

Student Loans & Receivables
Mail Stop: AR
PO Box 30808
Salt Lake City, UT 84130-0808
Phone: (801) 957-4480
accountsreceivable@slcc.edu



The following is an overview of the most frequently asked questions regarding the STIL. For specific detailed questions or further aid please contact the Student Loans & Receivables department by phone or mail at the above address or in person at the Redwood Taylorsville Campus (Student Center, Lower Level).

STIL – FREQUENTLY ASKED QUESTIONS

What is the Semester Tuition Installment Loan (STIL)?

The **Semester Tuition Installment Loan (STIL)** is a way to *divide* your payment of tuition costs and the STIL application fee throughout the semester. Housing, books, supplies and other personal expenses are not included. The STIL does not reduce your financial obligation to the college, but offers an alternative to making a single tuition payment.

How do I participate in the STIL?

Each semester a student must complete and submit an online application form at: <http://mypage.slcc.edu>. The down payment is due within 24 hours of submitting your application.

If you are under 18 years of age, you must print the application form, complete it with a co-signers signature (legal guardian/ parent) and submit it to any campus Cashier's office with the down payment. Monthly payments for the STIL are due by the 10th day of each subsequent month.

Is there a charge for using this option?

Yes, a \$30.00 **non-refundable** application fee is assessed *each semester* for students submitting an application. This is then included in the STIL total.

What is the schedule of payments?

The first payment is due and must be made within 24 hrs of submitting your STIL application.

The remaining balance is due in equal monthly installments until the balance is paid in full. It is your responsibility to know when payments are due, the amount of the monthly payment, and to pay on time. Payments occur over a four month period for fall and spring semesters and three months for the summer semester.

How can I review my account balance?

Salt Lake Community College (SLCC) mails courtesy account statements, but it is the student's responsibility to view account activity online at: <http://mypage.slcc.edu> or to call Student Loans & Receivables department at: (801) 957-4480.

What if I am receiving financial aid?

Any tuition assistance received will be applied to financial obligations due to the college first, including all installment payments due under the STIL plan. If financial aid approval results in a refund, it will be processed with the regularly scheduled financial aid checks. Please see MyPage under your student account to make sure your financial aid has been applied to your account.

What if my payment is late?

If your payment is not received by the due date, you will be assessed a \$15 late fee and a hold will be placed on your account restricting you from receiving information regarding your school records and can make you ineligible for future registration.

What if I add classes?

If you add classes that are not on your original STIL, the tuition for those classes will automatically be added to the installment loan and your next payment amount will increase accordingly. Please contact any campus Cashier's Office to pay the increased STIL amount or pay the amount due online.

What if I drop a class?

If you drop a class during the tuition refund period, the amount of credit you receive, if any, will apply to your next STIL payment(s).

What if my check payment is dishonored by my bank?

If your check is returned to the college from the bank for a STIL payment, a returned check service fee of \$20 will be assessed in addition to the \$15 late fee. **Fees and penalties will be paid first** prior to the application of any payments to the outstanding balance of the installment loan.

Note***If your check is returned to the college for the initial STIL down payment your application will then be declined, a returned check service fee of \$20 will be assessed in addition to a \$50 tuition late fee.

What if my account is not paid by the end of the semester?

SLCC pursues to the fullest extent of the law, all financial obligations due. Restrictions or "holds" on student accounts can include but is not limited to: registration, transcripts, grades and graduation; liens against Utah State Income Tax Returns; referrals to collection agencies; and litigation. Interest will be charged at the rate of 1.5% per month (18% per year) on any amount over 30 days past due.

The STIL is an approved loan for education, which is non-dischargeable in a Bankruptcy Court. By signing the STIL application, you agree to pay any cost incurred in the collection process of this plan including, but not limited to: late charges, attorney's fees, charges or commissions up to 50% that may be assessed by any collection agency retained to pursue this issue.

STIL - INSTRUCTIONS

KEEP THIS INSTRUCTION FORM FOR YOUR PERSONAL RECORDS

***Note: You must turn in your STIL application and down payment by the end of the first month of the semester. ALL applications will be evaluated. Students who do not qualify will be notified so they may make other arrangements to cover the tuition due. Unsigned, short payment, incomplete, or late application forms will be returned. **The STIL application fee is non-refundable.**

REGISTER FOR CLASSES – Enrollment in Part of Term 1 and/or Term 2 and 3, tuition and fees are eligible. The STIL is not applicable to any session or combination of sessions less than 11 weeks in length. With registered courses in either/all Terms during the semester you must submit an application by the indicated due dates.

READ – Take the time to read the STIL Application Form. It is a legally binding agreement. With your signature, you consent to the terms of the agreement.

***Students under the age of 18 **MUST** have an adult co-signer and submit a paper application.

For paper application Check – All the box statements located in the upper right hand corner of the Application form that apply to your student status.

APPLICATION – Log into your Mypage. Enter USER NAME and PASSWORD. Click ‘Student’ tab and under the ‘Student Portal / Tuition Payment Options’ click into **Online Payment Plan (STIL)**. Make sure to select the TERM and then SUBMIT. Read the contract, accept, and click CONTINUE WITH APPLICATION.

COMPLETE – All required information and reference information. Including:

- Name (Last/First/Middle)
- Complete Street Address (including City, State, and Zip Code)
- Personal Phone Number
- Student ID or SS# / Co-Signer SS# (if applicable)
- Signature / Co-Signer Signature and Date
- Email Address
- Employer Information (if applicable)
- Personal References Names, complete address, phone number (**TWO REFERENCES ARE REQUIRED**)
No two references (either employer or personal) can have the same mailing address. Each reference must have a different address than that of the student.

CALCULATE – Determine the appropriate down payment by adding your tuition, student fees, and the application fee. Divide that total by the number of installments. Include payment for all classes in all sessions.

Fall Semester: 12+ weeks, 4 installments *due in August, September, October, and November.*

Spring Semester: 12+ weeks, 4 installments *due in January, February, March, and April.*

Summer Semester: 12+ weeks, 3 installments *due in May, June and July.*

Example:

Tuition & Fees	\$1,784.00
	+
STIL Application Fee	\$30.00 =
Total Due	\$1,814.00
Calculate	\$1,814.00/4 (Fall/ Spring) = \$453.50
	\$1,814.00/3 (Summer)= \$604.47

The initial down payment and installments would be \$453.50 or \$604.47. The final payment will reflect any missed payments and any accrued late fees. Any tuition and fees added after date of application will also be included in the installment loan.

Payments are due the 10th of every month to avoid a \$15 late fee.

PAYMENT –For online applications select a method of payment from the dropdown menu at the bottom of the page. Make sure to enter your Mypage password for your PIN and click SUBMIT APPLICATION. (Your application will not be approved until you have clicked on SUBMIT APPLICATION and paid the required down payment). If submitting a paper application, you must pay with Cashier Services.

[APPLY NOW](#)

If you are **under** the age of 18 use this hyperlink for a paper application **[APPLY NOW](#)**



SALT LAKE COMMUNITY COLLEGE Semester Tuition Installment Loan (STIL) APPLICATION/AGREEMENT

Application Needs to be Completed in Blue or Black Ink Only

Name (Last/First/Middle)	Complete Street Address (including City, State & Zip Code)	Personal Phone	SS# or Student ID
Co-Signer Name (Required if student is under 18 yrs)	Co-Signer's Complete Street Address (including City, State & Zip Code)	Co-Signer's Phone	Co-Signers SS#

IT IS YOUR RESPONSIBILITY TO PAY ON TIME ACCORDING TO THIS PAYMENT AGREEMENT

I understand all of the provisions of the Semester Tuition Installment Loan. I understand that failure on my part to meet any of the provisions of the plan *may* cause my participation in the plan to be canceled, and, at the option of the College, the balance due on my student account will become payable at once and will prevent me from further participation in the plan. I understand that SLCC pursues all financial obligations due to the fullest extent of the law. This includes, but is not limited to: holds on registration, transcripts, grades, and graduation; liens against Utah State Tax Returns; referrals to collection agencies; and litigation. I agree to pay any cost incurred in the collection process of this plan including, but not limited to: late charges, attorney's fees, charges or commissions up to 40% that may be assessed by any collection agency retained to pursue this matter. I further agree to pay **interest at the rate of 1.5% per month (18% per year)** on any amount over 30 days past due. All applications are subject to final approval by the Student Loans & Receivables Department. **I have read, understand and agree to all the provisions of the Semester Tuition Installment Loan as set forth herein and on the instructions form of this application/agreement.**

Student Signature	Date	Co-Signer Signature	Date
Employer Name	Complete Street Address (including City, State & Zip Code) Not one of your personal references		Employer Phone
Personal Reference Name	Complete Street Address (including City, State & Zip Code) Not living with you or other reference		Phone
Personal Reference Name	Complete Street Address (including City, State & Zip Code) Not living with you or other reference		Phone

Credit Hours _____

1. Tuition and Fees (all classes) _____ (1)
2. Add STIL Application Fee (non-refundable) _____ (2)
3. Total Due (Tuition, Fees, and STIL Fee)
(Add lines 1 and 2) _____ (3)
4. Down Payment (Initial Installment) _____ (4)
5. Balance Due In Installments _____ (5)

Any tuition and fees added after the date of application will also be included in the installment loan.

Return completed application form to any Cashier Services Office.

Down payment amount on Line (4) must be paid online or submitted by cash/check/credit card with the completed application. Check, Savings Account Transfer or Credit Card payments accepted at: <http://mypage.slcc.edu>
Credit card payments accepted by phone at (801) 957-3914.

Students need to apply early, preferably on the day of registration.

**PAYMENTS ARE DUE
ON THE 10TH OF EACH MONTH
TO AVOID A \$15 LATE FEE**

**ACCOUNT STATEMENTS
WILL NOT BE MAILED.**

PLEASE VIEW ACCOUNT INFORMATION AT:
<http://mypage.slcc.edu>

Approved by: _____ Date: _____

Student Loans & Receivables (801) 957-4480