

FREQUENTLY ASKED QUESTIONS

Welcome to the Office of Student Accounts' Frequently Asked Questions web site. This web-site contains questions and related responses regarding [Registering for Classes](#), [Financial Aid](#), [Completing the Registration Process](#), the [Student Installment Loan Payment Plan](#), [Refunds to Students](#), [Waivers, Exemptions and Sponsored Billings](#), [Pre-Registration for the Subsequent Semester](#) and [Tax Reporting](#).

If you should have additional questions or require assistance, please feel free to either [Contact a Student Accounts Representative](#) or visit Xavier South, 3rd Floor, Room 300-B.

I. Registering for Classes

1. **How can a student register for class?** The Registrar's Office provides information to all students regarding registering for classes. Parents and students should contact the Registrar's Office for any additional information. Continuing Students must have a zero balance to participate in the Early Registration Process.

To learn more about Registering for Classes, go to the Registrar's Office website at:

www.xula.edu/registrars-office

II. Financial Aid

1. **How does a student apply for financial aid?** To learn more about applying for Financial Aid, go to the Office of Student Financial Aid website at: <https://www.xula.edu/financialaid>. The school code is 002032.
2. **What is verification?** Federal aid applicants are randomly selected by the federal government for verification. This process allows the University to compare the parent/student's federal income tax return to the student's FAFSA application, helping to ensure the student's aid application and financial aid award are correct. If a student's FAFSA is selected for verification, the parent and/or student **MUST** request a copy of their IRS Tax Transcript from the Internal Revenue Service and present the IRS Tax Transcript to Xavier's Office of Student Financial Aid. Failure to provide any requested information and the IRS Tax Transcript will result in the student not receiving financial aid.

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3. **Can you tell me more about the Federal Direct Parent PLUS Loan and/or a Private Loan?**
The University's Office of Student Financial Aid will offer as much financial aid to a student as possible based upon a student's eligibility. To help bridge the gap between the student's financial aid and the cost of attending Xavier, the University's Office of Student Financial Aid offers a Federal Direct Parent Plus Loan. [Learn more about the Direct Parent PLUS Loan and Private Loan.](#)
4. **When does the financial aid award appear on a student's account? Why doesn't the entire aid award appear on the student's account?** Once accepted, awarded Federal or University grants and scholarships will post to the student's account after the University's Office of Student Financial Aid processes the financial aid funding. Due to federal regulations, federal loans will not post to a student's account until two weeks after the start of an academic semester.
5. **When are loans, grants and scholarships posted to a student's account?** The University's Office of Student Financial Aid processes all loans, grants, and scholarships. Once the loans, grants or scholarships are approved and funded (e.g.: student loans are received from the bank/lender), the Office of Student Financial Aid will release all accepted aid to the Office of Student Accounts for disbursement. The Office of Student Accounts will run a process to disburse all approved funding released from the Office of Student Financial Aid to the student's account. Students can view their account summary at www.xula.edu to determine what financial aid has been posted to their account. The steps to view the account summary are:
 - Go to www.xula.edu.
 - Under Quick Links, select "My XULA".
 - Enter "Username and Password".
 - Select "Banner Web".
 - Go to the Student and Financial Aid link.
 - Select "Student Records" and then "Account Summary or Account Summary by Term".

Additional information regarding the processing of financial aid is available on the following link:
<https://www.xula.edu/financialaid>.

6. **What if I received an Estimated Financial Aid (FA) Award from the Office of Student Financial Aid during Registration?** The estimated award allows a student to reduce the amount owed to the University at the time of registration. This is an estimated award and only used at registration.
7. **Why is the financial aid posted on my account less than the amount I accepted?** Some student loans require the payment of an origination fee that is normally based on the amount of the loan. Information regarding the origination fee is usually in the loan documentation provided by the lender.

Student Accounts Department

- 8. When will TOPS funds be credited to my account?** The Taylor Opportunity Program for Students (TOPS) is a Louisiana state merit-based scholarship for Louisiana residents who attend a Louisiana school. TOPS Scholarships will credit after receipt of the funds from the State of Louisiana. The funds are generally received near the end of the semester. The awarded amount will be displayed as Expected Financial Aid until received. Contact the Office of Student Financial Aid at 504-520-7835 or email finaid@xula.edu with any questions you may have about TOPS scholarships.
- 9. As an eligible University employee, when will my tuition waiver be credited to my account?** Employees must apply for Tuition Waivers each semester through Xavier's Human Resources Department before the semester's posted deadline. If approved by Human Resources, the waiver is submitted to the Office of Financial Aid for processing. Please contact Human Resources at 504-520-7537 with any additional questions concerning a Tuition Wavier.

III. Completing the Registration Process

- 1. How can a Student complete the Registration Process Early?** After a student completes the pre-scheduling of classes, the Office of Student Accounts will email a Student Fee Billing Form to the student. The Student Fee Billing Form reflects the estimated cost of their enrollment (mandatory tuition, fees and housing if applicable) for the semester, less estimated financial aid awards **plus** any unpaid balance from a prior semester. The estimated cost does not include books, parking decals or lab supplies.
- 2. How much does it cost to attend Xavier University of Louisiana?** Information regarding tuition, fees, room and board cost and health insurance at Xavier University of Louisiana is available on the following link: [Tuition and Fees](#).
- 3. What are the mandatory University fees?** The University's mandatory fees represent charges for an ID Card, a Yearbook, Information Technology, Student Government Dues, Lab, Health Insurance and New Student Orientation Fees (for a First-time Freshman and a Transfer Student). See [Tuition and Fees](#).
- 4. What are the advantages of participating in Early Registration?** Students can complete the registration process early which will allow the student the opportunity to focus on their academic responsibilities.
- 5. How can I participate in Early Registration?** A student must register early for classes during the Registrar's pre-scheduling period in order to participate in the Early Registration process. As a result, of the student's pre-scheduling of classes, a Student Fee Billing Form will be generated detailing the educational cost, room and board, and the student's accepted and approved financial aid. Thereafter, the student is required to submit the minimum required payment to the Office of Student Accounts by the designated deadline to be allowed (fiscally cleared) to attend class.

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6. **What if my scholarships are not included as part of my financial aid award?** If the scholarship award for the semester is not included as part of a student's financial aid, the student should utilize the following steps:
 - (1) Take $\frac{1}{2}$ of the entire scholarship amount and subtract it from the remaining Estimated Semester balance section on the Student Fee Billing Form.
 - (2) If a balance remains, divide the amount by two and remit that amount as the required payment.
 - (3) Please include a copy of the scholarship check or award letter with the signed Student Fee Billing Form. If a payment is not required, simply sign and date the Student Fee Billing Form and mail it with a copy of the scholarship check or award letter to the return address indicated on the Student Fee Billing Form. Bring the original check to the Office of Student Accounts within the first week of school.

7. **What actions are necessary if I have a Credit/Negative amount (required payment) on my Student Fee Billing Form?** A student will be automatically cleared to attend class provided the student is registered for 12 hours or more. If a student is not cleared, the student must attend the On-Campus Registration Process to be allowed (fiscally cleared) to attend class.

8. **What if I choose not to participate in Early Registration?** Students who do not elect to utilize the Early Registration process must attend the on campus registration during the two-day registration period between 8:00am and 4:00pm.

9. **Why is my loan amount on the Student Fee Billing Form different from what is posted to my Student Account?** In the case whereby a student either receives a subsidized, unsubsidized, or a private loan, a 1.068% origination fee is deducted from the borrowed or principal amount before the lender electronically transfers any funds to Xavier University. Example: If a student borrows \$2250.00 from the lender, Xavier University will receive \$2226.00 (less \$24.00). The 1.068% Origination Fee is a policy of the lender and not Xavier University.

10. **How can I verify that I am registered and allowed to attend classes (fiscally cleared) if I utilized the Early Registration Process?** Please perform the following steps to verify that a student has completed the registration process and is allowed to attend class:
 - Log on to www.xula.edu.
 - Click on "Quick Links".
 - Select My XULA; Enter your "Username and Password".
 - Select "Banner Web".
 - Go to the Student and Financial Aid Link.
 - Click on the "Registration Link".
 - Click on the "Check Registration Status Link" and view your status.
 - If the Link indicates that "YOU ARE REGISTERED OR YOU ARE FISCALLY CLEARED", print the screen for your records.

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IF YOU HAVE COMPLETED THE EARLY REGISTRATION PROCESS SUCCESSFULLY, YOU ARE NOT REQUIRED TO PARTICIPATE IN THE ON-SITE REGISTRATION.

If the link indicates that **YOU ARE NOT REGISTERED** for the semester in question, then the student MUST PARTICIPATE IN THE ON-SITE REGISTRATION PROCESS.

11. **What issues will prevent a student from being cleared to attend class (“fiscally cleared”)?**
 - Failure to submit a High School Transcript to the Admissions Office.
 - Failure to file a Free Application of Federal Student Aid (FAFSA).
 - Failure to resolve a FAFSA rejection.
 - Failure to accept a Financial Aid Award.
 - Failure to provide financial aid verification documents to the Office of Student Financial Aid.
 - Failure to sign the Master Promissory Note and/or participate in an Entrance Interview at www.studentloans.gov.
 - Failure to complete the Health Assessment Form and provide the Proof of Immunizations.
 - Failure to submit the correct required payment.

12. **What if I did not complete the Registration Process?** Failure to complete the Registration Process on the last day of on-campus registration by 4:00 p.m. on the designated date will result in a student’s class schedule being dropped or deleted from the system. A student may not be able to get the same schedule as before because the classes may be closed. Subsequently, the student will have to re-schedule their courses by the last day of the Add/Drop period and then [Contact a Student Accounts Representative](#) to make the required payment to attend class. A Late Registration Fee of \$100 is added to the account balance.

13. **Am I required to turn in the Student Fee Billing Form if my required payment is either Zero or Negative?** A student with either a Zero or Negative (credit) balance is not required to remit any payment to the University for that semester. The student will be automatically cleared to attend class provided that the student is registered for 12+ plus semester hours. Zero or Negative balances that result from an insufficient amount of class hours (less than 12 hours) does not accurately reflect a student’s outstanding balance.

Student Accounts Department

IV. Student Installment Loan Payment Plan

- 1. Does the University have a Student Installment Loan Payment Plan?** The Student Installment Loan Payment Plan requires that one-half (1/2) of a student's estimated semester balance after financial aid is paid at registration. The remaining balance PLUS bookstore, finance charges and other miscellaneous costs is due in two equal installments as follows:
 - For the Fall Semester, one-half (1/2) of the remaining balance is due on or before Sept. 30 (2nd Installment), with the final payment due on or before Oct. 31 (3rd Installment).
 - For the Spring Semester, one-half (1/2) of the remaining balance is due on or before Feb. 28 (2nd Installment) with the final payment due on or before Mar. 31 (3rd Installment).

Information about the Student Installment Loan Payment Plan for the fall and spring semesters is available at [Student Installment Loan Payment Plan](#). A finance charge of 0.75% is assessed to the student's account every 30 days on the student's outstanding balance when utilizing the Student Installment Loan Payment Plan. The interest assessment is recorded starting October 1st for the Fall Semester and March 1st for the Spring Semester. Also, a 3% Late Fee Penalty is assessed 45 days after the final payment due date, which is December 15th for the Fall Semester and May 15th for the Spring Semester.

- 2. How to enroll in the Student Installment Loan Payment Plan?** The Student Loan Installment Payment Plan is offered through the University's billing and payment processor, CASHNet. Students will access CASHNet through the "Tuition and Fees Online Payment" link in the main menu of Banner Web. Please note that students will enter their "Estimated Semester Balance" from their Student Fee billing as the payment plan amount.
- 3. Is there a Student Installment Loan Payment Plan for the summer?** Yes. Students are automatically enrolled in the Student Installment Loan Payment Plan and will be able to make two (2) installment payments for each Summer Session to cover each session's tuition, housing, meals and fees. The initial % payment is due at Registration. The remaining 50% balance is due the day before final examinations of each respective Summer Session.
- 4. How are students notified of their unpaid balance?** The Office of Student Accounts will email a Billing Statement to the student's Xavier email account. Students may also designate an authorized user in CASHNet to receive the Billing Statement. Failure to check, receive or act upon a billing statement does not remove the student's financial obligation to the University.

Student Accounts Department

5. **How can a student, parent or other authorized person view the Account Summary?** A student can gain access to their Account Summary by logging into their Banner Web Account. Other parties, including parents, can view or make an online payment for a student provided the student grants access. The student must provide to the parent or other parties their Xavier User ID and Password to enable such parties to gain access. The student, parent or authorized person designated must click on Banner web from:

- Go to www.xula.edu.
- Under Quick Links, select "My XULA".
- Enter "Username and Password".
- Select "Banner Web".
- Go to the "Student and Financial Aid" link.
- Select "Student Records" and then "Account Summary or Account Summary by Term".

The student can view and pay their account balance as required through the provisions of the Student Installment Loan Payment Plan. Because the Billing Statement is always available online, it is expected that the student will review and ensure any required payments are made and financial aid and scholarships are posted to their account.

Student bills are emailed to their XULA email account for the second and third installment payments.

Payments can be made online via Banner Web by selecting "Tuition and Fees Online Payments" from the main menu.

6. **What if I am being billed for Health Insurance incorrectly?** All students are initially assessed a health insurance fee at a cost of \$1575 (subject to change annually) during the Fall semester. Students must submit their proof of health insurance to the Office of Health Services to remove the health insurance fee before the first day of class. The health insurance fee can be waived by completing an annual insurance waiver online at www.gallagherstudent.com located under the Student Health Services link: <https://www.xula.edu/insurance>. Please contact Health Services at (504) 520-7392 for further details. Upon processing the health insurance waiver, a credit is posted to the student's account. If proof of health insurance is not provided, the health insurance fee will remain on the student's account and will be required to be paid by the student.

7. **When is the student's payment due?** Payments are due in accordance with the Student Installment Loan Payment Plan requirements and are listed on the student's Billing Statement. The student cannot obtain an academic transcript and is denied access to other university resources if the student's account is not paid in full.

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8. **If a parent remits the payment for a student's bill, can they also view the student's grades and other educational information?** The University cannot release education records to a parent, (including grades) although a parent pays the tuition bill on behalf of the student. Xavier is governed by the Family Educational Rights and Privacy Act of 1974 (FERPA). Under this federal law, record privacy rights transfer from the parent to the student once the student reaches 18 years of age or once he or she enrolls in an institution of higher learning. In either scenario, FERPA then defines the parents as "third parties." A record release to any third party requires the student's prior written and signed consent. A parent may obtain educational record information **only if** the student provides the Registrar's Office with his or her written, signed and dated consent (the student can rescind this authorization in writing at any time).

The student can complete an On-Line FERPA Form by utilizing their Banner Web account and performing the following steps:

1. Enter <https://my.xula.edu> into your internet browser.
 2. Enter your "User Name" (i.e. Windows User Name) and "Password" (i.e. Windows Password"; then click "Sign In".
 3. Click on "Banner Web".
 4. Click on "Manage FERPA Contacts"
9. **What type of payments does Xavier accept?** The University accepts cash, personal checks, cashier and official bank checks, money orders, wire transfers, debit cards, Visa, Master Card, American Express and Discover. Personal checks are electronically deducted from a checking account within 24 hours. Online credit card and e-check payments are accepted via the internet. See [Payment Options](#) for further details.
10. **How do I get proof of payment or a receipt?** A student can access their account summary online by clicking on Banner web located at the bottom right of Xavier's home page. The summary includes all charges and payments each semester.
11. **What is the best way to make a payment?** The most efficient and timely way to make a payment to your account is to either utilize the electronic check or the credit/debit card. See [Payment Options](#) further details. Electronic check payments are immediately posted to a student's account. The Student Accounts Department does not accept payments by phone.

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12. **Where should I mail my payment?** Checks or money orders should be made payable to Xavier University and mailed to:

Xavier University of Louisiana
Student Accounts Departments
1 Drexel Drive, Box 121
New Orleans, LA 70125

Please include the student's name and ID number on the payment.

13. **My payment was postmarked by the due date. Why do I have a finance charge?** A finance charge of 0.75% is assessed to the student's account every 30 days on the student's outstanding balance when utilizing the Student Installment Loan Payment Plan. The interest assessment is recorded starting October 1st for the Fall Semester and March 1st for the Spring Semester. Please mail the payment 10 business days in advance to ensure timely posting. Electronic check payments are immediately posted to the student's account.

14. **Can I wire funds to the University for a Payment to an account?** Yes, see [Payment Options](#) for Wire Transfer Instructions.

15. **Why are my registration and/or my transcript request blocked by Student Accounts?** Registration blocks are placed on accounts with past due balances. In order to have the block removed, you must pay your account balance in full.

16. **Whom do I contact about the following charges?**

- Tuition and Fees - Tuition and fees are automatically calculated based on the student's curriculum and registration (school/college, level, or program of study, number of hours, etc.) If you feel that a tuition or fee charge is incorrect, please verify your curriculum with your academic department, or [Contact a Student Accounts Representative](#) for assistance.
- Library Fines - Library Circulation Desk at (504) 520-7305.
- Parking Fines at (504) 520-7490.
- Bookstore Charges – Barnes and Nobles Bookstore at (504) 520-7300.
- Scholarships, Grants and Loans - Office of Student Financial Aid at (504) 520-7835 or finaid@xula.edu.
- Housing Charges / Damage Charges - Housing and Residence Life at (504) 520-7321 or reslife@xula.edu.
- Refunds, Missing payments & 1098-T Form - [Contact a Student Accounts Representative](#) for assistance.

Student Accounts Department

VI. Refunds to Students

1. **What is a credit account balance?** A credit account balance occurs when the posting of all aid (grants, loans, scholarships, and other payments) exceed charges (Tuition, Fees, Housing etc.) posted to the student's account.
2. **How will I know if I have a credit account balance?** Students are encouraged to use Banner Web to review their student account to determine their account balance. A negative balance denotes a credit balance.
3. **How do I request a refund of a credit account balance?** Students should monitor their account on Banner Web. If a credit account balance exists, the student may request a refund by completing a [Student Refund Request Form](#).
4. **In what manner will I receive my refund?** Direct Deposit is the University's method of disbursing all student refunds, as it is safe, secure and quicker than paper checks.
5. **What are some of the advantages of Direct Deposit?**
 - Once the refund process has been completed by the Office of Student Accounts, the funds are deposited in a student's bank account in 3-4 business days.
 - Mailing address problems are eliminated.
 - A student does not have to wait for the University to issue a paper check.
 - A student does not have to wait for the mail service to deliver their check. There is protection against check theft or loss.
 - A student does not have to stand in line at their bank to deposit or cash a check.
6. **Can a direct deposit be made to any bank?** The University can process a direct deposit to any U.S. financial institution with electronic funds transfer capabilities, as most banks participate in the electronic funds transfer network. A student should contact their bank if they have any questions about the bank's ability to accept a direct deposit.
7. **How will a student know when funds have been deposited into their bank account?** An email notification is sent to a student's University assigned e-mail (xula.edu) account 48 hours before the refund is transferred to a student's checking or savings account.

Student Accounts Department

8. **What if I do not have a bank account?** If the student does not have a bank account, the student has the option to sign up for the Chase College Checking Account offered by JPMorgan Chase.
9. **How do I enroll in the Direct Deposit Program?** A student must complete a [Direct Deposit Authorization Form](#) to participate in the Direct Deposit Program. The student must email or fax a voided check that reflects their name with the word VOID written across the check. Fax and emailing information is provided on the Direct Deposit Form.
10. **How will parents get their PLUS Loan refunds?** A parent who has a Federal Direct PLUS Loan refund will have the refund processed as a check disbursement. Once the Federal Direct PLUS Loan has posted to the student's account, the Title IV System will process a refund within 14 days. The refund will be mailed to the borrower's home address.

In the event that the PLUS Loan Refund check is to be provided to the student, the borrower must submit to the Office of Student Accounts, an authorization letter each time a PLUS Refund is processed. An [Authorization Letter](#) can be accessed at the Fiscal Services website. All authorizations must contain the student's name and ID number, borrower's name and two contact phone numbers for the borrower. All authorization letters must be faxed to 504-520-7987 or emailed to stuaccts@xula.edu.

11. **I have changed my bank account. How do I update my electronic refund information with you?** A student should complete a new [Direct Deposit Authorization Form](#) and indicate that their banking information is updated. The Office of Student Accounts must have an original Authorization Form to process new or updated requests. Please remember to attach either a voided check or a new Direct Deposit Setup Form from your new bank (if applicable). The new Direct Deposit Authorization and the Direct Deposit Setup Forms are returned to the Office of Student Accounts, located at Xavier South, Room 300-B. (Mailing and emailing information is provided on the Direct Deposit form).
12. **How often do you process electronic refunds?** Electronic Refunds are processed every 14 days. The refund process will commence the second week of each semester. Students will normally have their refunds deposited into their bank account within 3-4 business days after the refund process has been completed.
13. **How can I determine if my refund has been processed?** Students can review their account summary online at www.xula.edu to determine if their refund has been processed. Processed refunds will have a status listed as either "T4RC, PLRD or RFND." If a student has requested a refund, it will be deposited into their bank account by the designated date. A credit on a student's account indicates that a refund is available.

XAVIER UNIVERSITY OF LOUISIANA

Student Accounts Department

VII. Waivers, Exemptions and Sponsored Billings

- 1. What types of waivers or exemptions are available to students?** Educational Assistance is available for unmarried students of a Xavier employee. Employees are required to complete a Dependent Tuition Waiver Form located at <https://www.xula.edu/human-resources-documents-and-resources> prior to each semester.
- 2. What costs are waived by the Dependent Tuition Waiver?** Currently, the dependent tuition waiver eliminates charges for tuition only. The student or parent is responsible for mandatory university fees, bookstore charges and any additional miscellaneous fees.
- 3. How do I obtain the Dependent Tuition Waiver?** A waiver request should be submitted to the Office of Human Resources prior to each semester in which the student plans to enroll. The qualifications, additional information, and the waiver request is available on the following link: <https://www.xula.edu/human-resources-documents-and-resources>.
- 4. How do I obtain financial aid from the Veterans Administration?** Students of parents who are Disabled Veterans or currently active/reserve military personnel may be eligible for Veterans Affairs (VA) Benefits. The parent should contact their VA Representative to determine the applicable benefits a student is eligible to receive. Once eligibility is verified by the VA Representative, a Certificate of Eligibility from the VA Administration is provided to the Office of Student Accounts and the Registrar's Office for certification. The University will verify and submit the tuition and fees billing to the VA Administration. After the VA Administration completes the review of the billing and verifies eligibility, a payment is disbursed to the University on behalf of the student. Students and parents are encouraged to contact their VA Representative to determine when the payment will be released to the University.

VIII. Pre-Registration for the Subsequent Semester

- 1. How can I ensure that I receive a Student Fee Billing Form from the Office of Students Accounts?**
The following requirements must be fulfilled:
 - The student must have pre-scheduled classes; and
 - The student's billing address on record must be current.

XAVIER UNIVERSITY OF LOUISIANA

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2. How can I ensure that I am allowed to attend class (FISCALLY CLEARED) for the next semester?

The following requirements must be completed:

- If a payment is required, see [Payment Options](#) for further details. The payment must be made prior to the established deadlines for the Fall and Spring Semesters.
- To receive confirmation that "YOU ARE REGISTERED OR YOU ARE FISCALLY CLEARED", please log on at www.xula.edu and perform the following steps:
 - Log on to www.xula.edu.
 - Click on "Quick Links".
 - Select My XULA; Enter your "Username and Password".
 - Select "Banner Web".
 - Go to the Student and Financial Aid Link.
 - Click on the "Registration Link".
 - If the Link indicates that "**YOU ARE REGISTERED**" or "**YOU ARE FISCALLY CLEARED**", print the screen for your records.

If a student has a Zero or Negative (credit) balance, the student will be automatically cleared to attend class provided that the student is registered for 12+ plus semester hours.

Please note: If you believe you are Fiscally Cleared and you have not received confirmation that the process has been completed, please [Contact a Student Accounts Representative](#).

IX. Tax Reporting

1. **Will the University submit tax information on how much was paid for tuition and fees?** The Office of Student Accounts will mail IRS Form 1098-T by February 1st of each year to all students who were enrolled at least half-time during the previous year. The Form 1098-T includes the amount paid for tuition and fees, and all grants, scholarships, discounts etc., received during the calendar year. Once available, the 1098-T can be viewed online by accessing Banner Web. Please ensure a current mailing address is on file with the University.
2. **Can 1098T forms be accessed online?** Yes. 1098-T statements are mailed to your permanent address as well as published to a student's Banner web account. [The steps to Access Form 1098-T](#) are provided in this link.