

“WE STRIVE TO PROVIDE EXCELLENT SERVICE TO OUR STUDENTS AND THE UNIVERSITY COMMUNITY”

We are extremely pleased that you have selected St. Thomas to pursue your higher education degree and would like to welcome you to the STU family. We are eager to assist you throughout your University career. GO BOBCATS!

Enclosed is information to assist you in learning where to obtain specific services. The Business Office handles all financial aspects of a student’s account at St. Thomas University.

Our staff members are committed to assisting you further and available at 305-474-6977.

 BUSINESS OFFICE HOURS OF OPERATION

Monday through Thursday

9:00a.m. – 6:30 p.m.

 Friday

 9:00 a.m. –5:00 p.m.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA) AND GRAMM-LEACH BLILEY ACT OF 1999

St. Thomas University is in compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA). The University assures the confidentiality of a student’s financial and academic records. A third party can be given information about a student’s record ONLY with the written consent of the student.

In addition to the FERPA requirements, the Gramm-Leach Bliley Act of 1999 provides for safeguarding customer information and their right to privacy and disclosure.

In accordance with this, all phone queries received from students or third party requesting account information will have to be authenticated. Authentication identifiers include but are not limited to: Full name of student, date of birth, permanent address, and documented authorization to release account information-in case of a third party. Students should also print their full name or ID # on any payment made by check.

REGISTRATION, TUITION & FEES AND PAYMENT POLICY

Students are allowed to register as long as no holds (Tuition Balance, Academic, Perkins, etc.) exist on their account. Tuition and fees are due by the specified due dates for the corresponding term you are registered. (Refer to the Academic Calendar)

Registration is considered complete only when all charges are paid or satisfactory arrangements have been made. Tuition and fees may be paid by cash, check credit card (VISA, MasterCard, and Discover ONLY), financial aid authorization, or bank wire transfer. Credit card payments can be made on our website at the following URL: <https://go.stu.edu/pay> and or by logging in to your MYBOBCAT account.

If a student wishes to use anticipated financial aid funds toward payment at registration, he/she MUST have previously received a Financial Aid award. Should the Financial Aid award be less than the amount owed the University; the difference must be paid in full at the time of registration. Grants and loans administered by the University are credited to a student's account once the award process has been completed, and after the add/drop period. Student loans are electronically disbursed to the University weekly excluding holidays or University closures. Some student loans are disbursed in the awarded amount less applicable processing fees. Student loans disbursed in the form of a paper check usually requires endorsement from the student before it can be applied to his/her account. Students will be emailed upon the arrival of the check and will need to visit the office Business Office with valid identification to endorse the check. Valid identification includes a state driver's license, student ID or passport.

In addition, all unpaid balances (net of financial aid and payment plans) are assessed a monthly late payment fee. This fee is based on 5% annual percentage rate (APR) of the outstanding balance until the balance is paid in full.

# PAYMENT REQUIREMENTS AND STUDENT RESPONSIBILITY REGARDING ACCOUNTS

All charges (tuition, housing, health insurance, and fees) are due by specified dates for the corresponding term you are registered (see the academic calendar) <https://www.stu.edu/Academics/Academic-Calendar.html> New charges are due and payable when assessed.

It is the student’s responsibility to regularly check the status of his/her student account by logging into their MYBOBCAT account or by contacting the Business Office by phone: (305) 474-6977 or by email: businessoffice@stu.edu

\*STUDENTS MUST BE REGISTERED FOR THE SEMESTER IN ORDER TO LIVE ON CAMPUS\*

# WIRE TRANSFER PAYMENTS

Wire transfer of funds for payment on your account at St. Thomas University can be handled through any full service bank in your area. Direct your wire transfer to:

Sun Trust/Miami, N.A.

Corporate Cash Management

777 Brickell Avenue

Miami, Florida 33131

Phone: 1-800-947-3786

ABA Number: 061000104

Account Number: 0189001210477

SWIFT CODE: SNTRUS3A

St. Thomas University

16401 Northwest 37th Avenue

Miami Gardens, Florida 33054

Phone: (305) 474-6977

To ensure funds are accurately credited to your account, student’s full name and ID number MUST be included in the wire transmission. Wires received without a student’s name or student ID number will be returned to the sender in the manner in which it was received.

MONTHLY BILLS are sent to all students with an outstanding balance, until the balance is paid in full. These bills are sent electronically to the student’s STU email address on record.

# DEGREE & CERTIFICATE APPLICATION INFORMATION

If an outstanding obligation exists, such as a past due tuition balance or Perkins exit interview, a diploma will not be released and the student will not be eligible to participate in the commencement ceremony.

# ANTICIPATED FINANCIAL AID

Students are responsible for 100% of account balance if financial aid has not been processed or if they are not eligible to receive financial aid. All financial aid recipients MUST pay the difference between the total tuition and anticipated financial aid or scholarship awards by the payment deadline and sign a promissory note each semester/term. If you register online, your registration statement is your promissory note.

# FEDERAL WORK STUDY PAYMENTS

Students who decide to apply their Federal Work Study (FWS) award towards their student account balance are required to sign a work-study agreement form at the Business Office or online at <https://dynamicforms.ngwebsolutions.com/Login.aspx?ReturnUrl=%2fSubmit%2fForm%2fStart%2f0e8a9d94-d420-45ec-8d6c-09e4dff2ecb6>

 This will give authorization for a student’s payroll checks to be delivered directly to the Business Office and applied to the student’s account. If a student elects to have their work-study check applied to their account, a work-study agreement form is required each semester/term Federal Work-Study is awarded.

# LATE REGISTRATION

Students who have not completed registration by the first day of the term will be assessed a $150 late registration fee after the first week.

# TUITION INSTALLMENT PAYMENT PLAN (REGULAR UNDERGRADUATE, GRADUATE, & LAW SCHOOL STUDENTS)

Students may choose to enroll in the ECSI payment plan for Fall and Spring semesters only. There are 3-options: a (10) month installment annual plan for the academic year (need business office approval), a (5) month installment plan and (4) month installment plan for one semester. The application fee to enroll in each plan is $75.00 this fee is non-refundable and is not applied toward student account balances. The first installment is due July 15th for Fall semesters and December 15th for Spring semesters. To enroll in the ECSI pay plan online go to www.ecsi.net/stu or by phone 1-866-927-1438. The Business Office can assist you set up the payment plan.

SPECIAL BILLING TO THIRD PARTIES (VOCATIONAL REHABILITATION & U.S. CUSTOMS)

A written authorization or letter of commitment is required for special billing arrangements. If a third party is to pay all or part of a student’s tuition fees, each student is required to bring this document accompanied by the appropriate billing contact and address so that the Business Office can invoice on the student’s behalf. The student, however, still remains responsible for full payment, and is liable for any late payment fees or non-payment by the 3rd party.

 FLORIDA PRE-PAID COLLEGE PROGRAM (FPCP)

All students participating in this program should contact Florida Prepaid each semester to confirm that St. Thomas University is authorized to invoice their Florida Prepaid account. All first-time participants or new students participating in this program must complete a Transfer Authorization Form. The student can complete the form online once they log onto their Florida Prepaid account. Students can also contact Florida Prepaid at 1-800-552-4723 for further assistance.

WITHDRAWAL & REFUND POLICY

FOR UNDERGRADUATES (UG), GRADUATES (GR),

AND LAW SCHOOL (LS) STUDENTS

The following deposits are NON – REFUNDABLE:

* Law School Seat Deposits
* Undergraduate Tuition Deposit
* Application Fee
* Study Abroad Deposits

# ADD/DROP CLASSES AND REFUND POLICY

When you complete an add/drop form and your credit hours increase from your original registration credit hours (during the posted add/drop period), payment is due immediately for any additional charges that are incurred. When you authorize a decrease in credit hours or reduction in full-time enrollment (12 hours for UG & LS, 6 hours for GR and during the posted add/drop period), your tuition assessment will be adjusted as per the “withdrawal from university institutional refund policy”. In addition, your Financial Aid award(s) will be adjusted, if necessary. A fee of $10 will be charged per course added/dropped.

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# OFFICIAL WITHDRAWAL FROM UNIVERSITY INSTITUTIONAL REFUND POLICY

Tuition refunds are based on total tuition charges and not on amount paid. If you have been awarded financial aid, the financial aid programs from which the funds were disbursed will be refunded in accordance with the formula required by federal law. TUITION DEPOSITS ARE NON REFUNDABLE. THE TERM BEGINS ON THE FIRST DAY OF THE SEMESTER SESSION, NOT THE STUDENT’S FIRST CLASS DAY.

# TOTAL WITHDRAWAL FROM THE UNIVERSITY

Registration for students who register and decide not to return for the semester, or those who register but do not attend classes, will not be automatically withdrawn. Students are required to withdraw officially by personally submitting a completed official withdrawal (add/drop) form to the Student Success Center. +

The effective date of withdrawal is the date that the Student Success Center office receives the form. The percentage of credit (undergraduate, graduate, and law school student) will be determined by this date at the following rates (with the exception of special programs):

WITHDRAWAL FINANCIAL ADJUSTMENT SCHEDULE

Tuition % Deducted from Account You Owe

EACH FALL, SPRING & OTHERS:

Up to the 8th day of term…………………………………….100%..............................................0%

After the 8th day of term .........................................................0%.............................................. 100%

Note: Students registered for the Fall term and “FL1/FL2” sessions, last day to withdraw with full refund is the 8th day for the Fall term. If registered for “FL1” and “FL2”, last day to withdraw with full refund is the 8th day of the “FL1” term. (Undergraduates only)

 Note: Students registered for the Spring term and “SP1/SP2”, last day to withdraw with full refund is the 8th day for the Spring term. If registered for “SP1” and “SP2”, last day to withdraw with full refund is the 8th day of the “SP1” term. (Undergraduates only)

# SUMMER TERM

 8th day of the term .................................................................. 100%................................................. 0% NO refunds/credits after 8th day of the term ............................... 0%............................................. 100%

#  “ 8 Week” SESSIONS – UNDERGRADUATE STUDENTS ONLY

Students enrolled in “8 week” Terms or Sessions are allowed to withdraw with a full refund during the first eight (8) days of the first session. For example, if registered for “FL1” and “FL2”, you may withdraw during the first eight (8) days of the “FL1” session and be eligible for 100% refund. If registered full-time for the regular Fall Session and “FL2”, you may withdraw from either session during the first eight (8) days of the Regular Fall Session and be eligible for 100% refund.

# WITHDRAWAL FROM UNIVERSITY – STATE OF FLORIDA FINANCIAL AID FUNDS REFUND POLICY

If the student’s receive State financial aid funds and is not enrolled or registered at least half-time at the end of the University’s established add/drop period, the State education department requires a full refund of monies from the scholarships, and grants funds. This only applies to “8 week” term students and those students receiving Florida Bright Future’s scholarships.

# STUDENT DISMISSAL REFUND POLICY

When a student is dismissed for academic or disciplinary reasons at ANY time, that student is not entitled to any claim or refund. The University will apply the federal refund policy to determine refunds of Title IV funds, if applicable.

# UNOFFICIAL WITHDRAWAL FROM UNIVERSITY POLICY

Students who register but do not attend classes, or who stop attending for any reason and DO NOT withdraw officially from any course during the specified withdrawal period, are held liable for 100% of tuition and fees. The University will apply the federal refund policy to determine refunds of Title IV funds, if any.

Note- Student who have received funds or refunds which have not been repaid will be sent directly to collections, and will be responsible for the tuition balance plus 33.3% collection fees.

# ADMINISTRATIVE WITHDRAWAL

Students whose financial aid is denied or who have not complied with previously made payment arrangements to pay their account balance, will be administratively dropped from their classes (see posted drop dates). These students will receive a grade of “AD” at the end of the term. The financial obligation for the classes remains an obligation of the student.

If a student pays his/her account balance within the semester and receives academic approval for reinstatement, his/her will be assessed a $300 administrative fee. If courses are not reinstated, the University will apply the federal refund policy to determine refunds of Title IV funds, if applicable.

# REFUND OF CREDIT BALANCES

St. Thomas University issues refunds via ACH Direct Deposit. Students are required to complete a Direct Deposit Authorization form online at. <https://dynamicforms.ngwebsolutions.com/Login.aspx?ReturnUrl=%2fSubmit%2fForm%2fStart%2f08f5e8f7-ca6a-41f2-af16-64008451b61b> Please allow up to ten (10) business days for processing. In addition, the bank routing number must be the same as that printed on the check/deposit slip for ACH deposits to ensure timely and accurate credit to your bank account. Failure to provide accurate information will delay the refund. If a credit occurs prior to this processing time, your refund will be held until approval has been received from your bank. Students who are due a refund and have not enrolled in direct deposit will be emailed to enroll. Additionally, Students that wish to make changes to their account on file must complete another direct deposit authorization form.

**Refunds will be processed (per the Department of Education federal regulations) after credit occurs on your student account. Refunds are processed every Friday. During holiday weeks, i.e. Easter, Thanksgiving, and Christmas, refunds are processed prior to the holiday. During high volume refund periods refunds will require extra time to process**.

**Please be advised that according to federal law, St. Thomas has up to 14 days from the date the credit is posted on your student account to issue refunds of any overpayments on student accounts**.

 International students who do not have a U.S issued social security number have the option of having their refund check mailed to the address on file. Please ensure you have a local address filed with the Business Office. International students can also obtain a letter from the Business Office to aid in opening a U.S. bank account

**NO EXCEPTIONS ARE MADE TO ISSUE REFUNDS PRIOR TO THE SCHEDULED DATE**.

# CREDIT CARD REFUND INFORMATION

When a student overpays or a credit occurs due to a payment by credit card, the student will be issued a refund to the credit card within 30 days of the transaction date. If prior arrangements have been made for the student to receive the funds by other means, written notification is required.

 \*Note\*- If student pays the balance of tuition by credit card and wishes to have funds refunded by direct deposit, written authorization must be provided to the Business Office. If the student is not the cardholder, written authorization and a copy of identification must also be provided stating that the cardholder is aware that the student will be refunded by direct deposit.

# NON-REFUND OF CREDIT BALANCES

Students must submit a written authorization requesting that credit balance remain on their account for a future semester, each semester, if not, the credit balance will be refunded per federal regulations. If a student has a balance from a previous semester, and would like excess funds from a future term to cover the balance, a credit balance authorization must be submitted.

Students with credit balances who are enrolled in a payment plan for the current semester and have registered for a future term for which they are not eligible for aid or who have chosen not to receive aid, will not be refunded the credit balance automatically. Refunds must be requested. St. Thomas does not refund students with credit balances under $10.00. The balance will remain on the students account and applied to future terms. If the student does not register for future terms, this amount will be written-off.

STUDENT LOAN DISBURSEMENT (FEDERAL AND PRIVATE): NOTIFICATION, RIGHT OF CANCELLATION, & PAYMENT

POLICY ON BALANCES OWED TO STU

All student loans are posted to student accounts by the Office of Financial Affairs. Federal regulations require STU to notify each student in writing or electronically when Federal Stafford, Federal Perkins, Federal Graduate Plus or Federal Plus (Parent) loan funds are credited to each student’s account. This email notification is sent no earlier than and no later than 30 days after crediting the student’s account, and includes the date and amount disbursed. Each notification is sent to students’ STU email address. In the case of a manual loan check which requires a student or parent endorsement, the student/parent must visit the Office of Financial Affairs to endorse the check. If the student/parent borrower wishes to cancel all or a portion of a loan, a written authorization is required in order to process the request. STU has 14 days from the date of the notice to honor these cancellation requests. It is important to note that if a cancellation request results in a balance owing to STU, this balance must be paid in full, before loan proceeds are returned to the lender. Student with requests for loans to be returned should complete the Return of Funds Form which can be found on the Financial Aid webpage, [www.stu.edu/financialaid](http://www.stu.edu/financialaid). Students can contact the financial aid office at 305-474-6960 with questions on returning loans.

EXIT LOAN COUNSELING FOR FEDERAL PERKINS LOAN RECIPIENTS

Federal regulations require that all Perkins Loan borrowers complete exit counseling. Exit counseling provides information on loan balances and explanation on repayment, interest rates, deferment, and cancellation benefits. It also provides answers to specific questions about the Federal Perkins loan for students graduating, withdrawing, or transferring from STU.

STU uses a third party vendor for billing services for Perkins, Heartland Educational Computer Systems Inc. (Heartland ECSI). Their contact # is (888) 549-3274, and are available Monday - Friday, 7:30am - 8:00pm EST for assistance.  They will send students, required to complete a Perkins Exit Counseling, correspondence regarding their loan account on our behalf. It is important that students review each correspondence sent to them from Heartland ECSI. ECSI can also be contacted to update mailing addresses, name changes, and phone numbers on the Perkins account. They will also provide assistance with retrieving the exit counseling and any questions regarding it**.** Heartland ECSI offers exit counseling so that borrowers understand their commitment to student loans. To complete the exit counseling, students can go to[**www.heartland.ecsi.net**](http://www.heartland.ecsi.net)to **sign in**to their account**.** If a student does not have an account one must be created to log in. During the period that the exit counseling is in requirement a hold will be placed on the student’s STU. Once the exit counseling is completed, the student must contact the Business Office so that the Perkins Exit hold can be lifted.

ST. THOMAS UNIVERSITY DISCOUNT POLICIES

# \*Archdiocese of Miami

The University offers discount of 40% for undergraduate and 15% for graduates for full-time professionals in the Archdiocese of Miami (parish administrators, youth ministers, directors of religious education). Spouse, children and relatives are not eligible for this discount. Students who enroll as non-degree seeking students are not eligible to receive this discount. To receive the discount, the student must present a letter (on letterhead) stating the student’s position and full status This proof must be shown at the time of registration each academic year.

# \*TEACHERS DISCOUNT POLICY

Teacher discounts of 40% are available to Undergraduate students employed as full-time teachers at Florida public and private schools. At the Graduate level a 15% discount is available to teachers that are employed full-time at Catholic schools. This applies to teachers hired to teach grades Pre-K through 12 on a full-time regular basis during the school’s normal full-time workweek. Persons hired to teach on a substitute basis are not eligible for the teacher’s discount. Students who enroll as non-degree seeking students are not eligible to receive this discount. At the time of registration the student requesting the teacher’s discount must provide a letter from the school’s principal, on school’s letterhead, stating position and grade being taught and indicate that the employee is full-time. This letter must be shown each academic year with a current date, phone number and contact person, at time of registration or by the 8th day of the term.

NOTE – Proof of employment will be accepted until the 8th day of term. Students who fail to do so will be billed the regular graduate tuition rate.

# \*G4S TUITION DISCOUNT

G4S employees are eligible to receive 40% discount for Undergraduate tuition except for online discounted programs and 15 % at the Graduate level. Students must present an original letter from G4S Human Resources at time of registration stating eligibility.

Students eligible for these discounts are only eligible for one type of institutional discount or award, including scholarships awarded by the University, whichever is of the greater value. The discount will consist of all financial aid grants and scholarships but not to exceed the total appropriate discount percentage (whether 40 % or 15 % undergraduate and graduate).

\***THESE DISCOUNTS DO NOT APPLY TO THE SCHOOL OF LAW & DISCOUNTED PROGRAMS**\*

ADDITIONAL SERVICES & INFORMATION

#  FT-1 FORM REQUESTS

Students who have completed and paid for approved courses can request a FT-1 Form, certifying enrollment and payment. These are provided at no charge to students. Processing takes 7-10 business days. During registration periods, the request will take longer to complete. FT-1 forms are prepared for courses completed and paid for during the current or previous semesters only. This form is for teachers only. Requests should be submitted online at [www.stu.edu](http://www.stu.edu) Current Students🡪Resources🡪Financial Affairs🡪Student Forms🡪FT-1 Form. These forms are available for the student for pick-up or by U.S. Mail.

#  TUITION RECEIPT/INVOICE REQUESTS

Students may request a tuition receipt or invoice for tuition and/or fees that are outstanding or paid in full. Should the student owe a balance an invoice detailing payments and charges will be provided. Processing takes 7-10 business days. Please allow more time during registration periods. These requests are prepared for the current or previous semesters only. Please submit your request online at [www.stu.edu](http://www.stu.edu), Current Students🡪Resources🡪Financial Affairs🡪Student Forms🡪Tuition Receipts.

Note- If you are employed by Miami-Dade County and are participating in the Tuition Reimbursement Programs, please be advised that due to new procedures enforced by Miami Dade County, we will not allow for invoices/receipts for purposes of reimbursement to be issued directly to the student. At the request of the county, all invoices/receipts, for purposes of reimbursement, will be mailed directly to the Tuition Reimbursement Program Coordinator. The student can be provided a copy of the invoice/receipt for his/her records only.

#  HEALTH INSURANCE

All full-time law and undergraduate students as well as international graduate students, will be automatically enrolled in and billed for health insurance unless proof of coverage is provided. You can waive out at <https://studentcenter.uhcsr.com/school-page> (See your registration statement for date proof of insurance must be provided.) Part-time students may enroll voluntarily.

With an approved waiver, your account will be credited the health insurance fee. Without an approved waiver, the health insurance charge will remain on your student account.

Proof of HEALTH INSURANCE must be submitted online. Proof must be submitted by the posted deadline and all appeals must be submitted by the posted deadline via email only. For additional information on health insurance you may contact the business office via email at businessoffice@stu.edu or (305) 474-6977.

#  PARKING PERMITS/CITATIONS

Each student or employee who drives a vehicle on campus is required to display a valid parking permit affixed on the lower left on the back windshield.

Each permit is valid for one academic year. If lost or misplaced, Security must be notified and a new decal will be issued at a cost of $30.00. Students are required to show an official registration form for the current term, a valid ID, driver’s license, car registration, and insurance information to obtain a decal. Faculty and staff are only required to show a driver’s license and an employee ID. Parking citations are issued for not displaying a valid decal, illegal parking, speeding. Citations can be paid at the business office, online via MYBOBCAT or [www.go.stu.edu/pay](http://www.go.stu.edu/pay)

#  RETURNED CHECK -- CHECKS RETURNED UNPAID BY YOUR BANK

It is the University’s policy to assess a return check fee to the student’s account, as listed in the section below. A personal check will not be accepted for payment to replace a returned check.

 RETURN FEES:

 Check........................................................................................ $50.00 fee

 “Stop Payments”, “Hold on Funds”, “Refer to Maker”, “Uncollected”, “Endorsement”,

Signature Missing”, “and “Account Closed” are also considered return checks and all fees apply.

#  TRANSCRIPTS

Current Students, Former Students and Alumni:
St. Thomas University utilizes an online transcript ordering service offered through National Student Clearinghouse. This system allows you the convenience and efficiency of ordering your official transcripts via the Web at any time, 24/7. You can order as many transcripts as you like in one online session using any major credit card. Each transcript costs $10.

To order your transcripts, visit <http://www.studentclearinghouse.org/>

* Click on ***Order Track Verify***
* Click ***Order or Track a Transcript***
* Select **St. Thomas University** from the drop down menu
* Click ***Submit***
* Complete Request

**Outstanding financial obligations to the University (past due student account balance and/or Perkins loans) is sufficient cause to prohibit the release of transcript**.

Mailed requests: If an outstanding obligation exists, the transcript payment received by mail will be applied towards the student’s balance due: funds will not be returned to the student.

The University reserves the right to assign past due accounts to a collection agency.

FREQUENTLY ASKED QUESTIONS

Q. When are tuition and fee payments due?

A. Tuition and fees are due by the specified due dates for the corresponding term you are registered. Refer to the Academic Calendar <https://www.stu.edu/Academics/Academic-Calendar.html> If you wish to enroll in a tuition payment plan you can contact ECSI directly and discuss payment options at 1-866-927-1438 or online at [www.ecsi.net/stu](http://www.ecsi.net/stu) You are 100% responsible for your account balance if your financial aid application is not processed or approved.

Q. Where can I make my payment(s)?

A. You may make your payments (s) online at go.stu.edu/pay or login to your MYBOBCAT account. You may also visit the Business Office on campus. You may also pay by wire transfer through any full service bank in your area. Direct your wire transfer to: SunTrust/Miami N.A. Corporate Cash Management, 777 Brickell Avenue, Miami, FL 33131. ABA Number 061000104. Account number: 0189001210477. St. Thomas University 16401 NW 37th Avenue, Miami Gardens, FL 33054, Phone: 305-474-6900. Please be sure to include your name, and/or ID number to assure credit to your student account.

Q. What methods of payment do you accept?

A. We accept cash, checks, money order, cashier checks, checks or credit cards (Visa, MasterCard, or Discover). We do not accept American Express.

Q. What can stop me from receiving transcripts?

A. Unpaid balances on your student account, past due Perkins loan payments and incomplete exit counseling. If your account does not reflect a zero balance, you will not be able to receive your transcripts.

Q. What do I need to do to have Florida Prepaid College Program billed for my tuition?

A. All students participating in this program should contact Florida Prepaid each semester to confirm that St. Thomas University is authorized to invoice their Florida Prepaid account. All first-time participants or new students participating in this program must complete a Transfer Authorization Form. The student can complete the form online once they log onto their Florida Prepaid account. Students can also contact Florida Prepaid at 1-800-552-4723 for further assistance.

Q, If I received a Perkins loan and want to begin repaying it, what should I do?

A. A Perkins loan is a federally backed loan dispersed through ST. Thomas University and may be repaid directly to St. Thomas University. You may make payments at the Business Office, using cash, check, credit card (Visa, MasterCard & Discover only) or money order. You may also pay online via our web link at go.stu.edu/pay, complete the payment form and select the Perkins Loan option. Another repayment option is through our third party billing service, Educational Computer Service, Inc. (ECSI), in which you send payments directly to ECSI. Contact their office at 1-800-437-6931 for information of their payment process.

Q. I paid for my classes but then dropped them prior to the Add/Drop deadline, how and when will this money be refunded to me?

A. Credit balances are refunded by direct deposit within fourteen (14) days after the credit appears on the student’s account.

Q. I added a class after the class started, is there a fee for adding the class late?

Students who have not completed registration by the first day of the term will be assessed a $150 late registration fee after the first week of classes.