What the Student Accounts Department Manages:
- Tuition & Fees
- Billing Statements
- Online Payments
- Deferred Payment Plan
- Emergency Student Loans
- Health Insurance Waiver

Dates to Remember:
1. **First Day of Class** every academic year a new Health Insurance Waiver is due.
2. **The 7th day of each month** Billing Statements are published to Students Self Service account.
3. **The last day of the month** any outstanding balance is due.
4. **The 1St day of the month** past due accounts are assessed a 1% finance charge.

Payment in Full
Payment for current semester charges, less any certified loans and/or accepted grants and scholarships, is **due in full prior to the start of classes**.
Failure to receive anticipated financial aid does not excuse the Student's financial obligation to make payment in full of the amount due the College.
PNCA accepts the following: cash, check, money orders, online bank account transfer via ACH or credit card (Visa, MasterCard, or Discover). **Beginning July 31st, 2018 a 2.65% service fee will be added to payments made by credit or debit card. This service fee will appear on your statement as a separate transaction.**
Past due accounts are assessed a monthly finance charge of 1%.

Billing Statements
The College will maintain records, process payments, and mail a monthly statement of all accounts with a balance due.
It is the responsibility of the Student to ensure all credits and/or adjustments have been correctly applied.
It is the responsibility of the Student to ensure the College has a current billing address on file.

Payment Plan
Students have the option of paying for each semester in up to five monthly installments.
The first installment for Fall Semester may be made as early as July, but must be received no later than the start of classes. Subsequent payments are due on the last day of each month.
This payment arrangement must be made with and approved by the Student Accounts Office.
Accounts must be paid in full by December 22 (Fall Semester) or May 31 (Spring Semester).
The payment plan is interest-free but is subject to a $30 per Semester processing fee.
Late payments are subject to a $15 late fee for each month past due. Outstanding balances on the last day of the semester will be subject to a 1% finance charge.

*If your payment plan falls behind by 2 payments (or 90 days) your payment plan will be canceled and you will be responsible to pay your account balance in full or complete a new payment plan and incur another $30 processing fee*
Past Due Student Accounts & Registration

- Between the Spring semester end date and the beginning of the following Fall semester, any account with a balance **greater than $200** will be considered delinquent, a hold will be placed on your account and you will not be able to register for that Fall’s classes.

- Between the Fall semester end date and the beginning of the following Spring semester, any account with a balance **greater than $1000** will be considered delinquent, a hold will be placed on your account and you will not be able to register for that Spring’s classes.

Emergency Student Loan

Pacific Northwest College of Art understands that due to unforeseen circumstances students occasionally need an advance on a pending Financial Aid refund or a short-term loan. Therefore the Business Office administers an Emergency Loan Fund. PNCA does not charge an administration fee for this service.

Emergency Student Loans are disbursed under the following terms and conditions:

1. A student must be enrolled in the current semester (Fall, Spring, or Summer).
2. The student’s account must be in ‘Good Financial Standing’. To be in good financial standing a student must:
   a. Have a zero dollar balance, or
   b. Be enrolled in a deferred payment plan and on schedule with payments, or
   c. Have pending Financial Aid funds to cover the balance, or
   d. Have other expected income (e.g. paycheck or parent allowance) to repay the loan.
3. The maximum loan amount is $500.
4. The maximum term of the loan is thirty days, or the last day of the month in which the loan was taken out, whichever date comes first.
5. Students may take out more than one loan during a semester. However, the total amount of loan funds available to the student at any one time may not exceed $500.
6. The deadline for loan applications is 5:00 p.m. Monday thru Friday. Checks will be available after 4:00 p.m. on Wednesdays and Fridays.
7. Past-due loan repayments will be assessed a monthly finance charge of 1%. The Business Office does not grant loan extensions and will assess this penalty in all cases.

Refund Policy

Students who withdraw from the College during the first nine weeks of class may receive a pro-rated tuition refund.

The refund schedule is published on the PNCA Admissions web page and in the Student Handbook, and is also available upon request from the Admissions, Registration, Financial Aid, and Bursar’s offices.

No refund will be made for Students withdrawing after the ninth week of class, or for unofficial withdrawals.

*Refunds apply to tuition only.* Fees are not refundable.
PNCA will not reduce tuition due to absence from class, regardless of reason.

All institutional aid (grants and scholarships awarded by PNCA) will be removed in full from the Student's account.

Also, Federal law requires PNCA to return all or part of a Student's Title IV aid to its source.

*Students may owe a balance to the College if they officially withdraw from all classes*

**FAQ's:**

**How do I view my monthly billing statement online?**

Go to https://reg.pnca.edu/reg/Home.aspx. Log into your account, go to the Finances tab, and then select the Statement option.

**How do I pay online?**

You can always PAY ONLINE! First, make sure your pop-up blocker is disabled. Then go to https://reg.pnca.edu/reg/Home.aspx. Log into your account, go to the Finances tab, and then select the balance option. Your most current charges and balance should be displayed. Fill in the amount to be paid and click "make a payment". Remember, pop-up blocker must be disabled for it to work. In the pop-up window select your payment method and click "pay now". Fill in the required credit card information and click "submit payment".

**Who can see my statement?**

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records. When a student reaches the age of 18 or enrolls in an educational program beyond high school, the right to access information about the student’s educational record is transferred from the parent to the student. This includes billing information. PNCA will not release a student’s billing information to anyone – including spouses, partners and/or parents without the prior written permission of the student.

PNCA requires students to update or renew their FERPA release status at the beginning of each Academic year. Release forms are available from the Registrar’s Office.

**Who is responsible for my bill?**

All students aged 18 and over are responsible for their own bills. It is the student’s responsibility to ensure that an account is in good standing. PNCA will not send a bill to a parent or other third party without the written instruction and permission of the student. Failure to maintain a current billing address with the Business Office does not preclude an account from being assessed late payment penalties.

Many questions can be answered and forms can be found on the Student Accounts Homeroom site: http://homeroom.pnca.edu/sites/1333