

Communicating Payment Options and Processes

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CLU at a Glance

Location: Thousand Oaks, CA in Ventura Co.

Total Enrollment: 4,205

Undergraduate: 2,804

Graduate: 1,401

15 week semesters for TUG and Graduates

11 week quarters for ADEP and Graduates

8 week terms for online students

Challenges

1. Tuition assessment and financial aid disbursement happen after the add/drop period
2. Students were mailed a pre-bill packet in July for the upcoming fall semester
3. Pay a \$300 tuition deposit and your in, even if you haven't completed a FAFSA

April 2009

Revenue YTD - \$69,266,724

Receivables - 2,669,172 or 3.85% of revenue

Goals

- ✓ Reduce receivables and increase cash flow
- ✓ Send fewer student to collections
- ✓ Change the nature of the phone calls we receive
- ✓ Enforce the payment deadlines already in place
- ✓ Consolidate and simplify whenever possible

Our Strategies

- Initiate a Financial Clearance process
- Move from static information to real-time
- Make information readily accessible to staff, students, and parents

Financial Clearance Process

1. Review Your Online Pre-Bill
2. Complete Your Payment Contract
3. Make Your Payment / Enroll in a MPP

Fall Deadline – 1st Friday in August

Course and housing cancellation begins the following Monday up to the first day of class.

Pre-Bill Packet - Hardcopy Instructions

CLUPAY

All CLU students can take advantage of the many CLUpay benefits from the day of admittance. Check out your online student account today!

- Pay tuition deposits and housing deposits online
- Receive email and text notifications for new eBills
- View current account balance and eStatements
- Make online e-check tuition payments
- Initiate international wire transfers via Western Union
- Enroll in automatic monthly payment plans
- Set up eRefunds to get your funds faster
- Create authorized users with unique PINs

Three Quick Steps to Access CLUpay

1. Log Into MyCLU
2. Open WebAdvisor
3. Click on CLUpay



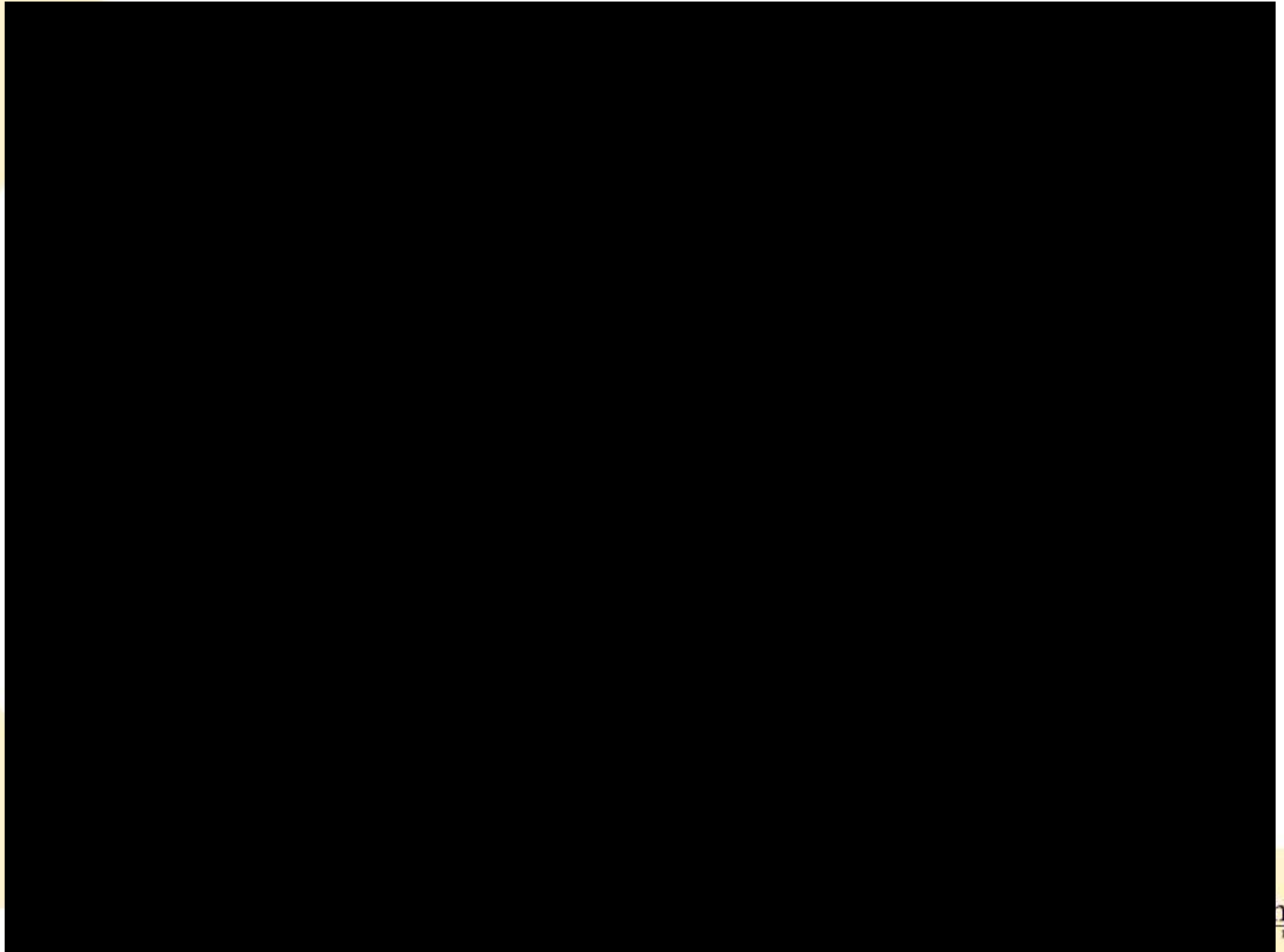
TRADITIONAL UNDERGRADUATE STUDENTS

Using Your Online Pre-Bill, Payment Contract, and CLUpay to Gain Financial Clearance

1. **View Your Pre-Bill on WebAdvisor**
 - Log into MyCLU, select WebAdvisor, Students, and then Pre-Bill in the Student Accounts section.
 - Only you have access to WebAdvisor, so be sure to share your Balance Due to CLU information with other responsible paying parties, if appropriate. Use this total to help complete your Payment Contract.
 - Select the appropriate term, student type, and click the acknowledgment box.
2. **Verify and Print Your Pre-Bill**
 - Verify tuition, fees, room, and board charges are accurate.
 - Verify that you have "Accepted" all the financial aid awards you want credited to your student account. Estimated awards do not reduce your amount due.
 - Note the Balance Due to CLU and print your Pre-Bill.
 - For questions on tuition and fees charges, contact Student Accounts at (805) 493-3180.
 - For questions on room and board charges, contact Residence Life at (805) 493-3220.
 - For questions on loans, grants, and scholarships, contact Financial Aid at (805) 493-3115.
3. **Submit Your Payment Contract**
 - Click on the Payment Contract link in WebAdvisor, fill out the form and submit.
 - Option 1 establishes Financial Clearance only if the Balance Due to CLU reflects a zero or credit balance.
 - Option 2 establishes Financial Clearance when your payment for the Balance Due to CLU is received by the Student Accounts Office.
 - Option 3 establishes Financial Clearance after successfully enrolling in an automatic payment plan for the Balance Due to CLU.
4. **Follow Through on Your Selected Payment Option**
 - Pay by check or cash at the Student Accounts front desk in the Business Office.
 - Pay online using CLUpay



Financial Clearance Process – Web Video Demo



Webinars

- In addition to hardcopy, PDF posting, emailing links to the PDFs, and web videos, we've also begun webinars on the financial clearance process for new parent and students
- Utilize on-campus orientations, Admitted Student Day, and the Parent Relations office to get potential attendees
- WebEx and GoTo Meeting are two companies to look at

Pre-Bill in WebAdvisor – Step 1

Student Prebill Information Detail

Date Student_Id
05/03/13 [REDACTED]

Name&Address
[REDACTED]
Thousand Oaks, CA 91360

STUDENT ACCOUNT INFORMATION

FINANCIAL AID INFORMATION

Charge Description	Charge Amount	Award	Award Status	Award Amount
Tuition - ADEP Summer	\$4,640.00	ADEP-E Tuition Remission (Employee)	Accepted	\$4,176.00
Tech Fee-Grads/Adep	\$50.00			
			Total Accepted Financial Aid ---->	\$4,176.00-
	\$4,690.00			

ESTIMATED STATEMENT OF ACCOUNT	Term	Amount
Estimated Charges for ---->	Summer Term 2013	\$4,690.00
Accepted Financial Aid for ---->	Summer Term 2013	\$4,176.00-
Current Account Balance ---->		\$102.80
-----	-----	-----
Balance Due to CLU ---->		\$616.80

[REQUIRED UNDERGRADUATE PAYMENT CONTRACT: CLICK HERE](#)

Pre-Bill in Colleague



Michelle Diane Testcase

0391783

1 of 1

1425 Never Never Land Blvd.
Brimfield MA 01010

Phone: 805-555-1212
Phone:
Email: rdtestca@callutheran.edu

Birth Date: ***/1979
Birth Name: Testcase
ReunionClass:

Where Used: FAC,MAI,PER,ST...
Entry Date: 01/24/98
Social: ***-**-7777

File Options Help

Keep Context Open

Save

Save All

Cancel

Cancel All

XVPB - Prebill Data Selection Form

XVPB3 - Prebill Detail Form

Testcase III, Michelle D. ID: 0391783 SSN: #####
Brimfield MA 01010 Home: 805-555-1212

Charges for Summer Term 2013 Total ---> \$7,000.00

Page 1 of 2

1	Graduate Tuition - Spring	\$3,780.00
2	Tech Fee-Grads/Adep	\$50.00
3	Graduate Housing - Summer	\$3,170.00

View Schedule *

View AIDE/ARIQ *

View ARAC *

Financial Aid for Summer Term 2013 Total ---> \$1,800.00

1	Accepted	U2127	CLU Grant	\$1,500.00
2	Accepted	U2004	Pederson Scholarship	\$300.00
3				

Est Stment of Account Summer Term 2013 Total ---> \$5,200.00

1	Estimated Charges for --->	Summer Term 2013	\$7,000.00
2	Accepted Financial Aid for --->	Summer Term 2013	\$1,800.00CR
3	Current account balance --->	Summer Term 2013	\$0.00


The Payment Contract – Step 2

- Part promissory note, part enrollment confirmation
- Required each semester by all TUGs
- https://www.callutheran.edu/student_accounts/forms/epayment_contract.php

Make Your Payment – Step 3

- Pay in Full or Automatic Monthly Payment Plan
- Mailing in June and PDF posted on the website
- Emails in June, July, and August
- Camtasia Studio video on the website links in the mails

CLUpay



HomeView BillsMake PaymentShopping CartHelpSign Out

Search

CLUpay - Student Account Online

Steven Woods

The account totals below do NOT include pending charges shown on your pre-bill. To view pending charges and financial aid for the upcoming semester/term, go back to WebAdvisor and click on "Pre-Bill".

Your Student Account

Account Balance + MPP Balance	\$0.00
Credit Balance	-\$254.00
	\$0.00

The last payment received was for \$2.00 on 5/2/2013.

Your Recent ePayments

05/02/2013	\$2.00	View All
05/02/2013	\$1.00	View
05/02/2013	\$3.00	View

Payment Options

[View All](#)

[Make a Payment](#)

Make a payment to your student account. Pre-bill or past due payments can...

[Enrollment Deposit](#)

The one-time enrollment deposit officially reserves your place in the incoming...

[Housing Deposit](#)

The one-time housing deposit is required prior to move-in to your assigned...

eRefund

CLU eRefund: Enrolled	Edit
-----------------------	----------------------

Authorized User PINs

[Add New](#)

You currently have the following Authorized User PINs set up.

0630	Edit Delete
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Your eStatements

[View All](#)

There are currently no bills for your account.

Monthly Payment Plans (MPP)

[2013-14 Annual Payment Plan](#)

[2013 Fall Semester Payment Plan](#)

Saved Accounts

[Add New](#)

USAA Checking	Edit
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Notification

[SMS - Text Notification Setup](#)



MPP Bookmark – Hard Copy

CALIFORNIA LUTHERAN UNIVERSITY 2013-14 Monthly Payment Plans

Cost: \$100 for the Annual Plan or \$50 for the Semester Plan. Payments are spread evenly throughout the duration of the plan

2013-14 Annual Plan

Requires Fall and Spring charges and credits to be incorporated

Enroll by	Number of Installments	Remaining Months of Payments
	<i>1st installment taken at enrollment</i>	<i>Automatically drawn of the 15th of each month</i>
May 15	12	June-April
June 15	11	July-April
July 15	10	August-April
Aug 15	9	September-April

2013 Fall Semester ONLY

Enroll by	Number of Installments	Remaining Months of Payments
	<i>1st installment taken at enrollment</i>	<i>Automatically drawn of the 15th of each month</i>
May 15	7	June-November
June 15	6	July-November
July 15	5	August-November
Aug 15	4	September-November

2014 Spring Semester ONLY

Enrollment begins early November 2013

Enroll by	Number of Installments	Remaining Months of Payments
	<i>1st installment taken at enrollment</i>	<i>Automatically drawn of the 15th of each month</i>
Nov 30	6	December-April
Dec 15	5	January-April
Jan 15	4	February-April

Balance Adjustments

Please do not assume your balance will automatically be adjusted if financial aid is received or a class is dropped or added. You should review your agreement balance online in MyCLU each month. Contact the Student Accounts Office with questions on adjusting your balance.

Advantages

- Easy online enrollment
- Automatic monthly withdrawals
- Flexible payment options
- No interest

Payment Methods

- Automatic electronic check payment

Initial payment is processed at the time of enrollment and subsequent payments are processed on the 15th of each month until scheduled completion

Cost to Participate

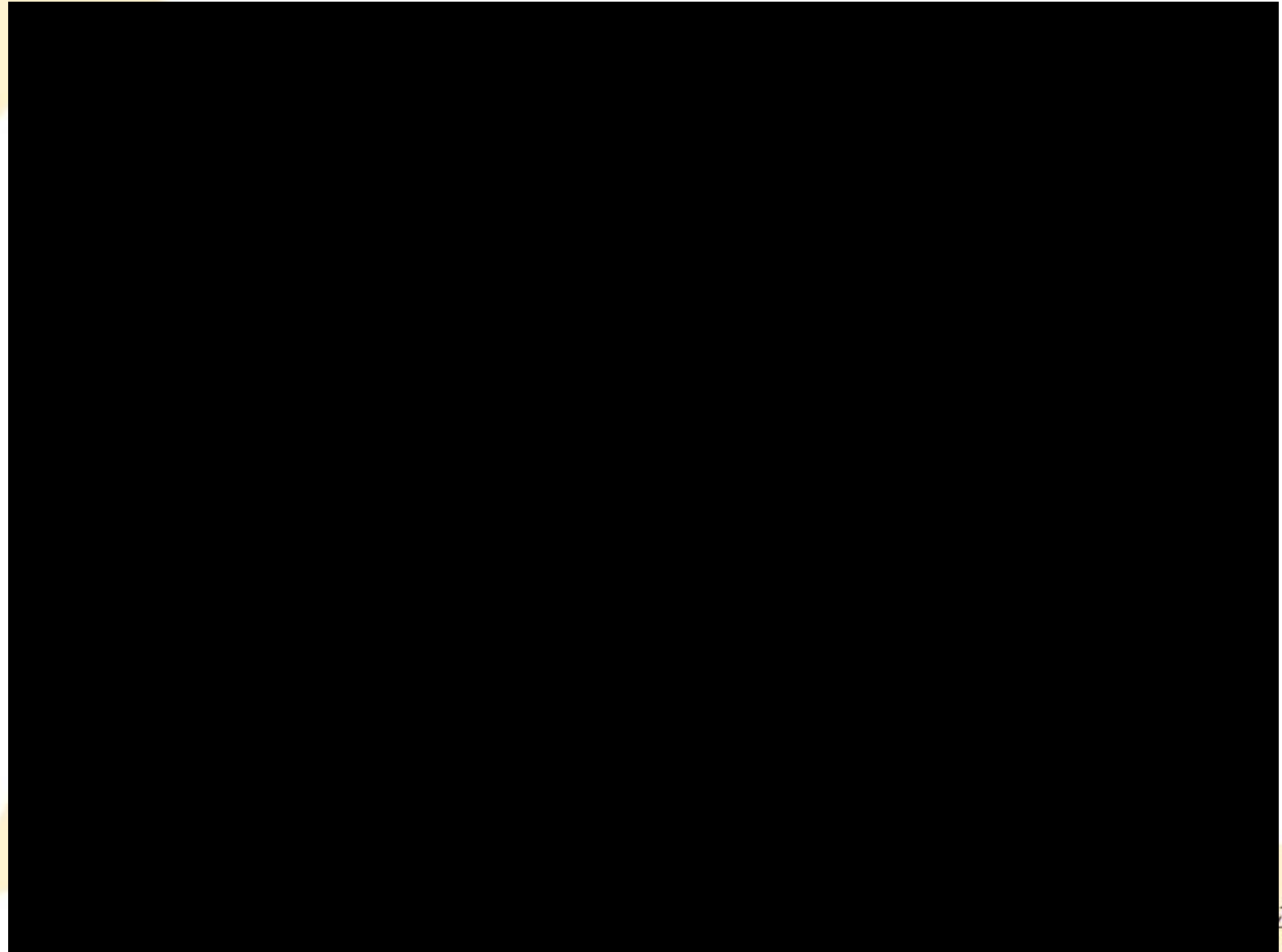
- \$100 for the Annual Plan
Covers the 2013 fall semester and the 2014 spring semester
- \$50 for the Semester Plan
Covers either the 2013 fall semester or the 2014 spring semester
- Enrollment fee is non-refundable

Simple Steps to Enroll

- Login to MyCLU
- Open WebAdvisor
- Click on CLUpay
- Select the monthly payment plan of your choice



How to Enroll in a Payment Plan



Now and Then Comparison

April 2009

Revenue YTD - \$69,266,724

Receivables - 2,669,172 or **3.85%** of revenue

April 2013

Revenue YTD - \$107,213,791

Receivables - 2,928,105 or **2.73%** of Revenue

What does a drop from 3.85% to 2.73% really mean?

3.85% of our current YTD Revenue is \$4,127,731. That would be a \$1.2M (or 41%) increase in our current receivable dollars.

Summary

Person-to-Person

- Walk-In - manual
- Phone – manual
- Webinars – manual (group)

Mailings

- Pre-Bill Packets, 2x a year – manual

eCommunication

- Emails – auto/manual
- Texts – auto
- Web Pages – auto
- PDF's – auto
- Document Submission – auto
- Web Videos – auto
- CLUpay – auto
- Custom Colleague Screens for Students and Employees