



Business Office

Klauer Campus
Padre Martinez Hall
1157 County Road 110
Ranchos de Taos, NM 87557
Fax: 575-737-6286

Office Hours: Monday-Friday 8:00 am to 5:00 pm (No appointment needed)

STAFF

Thomas Duran, Business Manager	tduran@unm.edu	575-737-6263
Gina Vigil, Contracts & Grants Business Manager	gvigil@unm.edu	575-737-6280
Geri Montoya, Fiscal Services Tech	geriomontoya@unm.edu	575-737-6265

Our number one priority in accordance with the Bursar's office is that of student success as we strive to educate students and the UNM community regarding student-related financial practices and responsibilities.

The UNM-Taos Business Office provides students with financial information and account inquiries; process student account payments; and issue textbook vouchers & woodwork material cards.

Payments can be made in person by cash, check or money order. Check or money order payments may also be mailed to: UNM-Taos Business Office, 1157 County Road 110, Ranchos de Taos, and N.M. 87557.



The Bursar's Office

Financial Responsibility

University of New Mexico

TERMS AND CONDITIONS OF FINANCIAL RESPONSIBILITY AGREEMENT

I understand that my student account balance is my responsibility. By enrolling in courses at the University of New Mexico (UNM), I am making a financial commitment to pay the tuition and fee charges associated with this enrollment. I further understand that tuition, fees any other charges to my account (including but not limited to housing, meal plans, bookstore charges, parking permits and citations and health center charges) reflects a balance I owe for educational benefit and constitutes an educational loan that may not be dischargeable in bankruptcy proceedings pursuant to 11 U.S.C. § 523 (a)(8).

I understand that, as a current student, billing information will be communicated to me through my UNM e-mail account and/or other email accounts I have added to the UNM Bursar Account Suite accessed through myUNM and LoboWeb. I also understand that my payment obligation is binding whether or not I access my electronic statement (ebill), and whether my account is being paid by me or by another person. In the event I stop attending UNM, paper statements will be mailed for any balance due. It is my responsibility to maintain a current postal address to ensure receipt of UNM correspondence.

The monthly statement will indicate amount due and due date. I understand that if my balance due is not paid by the due date, I will incur service charges of 1.2% on the past-due balance and a Bursar Past-Due hold will be placed on my account automatically. This hold will prevent registration and transcript activity until the past-due balance has been paid in full. I understand that if my account becomes delinquent, I will not be allowed to register for any future semester(s).

In the event I am able to register for future semester(s) because my current semester charges are not past-due, I understand that these current-term charges must be paid prior to the start date of any future semester(s) to prevent disenrollment from those future semester(s).

I understand that all prior semester charges must be paid by the Enrollment Cancellation deadline for any future semester to prevent being dropped from all courses for that future semester. I understand that I will receive email notification from the Bursar's Office if I am scheduled for cancellation and will monitor my UNM email account daily the week of Enrollment Cancellation.

I understand that failure to attend classes does not constitute an official drop or withdrawal. If I decide not to attend some or all of my courses at UNM, I must drop or withdraw by the appropriate deadline date(s) to receive a tuition refund. If I fail to drop by these deadlines, I understand that I will be charged for non-dropped courses. Deadline dates can be found on the website of the Office of the Registrar – registrar.unm.edu

If internal collection efforts have failed, my account may be sent to a collection agency and may be reported to one or more credit bureau reporting service(s). I agree to reimburse UNM the fees of any collection agency, which may be based on a percentage at a maximum of 40% of the debt, and all costs and expenses, including reasonable attorney's fees UNM may incur in such collection efforts.

I authorize UNM and its respective agent(s) and contractors to contact me regarding my educational loan and/or my student account at the current or any future telephone number either provided or acquired for my cellular phone or other wireless device using automated telephone dialing equipment or artificial pre-recorded voice or text messages.

Billing Information and Dates

Bills are generated monthly and are available in the **Bursar Account Suite**, found in **LoboWeb**, for currently registered students, faculty, and staff. An email notification is sent to UNM email accounts when it is available. You can authorize other parties, such as your parents or spouse, to view and pay your bill online by making them an **Authorized User**, also done in the Bursar Account Suite.

In addition to email notification, you can sign up to receive text notifications, which is also done in the Bursar Account Suite.

Former students, faculty, staff and retirees will have their bills mailed to the *Mailing Address* in their UNM record.

Bills will generate on the 10th of each month.

Failure to pay your bill by its due date will result in one or all of the following:

- A Bursar's financial hold placed on account, prohibiting the following services and privileges
 - Official Transcripts
 - Re-Admission
 - Registration
 - Future parking, library, and Johnson gym privileges
- **Service charge assessed at a rate of 1.2%**
- Ineligible to enroll in a payment plan
- Account referred to an external collection agency

Information for Parents

Parents play a very vital role in the success of their student. We understand that in some cases, it is the parents who pay a student's bill. It is our viewpoint, however, that a student's account ultimately belongs to the student. Following the **Family Educational Rights and Privacy Act (FERPA)**, we will work primarily with the student. There are a few things students can do to make their account more accessible to their parents.

1. Students can grant a parent, or parents, **Authorized User** access to their Bursar Account Suite. The only information a student needs to grant this access is a parent's e-mail address. Once a student has added a parent as an **Authorized User**, that parent will receive their own login information and will be able to access the student's billing account, with the ability to view and/or pay a student's current bill. The website for Authorized Users is **here**:
2. The other thing a student can do is grant a parent **Proxy Access**. With this access, a parent can call UNM on the student's behalf and speak to the approved department.

For more information, please visit the **Office of the Registrar** or the **UNM Parents & Families** websites.

Understanding Your Bill

If you are a currently registered student, you can view your bills over the **Bursar Account Suite**.

Once you are in the **Bursar Account Suite**, click on the *eBills* tab then simply select the statement date and then *View*. Account activity that has **not** been billed will be displayed under the section **Account Activity Since Last Statement**.



**THE UNIVERSITY of
NEW MEXICO**

UNM Cashier Department
MSC01 1310
1 University of New Mexico
Albuquerque, NM 87131-0001
(505) 277-5363

John Doe
1 University of New Mexico
Albuquerque, NM 87131

UNM ID: 100000000

Minimum Payment: 465.32 1

Due Date: 03-14-2013

Billing Date: 02-15-2013 2

By paying with personal check, you authorize UNM to make an electronic funds transfer from your financial institution.

POSTED DATE	TERM	DESCRIPTION	CHARGES	PAYMENTS & CREDITS
		* PREVIOUS BILLED BALANCE *	5.06	
2013-01-17	SP2013	- CURRENT CHARGES/PAYMENTS -		
2013-01-17		Spring Tuition Charges	1,660.38	
2013-01-17		Spring Course Fees	90.00	
2013-01-31		CSEL Lost Book Charge	370.26	
2013-01-12	SP2013	Spring RA/PA Tuition Award		1,660.38

PREVIOUS BALANCE	CURRENT CHARGES	CURRENT PAYMENTS	PENDING FINANCIAL AID	CURRENT DUE	DEPOSITS
5.06	2,120.64	1,660.38	0.00	465.32	0.00

**** Important Messages ****
By paying with personal check, you authorize UNM to make an electronic funds transfer from your financial institution.

- (1) **Minimum Payment** and **Due Date**: You must pay at least the minimum payment amount by 5:00pm on the Due Date in order to avoid consequences.

- (2) **Billing Date:** The Bursar's Office generates bills once a month. Email notification is sent to all registered students informing you that the bill is ready to be viewed over LoboWeb. Bills are not mailed to registered students. Billing dates are determined at the beginning of the semester and published.
- (3) **Charges and Payments & Credits:** Charges are added to the total amount due, and payments and credits are subtracted from it. A Previous Billed Balance is the total amount due from the last printed bill. Negative amounts in either column represent reversals or adjustments of charges, payments, or credits. For example, a negative tuition amount would indicate a class was dropped. A negative financial aid entry would indicate a reversal of aid.
- (4) **Description:** This section displays account activity from the last printed bill, or current activity for new students. You will see an itemized list of charges carried forward, charges incurred in the current billing period, credits, and payments.
- (5) **Previous Balance:** This section shows the total remaining unpaid amount from previous billing periods.
- (6) **Current Charges:** This section shows the total charges incurred in this billing period.
- (7) **Current Payments:** This section shows the total credits and payments to be subtracted from current charges and previous balance.
- (8) **Pending Financial Aid:** This section shows the total amount of financial aid funds that have been awarded to you but are not able to be disbursed (paid out) as of the bill date. Most often this is because the aid is for an upcoming semester. Pending Aid is subtracted from Current Charges and reduces the Current Due amount.
- (9) **Current Due:** This section shows the total amount you owe as of the billing date. The current amount due is the difference between total charges, total payments, and pending aid. Note that this may be different from the minimum payment amount.
- (10) **Deposits:** This section shows the total amount of housing deposits for current or future UNM Housing residents. Students will only see an amount in Deposits if they have a current contract (or have turned in an application & deposit for the future) with UNM-owned housing (not LoboVillage or Casas Del Rio.) Once they successfully check out of housing and are not planning on returning, the deposit is then released to their account and is refunded or applied against any balance due.
- If you would like additional help understanding your bill, please [contact the Bursar's Office](#).

Making a Payment

UNM-Taos

Mail in your payment

Only mail checks, never cash, and always include your UNM ID number

Mail to: UNM-Taos Business Office

1157 County Road 110

Ranchos de Taos, NM 87557

In person at the Business Office

Cash, check, money order, cashier's check

Be advised that by paying with personal check, you authorize UNM to make an electronic funds transfer from your financial institution.

Check or ACH payments returned for any reason will immediately result in the payment being reversed from your account and a \$30.00 Returned Item Fee will be assessed to your account. After three returned items, you will no longer be able to make check or ACH payments at UNM and legal action may be taken with the District Attorney's Office.

UNM-Albuquerque

In person at the Cashiers Office (Perovich Business Center, 1700 Lomas Blvd NE, Suite 1100)

Cash, check, money order, cashier's check

Online in the Bursar Account Suite (via **LoboWeb**)

This is the safest, fastest and easiest way currently registered students can make payment on their account. Methods of payment include:

- Electronic check (i.e., ACH) from either a checking and savings account;
- Debit or credit card - all major cards are accepted;
- A **2.85% service fee** (minimum \$3.00 fee) will be assessed on all debit and credit card payments;

Students can also grant their spouse and/or parent(s), or other third parties, **Authorized User** access, which will allow them to make payment on the student's account. Authorized Users can make payments by going online in the Bursar Account Suite.

Payment plans online in the Bursar Account Suite (via **LoboWeb**)

Payment plans are available and must be renewed each semester: Must have at least \$100 in charges in the current semester;

- Cannot have a prior semester balance greater than \$200;
- Set up fee of \$15 per payment;
- First payment and set up fee are due immediately;
- Scheduled payments are required;
- Are not available for students in the RN-BSN Program (see [RN-BSN website](#) for details).

Collections

An account is sent to an external collection agency when collection efforts through the normal billing process have failed and any of the following occurs:

- An account becomes seriously past due (over 120 days)
- A significant past due balance has accumulated
- The billing address is determined to be non-deliverable
- Other conditions that may affect account collection

Once an account is turned over to collection, a collection fee is immediately assessed and added to the balance. Payments must be made directly to the collection agency - UNM will not take your payment. Failure to respond to the collection agency and make the required payments may result in additional legal and service fees. Further, the account may be reported to the appropriate credit bureaus, which will negatively impact the ability to obtain future credit.

After turning over an account to a collection agency, a Bursar Collection hold is placed on the account preventing enrollment, obtaining transcripts, or charging other services to the account. The hold will also prevent UNM billing statements from being mailed to the student and will stop the addition of service charges on the past due balance.

Enrollment Cancellation

The Enrollment Cancellation deadline is a date set by UNM, and prescribed by state statute, by which a student must make a financial commitment by accepting financial responsibility for current semester charges and by paying their entire prior semester balance or be dropped from their current semester courses.

Students can view their Enrollment Cancellation Balance over LoboWeb, in the *Registration & Records* menu. Payment of this balance must be received by the Cashier Department by 5:00 PM on the stated deadline. Payment options are available. Failure to make the required payment will result in the student being dropped from all their current semester courses.

Fall 2020 Enrollment Cancellation

- Enrollment Cancellation for Fall 2020 will take place at the end of the second week of classes:
Friday, August 28, 2020 at 5 PM.
- **Only students who have a PRIOR SEMESTER BALANCE GREATER THAN \$200 will be canceled from their Fall 2020 courses.**
- Fall 2020 financial aid will only pay \$200 of a prior aid year balance.
- Check your *Enrollment Cancellation Balance* over **LoboWeb** in the Registration & Records menu and watch for our emails during the first two week of the semester.
- If you do not have a prior semester balance, you will not be canceled; however, you will incur service charges and a Bursar Hold will be placed on your account if you do not pay your billed balance by the bill due date or set up a payment plan.
- If you are not planning to attend UNM, you must drop your courses by the published refund deadlines or you will be responsible for 100% of your tuition and fees charges.

If you are a UNM College of Nursing RN to BSN student, please see the College of Nursing's website for your payment and semester deadlines.

