fee and/or Late Payment Charge/s been approved?**  
**A:** You can view your student account balance and detail using the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)** to see if the charges have been reversed off of your account since being billed. If the charges/amounts have not been reversed off of your account, please contact the **One Card Office** to discuss the status of your appeal.
  
2. **Q: Why am I still being billed for an Installment Plan Fee and/or Late Payment Charge/s that were approved by the Appeals Committee to be reversed?**  
**A:** You can view your student account balance and detail using the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)** to see if the charges have been reversed off of your account since being billed. If the charges/amounts have not been reversed off of your account, please contact the **One Card Office** to discuss the status of your appeal.

## **SECTION 7: FEE PAYMENT/REGISTRATION**

### **GENERAL FEE PAYMENT/REGISTRATION INFORMATION:**

A phone number contact can be found under Section 1: General Information - “Offices for Students to Contact” for all offices referenced in this FAQ site.

Please review your student account using the NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu). This will display your account balance, current balance due through the selected term, previous balances from prior terms, and current term charges, payments, financial aid, estimated aid and any other miscellaneous credits. If you need further information, please contact the **Business Affairs – Student Accounting Section**.

Please see “Section 6: Installment Plan Policy” of this site for information on the University’s current term payment plan option.

### **OTHER COMMON FEE PAYMENT/REGISTRATION QUESTIONS & ANSWERS:**

1. **Q: How much are the University’s tuition and fees for next semester?**  
**A:** If you are a pre-registered student, you will receive a bill in the mail for the future term of enrollment. Also, as of the date of this bill, you will be able to view this information on the NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu). The balance due for this future term will not be owed until the fee payment deadline per the calendar printed in the online “Schedule of Classes” publication on the Registrar’s web site for that term. However, please understand that this amount will only be an *estimate*. There are many changes that could occur on your account between the bill date and the beginning of the semester which include, but are not limited to, adding new courses (which can also result in additional lab fees and technology fee), changes in housing/meal plans, credit exam fees, Installment Plan or Late Payment Charges, bookstore charges (for financial aid recipients), parking permits, traffic fines, library fines, and lost ID charges. Also, as printed in the online “Schedule of Classes” publication, fees are subject to change without notice.

2. **Q: Why have my check writing privileges been cancelled? All I have with me to pay is a personal check.**

**A:** Check writing privileges are cancelled after you have had returned one (1) check for insufficient funds, a closed account or stop payment. This University policy is printed in the online “Schedule of Classes” publication on the Registrar’s website.

If your check writing privileges have been cancelled, please see **Section 1: General Information – “Payment Options Available to Students”** on this FAQ site for other payment alternatives. However, if your check was returned by your bank in error, your check writing privileges can be reinstated if the bank verifies in writing that the check was returned due to bank error.

3. **Q: What is the deadline for withdrawing/resigning to receive a reduction in charges or refund?**

**A:** The University’s refund policy is outlined in the online “Schedule of Classes” publication on the Registrar’s website and will list the refund dates for that term. The policy is also included in the University Catalog. Reduction in charges does not always result in a check refund.

Students have charges reduced according to the **Standard Refund Policy** which is dictated by either a **100% cancellation** or **75% or 50% resignation reduction** if done within the stated time period listed in the online “Schedule of Classes” on the Registrar’s website. If you need further information, please contact the **Registrar’s Office**.

4. **Q: I want to pay my fees, but there are no charges on my account or charges for only room and board. What do I need to do?**

**A:** You should review your class schedule using the NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu). If you do not have a schedule, you are not registered or your registration may have been cancelled due to non-payment of a prior-term account balance. If you simply need to register, refer to the online “Schedule of Classes” publication on the Registrar’s website for registration processes or, if you have been cancelled due to a previous balance, you may appeal for re-entry. Appeals forms are available at most student support offices such as the Registrar’s Office, Financial Aid, Student Affairs and Business Affairs or can be downloaded from the **One Card’s** website at <http://www.onecard.nsula.edu/>. For more information or if you have any questions, please contact the **One Card Office**.

If you have a previous balance that needs to be paid in order to reinstate your registration and if you do not wish to appeal for re-entry with a previous balance, please see **Section 1: General Information – “Payment Options for Student”** on this FAQ site or contact the **Financial Aid Office** for details about alternative loans available to students to pay off prior term balances.

5. **Q: When do I pay my fees? What are the drop dates? When do classes begin?**  
**A:** Answers to all of the above questions are printed in the online “**Schedule of Classes**” publication on the Registrar’s website. The academic calendar lists the class begins date and the last day to drop. There is also a section that explains the **Standard Refund Policy** and the bill payment deadlines and instructions.
6. **Q: Do I have to attend fee payment? I cannot attend fee payment, what are my alternatives?**  
**A:** Effective with Spring 2011 semester, fee payment will no longer be conducted in Prather Coliseum. (See **Section 1: General Information – “Payment Options for Student”**).
- To obtain the amount owed for the term and make online credit card payments, go to the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)**.
- You should also understand that you will be automatically assigned the **Installment Plan and assessed the related Installment Plan Charge** if you have been billed and do not pay your account balance in full by the last week of classes/bill due date. The bill payment deadline and the **Installment Plan Policy** are printed in the online “**Schedule of Classes**” publication on the Registrar’s website. You will be subsequently billed in three installments. (See **Section 6: Installment Plan Policy** of this site for questions pertaining to the University’s Installment Plan).
7. **Q: I am registered for an Internet Course or B-Term Class. How much do I owe and when do I need to pay?**  
**A:** Verify your schedule and amount owed using the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)**. You should pay by the bill payment deadline per the calendar printed in the online “**Schedule of Classes**” publication on the Registrar’s website or immediately upon registration for B-Term Courses to avoid being assigned the Installment Plan and Late Payment Charges. (See **Section 1: General Information – “Payment Options for Student”** of this FAQ site.)
8. **Q: Can I get a copy of my class schedule?**  
**A:** You can obtain a copy of your class schedule by logging into your account on the **NSU Web for Students at [www2.nsula.edu](http://www2.nsula.edu)**.