UTAH SYSTEM OF
HIGHER EDUCATION
February 17, 2023

## Late Fees and Other Penalties and Accountability Mechanisms for Students

## Background

When a student does not pay their tuition and fees on time, sometimes even due to circumstances beyond their control (e.g., a private scholarship provider is delayed in disbursing a scholarship), the student may find themselves subject to a range of financial and academic penalties. These penalties could include late fees, interest collection on the outstanding balance, collection fees, reporting to credit agencies, unenrollment from coursework, and holds that prevent the student from registering for courses, obtaining their official transcript, or applying for graduation. Leveraging an institutional monthly tuition payment plan is one option students can use to avoid these penalties. Still, those payment plans often come with their own associated costs, which can include enrollment fees, late payment fees, and returned check fees.

In addition to the penalties enforced for late payment of tuition and fees, students can also face financial penalties or academic holds associated with any other outstanding financial debt to their institution, such as unpaid parking tickets, overdue library books, outstanding Concurrent Enrollment balances, and more.

The table at the end of this document outlines these practices at each degree-granting USHE institution (technical colleges were not included because many of these practices are less common or are nonexistent at technical colleges). The attachment to the memo provides more details with specific language and links to each of these institutional policies.

## Considerations and potential questions for discussion

While it is true that institutions should not be expected to absolve students of personal accountability, it is also true that penalty fees and academic holds present equity concerns. For example, it stands to reason that students who miss their institution's tuition deadline or owe any other outstanding balance to their institution may do so because they are financially constrained. Penalty fees and academic holds for outstanding balances can therefore be regressive in nature because students with limited financial means are the most vulnerable to experiencing outsized harm when subjected to these penalties. These equity concerns are gaining attention nationally as well. The Consumer Financial Protection Bureau recently found the practice of withholding academic transcripts from students for outstanding debt to be "abusive under the Consumer Financial Protection Act" and called on institutions of higher education to end the practice because it is "often disproportionate" to the original debt and can prevent students from seeking UTAH SYSTEM OF HIGHER EDUCATION
employment in a field that requires academic records. State legislatures in California, Colorado, Illinois, Maine, Minnesota, New York, and Washington have already passed legislation outlawing withholding college transcripts due to debt.

During the February 17 Student Affairs Committee meeting, Student Board Member Xitlalli Villanueva will discuss ways that students at her institution (Weber State University) have been working with institutional leaders to talk through concerns about these penalties. Questions the Student Affairs Committee might consider during the discussion on this topic include:

- How do institutions determine if penalties are relevant to and proportionate to the situation?
- What institutional services do the revenues generated from these fees pay for, and could these services be funded through other means that are less detrimental to students?
- Are there situations in which students are being held accountable for problems they didn't create? Example: A student incurs a late fee when their private scholarship provider's payment date doesn't align with the institution's tuition deadline, and the private scholarship provider is unwilling to make an exception.
- Are there institutional practices that may increase the likelihood of a student committing one of these infractions?
Example: If an institution sells more parking passes than they have available parking spots, is that creating unfair conditions under which a student is more likely to incur a parking violation?
- Is a transcript hold or graduation hold the right mechanism for resolving a financial infraction? If financial instability is the root cause of the issue, is it counterproductive to create barriers that keep students from successfully transferring or applying for graduation when completing a postsecondary credential is the primary means by which they would gain the financial security to be able to pay these debts?


## Commissioner's Recommendation

This is an information item only; no action is required.

## Attachment

## Examples of financial and academic consequences a student can encounter when they have an outstanding balance at their institution

|  | Fees institutions can assess, and academic consequences institutions could enforce when a student has not resolved* their tuition and fees balance by the institution's payment deadline |  |  |  |  |  | Examples beyond tuition |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Late fees | Collection fees | Interest | $\begin{aligned} & \text { Holds - e.g., } \\ & \text { on } \\ & \text { registration } \\ & \text { add/drop, } \\ & \text { graduation, } \\ & \text { and/or } \\ & \text { official } \\ & \text { transcript } \\ & \text { obtainment } \end{aligned}$ | Unenrollment from courses | Fees associated with using an institutional payment plan | Financial penalties related to parking citations (beyond the initial fine amount) | Holds for outstanding balances beyond tuition and fees (e.g., housing, library, parking, etc.) |
| Salt Lake Community College | $\frac{\mathrm{Yes}}{(\$ 50)}$ | $\underline{\text { Yes }}$ | Yes | Yes | $\underline{\text { Yes }}$ | $\underline{\text { Yes }}$ (\$3O application fee; \$15 fee for a late monthly payment; returned checks incur a $\$ 20$ returned check fee + a $\$ 50$ late- tuition fee) | Yes <br> (Original citation amount [\$15-\$50] doubles if paid late; potential for boot removal fee and/or tow/ impound costs) | Yes |
| Snow College | No | Yes | Yes | Yes | Yes | Yes (\$40 per semester non- refundable enrollment fee; \$30 returned payment fee if a payment is returned) | Yes (Potential for boot fee and/or tow/ impound costs) | Yes |
| Southern <br> Utah <br> University | Yes $(\$ 35$ each month the balance remains unpaid) | ** | ** | Yes | Yes | Yes (\$50 nonrefundable processing fee at signup; \$35 late fee each month the balance is not current) | Yes (\$2o late fee assessed for citations not paid within 3o days; potential for tow impound costs) | Yes |
| University of Utah | Yes (20\%, not to exceed \$75) | Yes | ** | Yes | Yes | $\underline{\text { Yes }}$ $(\$ 35$ enrollment fee; \$3o fee for a failed or missed payment, $\$ 75$ late fee assessed on defaulted plans; some plans require a $25 \%-33 \%$ down payment) | Yes (In addition to the initial fine [\$20- $\$ 150]$, a $\$ 15$ late fee is assessed at each of the following intervals - 10, 20, 30, and 4o days unpaid; potential for boot fee and/or impound costs) | Yes |


|  | Fees institutions can assess and academic consequences institutions could enforce when a student has not resolved* their tuition and fees balance by the institution's payment deadline |  |  |  |  |  | Examples beyond tuition |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
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| Utah State University | $\frac{\text { Yes }}{(\$ 100)}$ | Yes | Yes | Yes | Yes | Yes <br> (\$50 nonrefundable enrollment fee; $\$ 25$ fee if a monthly payment is made late; \$10-\$20 return check fee for failed payment) | Yes <br> (Initial citation amount [\$12-\$100] can increase by $\$ 0-\$ 10$ if not paid within 7 days and can increase again by $\$ 0-$ $\$ 9$ if not paid after 30 days; <br> potential for boot fee and/or tow/ impound fees) | Yes |
| Utah Tech University | Yes | ** | ** | Yes | Yes | Yes (\$50 non- refundable enrollment fee; $\$ 25$ non- refundable late fee for enrolling in a payment plan after the first payment is due; \$3o non- refundable fee for dishonored payment; $\$ 75$ non- refundable fee when enrolling in a payment plan for a prior semester) | Yes <br> (\$25 late fee if the original citation is not successfully appealed within 15 <br> days or paid within 30 days; potential for boot and/or tow/ impound costs) | Yes |
| Utah Valley University | Yes $(20 \%, u p$ to $\$ 200)$ | Yes | Yes | Yes | Yes | Yes <br> (\$25 nonrefundable enrollment fee; $\$ 25$ fee if a monthly payment is made late; $\$ 20$ return check charge for failed payment) | Yes (Initial citation amounts [\$5-\$185] may be discounted by up to 50\% if paid within 10 days; <br> potential for impound and/or tow fees) | Yes |


|  | Fees institutions can assess, and academic consequences institutions could enforce when a student has not resolved* their tuition and fees balance by the institution's payment deadline |  |  |  |  |  | Examples beyond tuition |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
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| Weber State University | $\underset{(\$ 40)}{(\underline{\text { Yes }}}$ | Yes | Yes | Yes | Yes | Yes (\$25-\$35 enrollment fee; $\$ 30$ fee for late/rejected payment) | Yes <br> (Original citation amounts [\$10-\$105] increase by \$5 if paid late; potential for bootfee and/or tow/ impound costs) | Yes |

## Institutional Policies Pertaining to Late Fees and Other Penalties and Accountability Mechanisms for Students

## Salt Lake Community College

- Late fees:
"A \$50 late payment fee will be charged to student accounts with unpaid tuition and fees."
- Collection fees:
"A $\$ 25$ collection fee will be charged to student accounts with unpaid tuition and fees."
"All delinquent accounts may...be deferred to $3^{\text {rd }}$ party collection agencies, subject to credit reporting, and litigation."
- Interest:
"All delinquent accounts may accrue interest... have liens placed against Utah State Income Tax
Refunds, and be deferred to $3^{\text {rd }}$ party collection agencies, subject to credit reporting, and litigation." (Link)
For Tuition Payment Plans: "Interest will be charged at a rate of 1.5 percent per month (18 percent per year) on any amount over 30 days past due." (Link)
- Holds:
"...[for] student accounts with unpaid tuition and fees. Holds will be placed on registration, transcripts, grades, and graduation." (Link)
"If your [monthly payment plan] payment is not received by the due date...a hold will be placed on your school records." (Link)
"Unpaid [parking] fines will result in hold on grades, transcripts, and course registrations..." (Link)
- Unenrollment from courses:
"Registration is complete only when tuition and fees are paid in full...SLCC reserves the right to place financial holds on registration...Students may not register if money is owed."
- Fees associated with using an institutional payment plan:
"Your first installment must be paid at the time of application. If your payment is not received by the due date, you will be assessed a $\$ 15$ late fee...you will be charged $\$ 20$ for returned checks, as well as a $\$ 50$ late-tuition fee."
"Tuition Payment Plan in an approved loan for education which is non-dischargeable in a bankruptcy court."
"If you fail to fully pay your Tuition Payment Plan, SLCC pursues all financial obligations to the
fullest extent of the law. SLCC may place holds on your student account, which may include registration, transcripts, grades, and graduation. SLCC may also pursue liens against Utah State income Tax Returns, referrals to collection agencies, and litigation. Interest will be charged at a rate of 1.5 percent per month ( 18 percent per year) on any amount over 30 days past due. By signing the Tuition Payment Plan application, you agree to pay costs incurred in the collection process of this plan, which may include late charges, attorney's fees, charges or commissions of up to 50 percent that may be assessed by a collection agency."
- Late fees and other financial penalties related to parking citations:
"Vehicles non-compliant with SLCC Parking Regulations will be assessed a fine from \$15 to \$55 per instance. If not paid within 7 days of the citation, the original fine amount will double." "Unpaid fines...may result in collection fees and tax liens."
"Vehicles with unpaid citations may be booted or towed...Your total amount due will include the balance owing on any unpaid ticket(s) and the boot fee."


## Snow College

- Late fees:
"Snow College does not charge late fees. However, all tuition and fees will need to be paid in full or have a payment plan set up by the $5^{\text {th }}$ date of the semester to avoid having your classes dropped." (Link)
However, the Agreement to Pay Tuition Charges on Snow's website reads, "I hereby agree to pay any late fees that are assessed to my account due to failure to pay tuition and fees according to the published deadlines."
- Collection fees:
"In the event I default on this agreement and it becomes necessary to place my account for collection, I agree to pay collection fees not to exceed $50 \%$ of the original principal balance, plus any court and/or attorney fees resulting from failure to pay tuition and fees."


## - Interest:

"I also agree to pay for any additional fees and interest charges that are assessed to my account each semester." (Link)
"Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus." (Link)

## - Holds:

"Students with unpaid tuition fees, room and board, fines or other fees due to Snow College greater than $\$ 40$ will have a general financial hold placed on their account. This hold will prevent a student from registering for future semesters, receiving a diploma and receiving transcripts. Student with unpaid tuition, fees, room and board, fines or other fees due to Snow College less than or equal to $\$ 40$ will have a financial transcript hold placed on their account. This hold will prevent a student from receiving transcripts and may prevent the student from
receiving their diploma." (Link)
"Snow College Vice President of Student Success may take administrative action on students that fail to settle any parking violation which may include by not be limited to placing holds on transcripts or preventing registration for the next semester." (Link)

- Unenrollment from courses:
"Students who fail to pay their balances OR sign up for a payment plan by the due date may be dropped or subject to be dropped from their classes. Only payment of charges will guarantee classes are held."
- Fees associated with using an institutional payment plan:
"Cost to participate: $\$ 40$ per semester nonrefundable enrollment fee. $\$ 30$ returned payment fee if a payment is returned."
- Late fees and other financial penalties related to parking citations:
"The following fines will be imposed for ticketed parking violations: Spaces reserved for individuals with disabilities: $\$ 125$. All other violations: $\$ 40 .$. College safety personnel may place a parking boot on illegally parked vehicles. The owner/driver will be required to pay a fee or receive a citation from a police officer to have the boot removed. Vehicles parked in violation of this policy are subject to impound at the owner's expense. Fees could exceed $\$ 350.00$, not including tow charges and fines."


## Southern Utah University

- Late fees:
"A $\$ 35$ fee for late payment of balances due the University will be assessed on the first Friday of each month. Late payment fees are not refundable."


## - Collection fees:

- Interest:
- Holds:
"The University reserves the right to withhold registration, grades, transcripts, and diplomas for nonpayment of obligations to SUU." (Link)
"A registration hold can be put on a student's account by various departments for different reasons. Some of the most common causes of a hold being placed on a student's account are outstanding fees at the Cashier's Office, overdue library books/library late fees, and parking fees. All holds must be cleared by the office that issued the Hold before a student can register, receive a transcript, receive their diploma, etc." (Link)
- Unenrollment from courses:
"The University reserves the right to withhold registration, grades, transcripts, and diplomas for nonpayment of obligations to SUU."
- Fees associated with using an institutional payment plan:
"A minimum of \$200 in eligible term charges [is] required...eligible charges include tuition, fees, room, and board."
"[A] \$50 non-refundable processing fee [is] due at sign-up."
"Delinquent accounts will be flagged and are subject to a $\$ 35$ late fee each month until balance is current."
- Late fees and other financial penalties related to parking citations:
"Any unpaid parking citations will be assessed a $\$ 20$ late fee after 30 days as well as your account may be placed on hold. Also, in accordance with SUU policy, vehicles with multiple outstanding violations may be subject to stationary impounding or towing."


## University of Utah

- Late fees:
"All unpaid account balances after the due date will be assessed a $20 \%$ late fee (not to exceed \$75). Late fees are charged on all accounts not paid by the contracted due date. Please note that no late fee will be assessed on tuition accounts, for students who have applied for Federal Financial Aid (FAFSA) Title IV funds, and the University has received a valid response file, by the tuition due date."
- Collection fees:
"You agreed, on your admissions application, to make payments promptly and acknowledged that payments will be applied to charges in the order determined by the University. You also agreed to pay reasonable collection and/or attorney's fees necessary to collect any outstanding balance on your account(s)...the University of Utah actively pursues to the fullest extent of the law all financial obligations due, including, but not limited to, holds on future registration, holds on transcripts, liens against income tax returns, referrals to collection agencies, or litigation. Any fee or financial obligation if not paid when due, is subject to collection and/or attorneys [sic] fees."
- Interest:
- Holds:
"The University of Utah actively pursues to the fullest extent of the law all financial obligations due, including, but not limited to, holds on future registration, holds on transcripts..." (Link) "Beginning March 1, 2022, students with three or more outstanding tickets will be referred to the Office of the Dean of Students, as they are in violation of the Student Code. Consequently, those violations of the Student Code will have a hold on their account and are prohibited from registering for university courses." (Link)
- Unenrollment from courses:
"Students who have classes deleted due to non-payment of tuition may not reinstate cancelled
classes or use late add forms to add classes...Dishonored checks for the current semester will cause classes to be dropped upon the University of Utah being notified."
- Fees associated with using an institutional payment plan:
"Enrollment is completed online per semester and available for a $\$ 35.00$ enrollment fee. (Link)
"A failed or missed payment plan payment will be assessed a $\$ 30.00$ fee by Nelnet. Failed payments will automatically be retried on the $7^{\text {th }}$ day of the following month. If the retry attempt fails, this will result in a default of the payment plan agreement. Defaulted payment plans will cause the balance to be due immediately, a registration hold will also be placed on the student's account, and a late fee of $\$ 75.00$ will be assessed." (Link)
- Late fees and other financial penalties related to parking citations:
"Fines [\$20-\$150] increase after 10, 20, 30, and 40 calendar days of receiving the ticket [by \$15 each time]. To avoid the fine increase, pay or appeal a ticket within 10 calendar days." (Link) "If contact with the registered owner does not result in payment of the fines, the vehicle may be impounded if the vehicle is subsequently parked on campus. The parking regulations shall set forth the contact process and fines. Fines that cannot be collected by means set forth above may be referred to collection agencies for resolution." (Link)


## Utah State University

- Late fees:
"Students with an outstanding balance at a late payment deadline will incur a $\$ 100$ late payment fee. Pay your balance in full or get on a payment plan prior to late payment deadlines to avoid late fees."
- Collection fees:
"In the event collection efforts become necessary, USU may refer a past due account to an outside collection agency. All referred accounts are subject to a collection fee, not to exceed 50 percent of the amount owed, plus all court costs and reasonable attorney fees.
- Interest:
"Any unpaid campus tuition may be assessed an interest charge of $1 \%$ per month ( $12 \%$ in a year).
- Holds:
"A registration hold prevents you from registering until the hold has been resolved. A transcript
hold prevents you from accessing your official academic records...In Banner, contact
information for the office who can help remove the hold will be displayed." (Link)
"In most cases, financial holds can be removed by paying an overdue balance." (Link)
- Unenrollment from courses:
"If any payment made to the university is unauthorized, incomplete (at the time of the Fee

Payment Deadline), or received after the due date, registration fees will be considered as unpaid and the student will not be officially registered." (Link)
"You can enroll in a payment plan as soon as charges show up on your student account and the enrollment period begins. You must enroll by the tuition fee payment deadline so that your classes are not dropped for nonpayment." (Link)

- Fees associated with using an institutional payment plan:
"The cost to enroll is a $\$ 50$ non-refundable fee."
"All enrolled students with at least $\$ 250.00$ in charges are eligible to enroll in a payment plan."
"If your payment is returned by your bank because of insufficient funds, the payment will be reversed and a $\$ 20.00$ return check fee will be assessed to your student account...If your payment is returned by your bank because an incorrect or invalid checking/savings account number was entered when making payment, your payment will be reversed and a $\$ 10.00$ return check fee will be assessed to your student account."
"A $\$ 25.00$ late fee will be assessed to your student account."
- Late fees and other financial penalties related to parking citations:

Initial citation amount ( $\$ 12-\$ 100$ ) can increase by $\$ 0-\$ 10$ if not paid within 7 days, and can increase again by $\$ 0-\$ 9$ if not paid after 30 days; potential for impound fees. (Link) "The following parking violations may result in towing or immobilization at the owner's expense without notice..." (Link)

## Utah Tech University

- Late fees:
"Students who register after the $7^{\text {th }}$ calendar day of the semester or have a balance due on their tuition and fees after the $7^{\text {th }}$ calendar day of the semester may be dropped for non-payment and are assessed a non-refundable late fee."


## - Collection fees:

- Interest:
- Holds:
"Holds may be placed on the academic records and registration of students whose accounts are not current." (Link)
"I understand that if I am late with or miss a payment or default (including dishonored payments), on my tuition payment plan this term, a hold will be placed on my student account..." (Link)
"Unpaid [parking] citations will result in a registration, graduation, and/or transcript hold." (Link)
- Unenrollment from courses:
"Tuition and fees are due the $1^{\text {st }}$ day of the semester. Students who have not paid or applied for the tuition payment plan may have their classes dropped for non-payment When an account is not paid in full by the corresponding deadline, the student may be 'dropped for non-payment', meaning all classes will be dropped. Students whose schedule is cancelled will be allowed to reregister on a space-available basis only. Reinstatement into one's original schedule may not be possible."
- Fees associated with using an institutional payment plan:
"There is a $\$ 50.00$ Non-Refundable fee due upon enrollment in the payment plan." ...There will be a $\$ 30$ non-refundable fee for any dishonored payment (insufficient funds, invalid account number, closed accounts, stop payments, etc.)... I understand that if I am late with or miss a payment or default (including dishonored payments), on my tuition payment plan this term...I may not be able to enroll in this payment plan in the future." (Link) "I understand that I will be responsible for all attorney's fees and other charges and costs necessary for the collection of any amount not paid when due." (Link)
"There is a $\$ 25$ non-refundable late fee when you enroll in a payment plan after the first payment is due. There is a $\$ 75.00$ non-refundable fee when enrolling in a payment plan for a prior semester." (Link)
- Late fees and other financial penalties related to parking citations:
"If a citation is not cleared by an appeal filed within 15 days or by a payment within 30 days of issue, a $\$ 25$ late fee will be charged. If the citation is not cleared, it goes to a delinquent fines list."
"Excessive violations will result in vehicle mobilization and/or towing of the vehicle, and may result in revocation of parking privileges."


## Utah Valley University

- Late fees:
"Regardless of circumstances, students who do not pay their tuition balance or secure enrollment in the Short Term Tuition Payment Plan prior to the Late Fee Deadline will be assessed the Late Payment Fee at $20 \%$ of the unpaid balance, up to $\$ 200$ per semester."
- Collection fees:
"The University requires that all tuition and fees are paid within the semester in which the charges were incurred. If accounts are not paid in full they are referred to the UVU Collections Office and will begin to accrue interest of $1.5 \%$ a month, $18 \%$ per year...Accounts referred to an outside collection agency will result in additional collection costs." (Link)
"Concurrent Enrollment balances placed with the UVU Collections office are assessed a one
time $\$ 5.00$ collections fee. Balances that are delinquent more than 90 days are subject to a state tax garnishment (a $\$ 15$ garnishment fee assessed by the state)." (Link)
- Interest:
"The University requires that all tuition and fees are paid within the semester in which the charges were incurred. If accounts are not paid in full they are referred to the UVU Collections Office and will begin to accrue interest of $1.5 \%$ a month, $18 \%$ per year."
- Holds:
"Failure to meet financial commitments and/or obligations to the University will result in a "hold" being placed upon the student's record. Registration for future terms and transcripts will not be available until the obligation is cleared." (Link)
Types of holds include: "Owes High School Concurrent Enrollment Payment...Student Health Services...Library...Parking Services...Outstanding Payment: Cashier" (Link)
"You will have a hold placed on your records is you owe the University an outstanding debt. This hold will prohibit registration, obtaining transcripts and diplomas. The debt must be paid in full in order for the hold to be removed." (Link)
- Unenrollment from courses:
"UVU will purge classes ONE TIME each semester on Payment Deadline. To prevent classes from being dropped, students should ensure their FAFSA information has been received by UVU OR be enrolled in a payment plan OR pay their tuition and fees in full by 11:59 pm on Payment Deadline. If a student's classes are dropped for nonpayment and he still plans to attend, he will be required to reregister for a new schedule."
- Fees associated with using an institutional payment plan:
"To enroll in the tuition payment plan you must complete the online application found on Tuition Payment PLUS and pay a $\$ 25$, non-refundable processing fee."
"Late payments will be assessed a $\$ 25.00$ fee."
"If your payment is returned by your bank, for any reason, you will be assessed a $\$ 20$ return check charge and will need to make your installment payment again immediately."
- Late fees and other financial penalties related to parking citations:

Initial citation amounts [\$5-\$185] may be discounted by up to $50 \%$ if paid within 10 days (Link) "Vehicles will be towed or impounded/immobilized without warning and at owner's expense for, but not limited to, the following citations: All vehicles with three or more unpaid citations will be immobilized as a warning of excessive unpaid citations. There will be a hold fee citation issued. To have the vehicle released, the driver must come to Parking Services. If the driver chooses to pay all outstanding citations that day, the hold fee citation will be waived...All vehicles with at least three unpaid citations, which have been immobilized with a hold fee previously, will be impounded and an impound fee citation will be issued. All outstanding citations assigned to the vehicle must be paid to have the vehicle released. At 4:30 p.m., these
vehicles will be towed off campus if the citations remain unpaid. Once a vehicle is impounded the right to appeal the citation in question is forfeited." (Link)

## Weber State University

- Late fees:
" $\$ 40$ late payment fee may be assessed to all students who have not paid their tuition and fee balance in full, signed up for a University approved monthly payment plan, have pending financial aid, or have their third-party voucher submitted to cashiers by the payment deadline. The $\$ 40$ late payment fee is non-refundable and cannot be waived."
- Collection fees:
"A $1 \%$ collection fee will be assessed each week of the semester to any unpaid balance on your account beginning as early as four (4) weeks after payment deadline. This is in addition to the interest and late fees and will not exceed $10 \%$ of the unpaid balance. In the event your account remains unpaid, it may be referred out for additional collection enforcement."
- Interest:
"Interest assessment on unpaid balances will begin 30 days after the beginning of the semester. You can avoid interest charges as long as you are enrolled in a Monthly Payment Plan or have pending Financial Aid that covers all tuition and fees. The annual rate is $12 \%$. Interest on unpaid balances will be assessed in addition to the late/collection payment fees."
- Holds:
"A hold may be placed [on] the student record if the student is not enrolled in a monthly payment plan or courses are not paid by the end of the third week of class each semester. Holds prevent registration add/drops, graduation, and the printing of transcripts." (Link)
"Holds may be placed on academic records prohibiting the release of transcripts. Transcript holds may be a result of a financial indebtedness to Weber State University." Holds can be placed by the following offices: billing, financial aid, housing, international, library, loan services, parking, and student code. (Link)
When parking citations are not paid or successfully appealed, Parking Enforcement can place a hold on "registration materials or transcripts." (Link)
"If the first two payment plan installments are missed, holds will be placed on the student's account prohibiting registration activity until the payment plan is brought current." (Link)
- Unenrollment from courses:
"The university may withdraw a student from the current semester if a student has an unpaid tuition and fee balance from a prior semester or if the student provides a dishonored check or other payment to pay for tuition and fees."
- Fees associated with using an institutional payment plan:
"A [\$25-\$35] non-refundable fee [is] required during enrollment." (Link)
"If the payment type is a debit/credit card; the system will send you an email telling you that your payment is declined. IT will then continue to attempt to get authorization each morning until your payment has been paid. If, after two days, we still cannot get payment then a $\$ 30.00$ late fee is added to your account. If the payment type is a web check; when the payment is returned by your bank a $\$ 30.00$ late fee is added to your account. You will need to make alternate arrangements to pay this missing installment. WSU cannot submit your check for payment a second time." (Link)
- Late fees and other financial penalties related to parking citations:

Parking citations not paid or successfully appealed after 10 days are assessed an additional \$5 (or a boot fee is assessed for paring in a reserved stall). "If you fail to pay or appeal a citation, one or more of the following actions will result: campus parking privileges may be denied; holds will be placed on registration materials and transcripts; with the accumulation of five or more unsettled citations, vehicle will be subjected to immobilization or impoundment."

