Payment Policies
Payments are due upon receipt. Payments received after the date indicated on the front of this statement are subject to assessment of administrative or late fees. All students must accept online or return the Remittance/Acceptance (bottom) portion of this statement even if your anticipated financial aid exceeds the amount due (negative balance). You enrolled in a monthly payment plan or are covered by a valid third party deferral (TRA, ACCES-VR, etc.). Receipt of this Remittance/Acceptance confirms that you will attend classes for the semester indicated. FAILURE TO RETURN YOUR REMITTANCE/Acceptance WITH VALID DEFERRAL OR REQUIRED PAYMENT BY THE DUE DATE WILL RESULT IN DELETION OF YOUR COURSE SCHEDULE. Students whose courses have been deleted may be able to re-register during the Drop/Add period at which time a re-registration penalty charge will be assessed. Course selections are from those courses available at that time. Students who process an initial registration for the semester on or after web registration ends or after the first day of the semester/part of term are expected to pay upon registration. Those who fail to do so will be held responsible for all charges associated with that registration. All charges are subject to change without notice at the discretion of the College Administration and the State of New York.

Remittance/Acceptance
Students may accept and/or pay any balances on myRedDragon or sign and mail their Remittance/Acceptance to the Student Accounts Office to avoid penalties. Payment and Remittance/Acceptance must reach the Student Accounts Office before the date indicated on the face of this statement! A postmark on or prior to the due date does not constitute evidence of having responded on time. Payments received late are subject to a late/administrative fee. Online payments are posted in real time and will provide the fastest response time.

Fee Adjustments (Meals, Alumni Fee)
All meal plan changes MUST be made on myRedDragon (www.cortland.edu) via the Residence Life and Housing menu option. All students may upgrade or downgrade their meal plan. If you opt to waive the Alumni Fee, you MUST complete the Alumni Fee waiver online (see below). We suggest all changes to charges be completed prior to bill payment. If you are using the monthly payment plan, adjust your first monthly amount by ¼ of the net charges made on myRedDragon. Online payment options will calculate the due date of this change for you.

Method of Payment
1. Credit Card Payments
   Please do not mail credit card payments. We accept MasterCard, Visa, Discover and American Express. Repeated credit declines by your financial institution may result in a returned item charge, a rebilling fee and/or loss of your schedule for non-payment. Online payment is the preferred method for credit card payments.
2. Check/Money Order Payments
   Please make checks payable to SUNY Cortland. Include your Cortland ID# on the face of your check. Checks returned unpaid by your bank will be charged a $20 returned item fee. Checks returned a second time must be replaced by money order, cash, certified bank check or a credit card payment. Online web check payments are faster and more secure.
3. Cash Payments
   Please do not send cash in the mail. Cash payments must be made in person at the Student Accounts Office in the Miller Administration Building.
4. Monthly Payment Plan (MPP)
   We offer a four-payment plan for the fall and spring semesters only and an application fee of $45 per semester is required. This fee must be paid with your first payment and is not refundable. Subsequent payments are due on the 15th of each month (September – November for the fall and February – April for the spring) or the next business day if the 15th falls on a weekend or holiday. Late, partial or missed payments will result in late fees and a “hold” being placed on the account. Holds are not removed until the current amount billed is paid in full. The payment plan is for the current semester only. Students who fail to enroll during the first month of the plan must make up any payment amount missed. All payment plans end the last month of the contract and must be paid in full. SUNY Cortland reserves the right to deny future participation to students who fail to remain current on payment plans.
5. Online payments
   Available 24 hours daily to students through myRedDragon at www.cortland.edu. Payments made after 10:00 p.m. are treated as next day’s business. Students must create an authorization for a third party (parent/legal guardian) to make online payments. We encourage all students and third parties to use our secure online options.

State Law requires this agency to engage in collection activity on delinquent accounts. Accounts remaining unpaid at the end of the term may be referred to outside collection agencies. The NYS Attorney General or the NYS Dept. of Taxation and Finance. Late fees, interest and collection charges of up to 22% may be added to accounts considered more than 90 days past due pursuant to Chapter 55 of the Laws of 1992.

Program Service Charges
For a listing of Mandatory College Fees, please visit the Student Accounts web page accessible at www.cortland.edu.

Refunds and Withdrawals
Our refund policy is set by the SUNY Board of Trustees and varies with the length of the term. See refund schedule on the Student Accounts web page. Judicial suspensions are at full liability.

The College Fee is non-refundable once classes start. Program service charges and Course Fees are not refundable after the 100% tuition refund period has ended.

You must follow College withdrawal procedures in order to qualify for a refund. Student Registration and Record Services must have an appropriate withdrawal form on file. Unofficial withdrawals (non-attendance) does not qualify for refunds. Stop payment orders on checks do not constitute official withdrawals. You may be held liable for tuition and fees if you fail to follow proper withdrawal procedures. It is your responsibility to notify the Student Registration and Record Services immediately if you are not returning or if you need to withdraw for any reason. Students must have a valid permanent address on file for refund check generation. Refunds may be picked up in the Student Accounts Office in the Miller Administration Building. Students who would like checks mailed should provide a self-addressed stamped envelope to the Student Accounts Office. Checks not picked up after 2 weeks are mailed to the student’s permanent address.

It is important that you consult with the Financial Aid Office to determine the affect a withdrawal may have on your financial aid package. Depending on the aid package and circumstances, State and Federal Law may require you to repay the funds already disbursed for the term of withdrawal. You may lose eligibility of future term financial aid resulting from a withdrawal.

Anticipated Financial Aid
Your bill reflects information as of the bill print date and is subject to change. Anticipated financial aid, for which you have applied, is listed as a credit on your bill. Continued financial aid deferral is available only upon completion of all necessary paperwork, receipt of documentation from funding sources and meeting all academic requirements. Students must be registered for 12 credit hours to receive a TAP award. A minimum of 6 credit hours is required for student loans. Students are responsible for any balances resulting from financial aid not received or reduced afterward.

Inspect financial aid credit to verify all expected aid appears. If you were notified of any award that does not appear on the statement, contact us immediately. You must include proof of the award with your remittance.

If you are receiving Title IV federal financial aid (Pell, SEOG, Stafford/PLUS Loans or Perkins Loans) you need to be aware of Federal guidelines affecting your eligibility. These guidelines are published in the Free Application for Federal Student Aid (FAFSA). Academic progress standards must be met for both Federal and State programs that are detailed in the SUNY Cortland College Catalog. Remember, applying for aid does not automatically guarantee eligibility or deferral.