



Family Guide to *Billing*

Our Business Office and Financial Aid staff members are here to help you navigate the payment process for tuition and fees. For your convenience, we have put together the following information, which outlines important deadlines and how payments can be made.

PAYMENT OF TUITION & FEES

Payment of all charges is due by August 1 for the fall semester and January 1 for the spring semester. Please note that if payment isn't received by the due date, you risk registration cancellation. Any student who pays less than the total amount due on the due date will be assessed a monthly finance charge of 1.5 percent on the unpaid balance unless enrolled in a payment plan.

Students with a past due balance will be placed on a Business Office hold and prohibited from registering for classes and/or obtaining official transcripts.

Payment can be made as follows:

- In Person: Credit card, cash, or check payments are accepted at the Business Office between 8 a.m. and 5 p.m., Monday through Friday.
- By Mail: If mailing your payment, your check or money order should be made payable to Westminister College and sent to:
Westminister College/Accounts Receivable
501 Westminister Ave.
Fulton, MO 65251
- To avoid delays in processing your payment, please write your student ID number on the face of your check or money order.
- Online: Credit/debit card and select 529 plan e-check payments can be submitted through the internet. Visa, Mastercard, Discover, and American Express are all accepted.

Please note: A convenience fee will be charged for credit/debit card and electronic 529 plan payments. There is no fee for the e-check option.

To pay online:

- Log in to your MyWC account, **MyWC.Westminister-MO.edu/ICS**
- Click on the "Finances" tab
- Select "My Student Account Balance"
- Select "Make a Payment"

MONTHLY PAYMENT PLAN

Students can enroll in a five-month payment plan per semester. Payments are due the first day of each month. The fall semester payment plan is July 1 to November 1, and the spring semester payment plan is December 1 to April 1. An enrollment fee of \$60 is paid each semester when students enroll in the payment plan. To enroll in the monthly payment plan:

- Log in to your MyWC account, **MyWC.Westminister-MO.edu/ICS**
- Click on the "Finances" tab
- Select "My Student Account Balance"
- Select "Payment Plans"



ACCESS TO BILLING PORTAL FOR ADDITIONAL USERS

Students can authorize online access to individuals who are going to assist with paying the bill, which may include parents, guardians, grandparents, etc. To provide online access:

- Log in to your MyWC account, MyWC.Westminster-MO.edu/ICS
- Click on the "Finances" tab
- Select "My Student Account Balance"
- Select "My Account"
- Select "Send a Payer Invitation"



PENDING FINANCIAL AID

The financial aid reflected on a bill prior to the start of a semester is an estimate and may not reflect actual registration. Prior to the start of a year or semester, initial financial aid eligibility is based on the assumption of full-time enrollment. Financial aid will be prorated for students enrolled in less than 12 hours after they submit the Part-Time Enrollment Form to the Registrar's Office.

- Student and parent loans: Loan applications must be received before the loans will be reflected on your student account.
- Verification of FAFSA: If your FAFSA was selected for verification, you must submit all required documents to the Financial Aid Office before your financial aid will be reflected on your student account.



CHANGES TO FAMILY FINANCES

The 2024-25 FAFSA includes 2022 student and parent income tax information. If your family experienced an income reduction in 2023 or 2024, you may qualify for additional financial aid. If you have already been awarded the maximum state and federal financial aid, you may not be eligible for additional financial aid. To discuss your family's situation, please contact the Financial Aid Office at 573-592-5364 or FinancialAid@WCMO.edu.



OUTSIDE SCHOLARSHIPS

Outside scholarships are applied to the student account once your check is received and will not be included as pending financial aid.





HEALTH INSURANCE OPT-OUT WAIVER

All students are required to have health insurance. Domestic students with their own insurance must complete the opt-out process once annually. The deadline is August 31, 2024. To complete the opt-out:

- Log in to MyWC at MyWC.Westminster-MO.edu/ICS.
- Click on the "Student" tab, and select "Insurance Opt-Out."
- Click on "Click here for Student Insurance Opt-Out Process."
- Search for "Westminster."
- Click the box that says "Waive Coverage."
- Upload a copy of the front and back of your current insurance card.
- Look for an email confirming the waiver was approved. If it is not approved, you will be enrolled in the College health insurance plan.



PARKING FEE

All students will be charged a \$40 parking permit fee each semester. Students may waive the permit each year, provided the student doesn't have a car in Fulton. To complete the Parking Fee Waiver:

- Log into your MyWC account, MyWC.Westminster-MO.edu/ICS.
- Click on the "Student E-Forms" tab.
- Select "Vehicle Registration or Waiver Form (Current Students)."
- Look for "Do you plan on having a vehicle on campus?" – Select "No."
- Select "Parking Fee Waiver," check "Yes", and click on "Submit."



CREDIT BALANCE REFUNDS

If you qualify for a refund, please note that refunds are issued once all financial aid is posted to student accounts. Financial aid is typically posted to student accounts after the seventh day of class.

Note: Financial aid will not be estimated and refunded prior to posting. Refunds are issued by check and refund checks are typically ready for pick up after 1 p.m. on Fridays. Student refund checks will be held at the Business Office for pick up until the following Friday morning. Checks not picked up will be mailed to the home address on file.

Credit balances resulting from Parent Plus loans will be refunded to the borrower and mailed to the borrower's address unless instructed otherwise by the parent.



RETURNED PAYMENT FEE

If notification of non-payment is received by Westminster College from the bank for reasons such as insufficient funds, stopped payment, account closed, mistyped routing/account number on an electronic payment, etc., then a returned payment fee of \$25.00 will be assessed to the student account.



WITHDRAWALS

After registering, if you decide to withdraw from a course(s), or not attend Westminster College, you must contact the Student Success Center and follow the proper withdrawal procedure. Failure to attend class does not constitute an official withdraw.

Upon withdrawal from the College, tuition will be refunded according to the following schedule for the fall and spring semesters (miscellaneous fees are non-refundable).

Days	Refund
First Day of Classes	100 Percent
Class Days 2 through 3	75 Percent
Class Days 4 through 5	50 Percent
Class Days 6 through 7	25 Percent
Class Days 8 and Beyond	No Refund

[MyWC.Westminster-MO.edu/ICS](https://mywc.westminster-mo.edu/ICS)

[WCMO.edu](https://wcmo.edu)



WESTMINSTER
COLLEGE

501 Westminster Avenue
Fulton, MO 65251
1-800-888-9266

[WCMO.edu](https://wcmo.edu)

FOR QUESTIONS OR ADDITIONAL HELP

Business Office
573-592-5230
BusinessOffice@WCMO.edu

Financial Aid
573-592-5364
FinancialAid@WCMO.edu

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