



SUNYADIRONDACK

Policy Title: Collection of Unpaid Student Accounts
Document #: 3404
Effective Date: 12/10/24
Category: Business, Finance, Budget and Audit
Responsible Office: Business and Financial Services

This policy applies to: Employees, Students

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Summary:

Certain state laws have granted additional enforcement powers to New York State agencies for collection of nontax debts including authorization to assess interest or late payment penalty charges on overdue debts, and collection fees to cover the estimated costs of processing, handling and collecting delinquent debts.

Policy:

By registering for any class at the College, students accept financial responsibility for payment of tuition and related fees, if applicable. A student will also be held responsible for balances due to the loss/reduction of financial aid or other credit originally anticipated due to their ineligibility, attendance, incompletes paperwork, etc.

SUNY Adirondack will place a hold on a student's account with a balance \$200.00 or over if a bill becomes delinquent or past due. A hold will prevent the student from future registrations, residing in the residential hall or any other college service.

Failure to pay any debt in full within thirty days of the deadline will result in the assessment of interest or a late payment charge, whichever is greater.

Delinquent accounts may be referred to a collection agency. All fees, including reasonable attorney fees, become the responsibility of the student. This action may be reported to credit bureau(s) and appear on student's credit report(s).



Definitions:

College. Use of this term explicitly refers to Adirondack Community College and/or the College's legal acceptable short name, SUNY Adirondack.

Employee. Any person who works for the College for wages, salaries or stipends including part-time and full-time faculty, staff and administrators. Excludes consultants such as instructors for the Office of Continuing Education. Students who are also employees will, in most instances, be categorized for purposes of the policy as a student. The Chief Human Resource Officer will make the determination based on the situation presented.

Student: Any individual who is currently, or has formerly taken, courses at SUNY Adirondack, full-time, part-time, credit or non-credit.

Other Related Information:

New York State Finance Law Section 18 [Debt Payment/Collection]
[NYS Finance Law §18](#)

Board of Trustees Policy Manual Section 5: Finance and Business; 5.07 Tuition and Fees
[N:\Policies, Processes, and Procedures\Board of Trustees\Board of Trustees Policy Manual](#)

College Catalog
<https://sunyacc.smartcatalogiq.com/en/24-25/college-catalog/>

Student Financial Responsibility policy # 3403
[N:\Policies, Processes, and Procedures\3400-3499 Business, Finance and Budget](#)

Processes and Procedures:**Notification:**

1. Bills are mailed and E-billed multiple times monthly to students (FERPA laws do not allow bills to be mailed to parents regardless of age if a FERPA waiver is not on file) from the Bursar's office and Nelnet.
2. Failure to pay the debt within 30 days of presumed receipt of the bill will result in an additional assessment of late fees.
3. Interest will be assessed from the date of presumed receipt of the bill, compounded daily on the principal balance, at a rate determined by the College's collection agencies and agreed upon by the College.
4. After nonpayment for more than one semester, the College may refer delinquent accounts receivable to a collection agency to provide debt recovery and administrative services.
5. The collection agency has the authority and right to receive, endorse and deposit any commercial paper or other consideration received on any account referred.
6. The collection agency may, with the College's consent, contact or refer any account to an attorney for collection.

Collection Communication:

1. The collection agency may use commercially reasonable efforts [e.g. telephone contact, mail efforts, skip-tracing, credit bureau inquiries] to recover any accepted accounts.



2. Payments and other correspondence should include the student's identification number. Any changes of name or address should be provided to the Bursar's office, with a current telephone number to assist with timely resolution.

Forms:

There are no related forms relevant to this policy.

Authority:

Authority to Approve: Vice President for Administrative Services and Treasurer
Responsible for Oversight: Director of Business and Financial Services

History:

This is the first Collection of Unpaid Student Accounts policy. On January 5, 2022 Governor Hochul directed SUNY to immediately end the practice of transcript withholding. The SUNY Board of Trustees passed a resolution on January 25, 2022 confirming the cessation of the practice of withholding transcripts from students with outstanding balances as a debt collection tool. This policy was approved by the President on 12/5/24.

Review:

Annually in January.

Appendices:

None.
