

Outstanding Student Bill Policy Spartanburg Methodist College

At Spartanburg Methodist College (SMC), we are committed to supporting our students' academic and financial success. To ensure the effective management of tuition and fees, the following policy outlines the expectations and procedures for addressing outstanding balances.

1. Financial Responsibility Agreement

All students must complete and agree to the **Financial Responsibility Agreement** as a condition of enrollment. By doing so, students acknowledge and accept the following:

- They are individually responsible for all tuition, fees, and other charges incurred while enrolled at SMC.
- Billing statements are processed electronically and accessible through the student portal under the Student Billing section, where payments can also be made.
- It is the student's responsibility to ensure tuition and fees are paid by the due date to avoid holds on their student account or disruptions to their academic progress.
- If receiving financial aid, students must complete all required financial aid documents and ensure timely submission to meet tuition due dates.
- This financial responsibility remains in effect until all charges are paid in full, even after the student leaves SMC.
- In the event of collection actions, students agree to pay all associated fees, which may include up to 40% collection costs, attorney fees, and court fees.

Additionally, by agreeing to this statement, students provide consent for SMC, its affiliates, and agents to contact them using various methods (manual calls, prerecorded messages, emails, or automated systems) at any contact information provided. Students may be contacted regardless of any charges incurred for communications, and calls may be recorded to ensure quality.

2. Payment of Balances

- All tuition, fees, and other charges for a term must be paid in full prior to the start of the next term.
- In certain circumstances, and with prior approval from the Business Office, students may roll over a balance not exceeding \$1,000 into a payment plan for the subsequent term.

3. Past Due Accounts and Collections

SMC employs multiple methods for managing overdue accounts, including direct communication with students and external collection processes:

a. Direct Communication with Students

- Students with outstanding balances will receive a hard copy bill mailed to their address on file before any amounts are turned over to collections.

- Ongoing communication regarding past due balances will also be sent via text and email to ensure students are informed and have opportunities to address their accounts.

b. Collection Methods and Timing

1. Third-Party Debt Collection:

Outstanding balances may be referred to *Williams and Fudge*, a professional third-party debt collection agency, for recovery. If your balance has been turned over to *Williams and Fudge* you must call them to make payment arrangement for your outstanding balance. They can be reached at 1-800-849-9791.

2. Debt Setoff Program:

The college may utilize the *Municipal Association of South Carolina Debt Setoff Program*, which allows SMC to garnish South Carolina state tax refunds to cover unpaid balances. For more information about this program see <https://www.masc.sc/local-revenue-services-programs/setoff-debt-program>

Unpaid balances will be submitted to Williams and Fudge and the Debt Setoff Program beginning in the first fall term after a student leaves the college with an outstanding balance.

4. Consequences of Outstanding Balances

- Students with unpaid balances may face registration holds, and the inability to participate in future academic activities.
- Failure to address balances promptly may result in referral to collections as outlined above.

5. Avoiding Collections

SMC encourages students to proactively address any financial challenges. If you anticipate difficulty in paying your balance, please contact the Business Office as soon as possible to explore payment plan options or other arrangements.

By adhering to this policy and completing the Financial Responsibility Agreement, Spartanburg Methodist College ensures clarity, fairness, and accountability for managing tuition and fee obligations.