

## **Contents**

<b>Effective Date .....</b>	<b>1</b>
<b>Tuition, Payment, &amp; Financial Assistance .....</b>	<b>1</b>
<b>Collections of Unpaid Balance Policy .....</b>	<b>1</b>
<b>Veterans Affairs Pending Payment Compliance Policy (Title 38 U.S.C. § 3679(e)) .....</b>	<b>3</b>
<b>Yellow Ribbon Program Policy (38 U.S.C. § 3317) .....</b>	<b>4</b>

## **Effective Date**

The information contained in this addendum supplements or replaces information found in the 2025-2026 catalog. The following changes reflect current information about NewSchool of Architecture and Design Catalog and Student Handbook, effective September 29, 2025, unless otherwise noted.

## **Tuition, Payment, & Financial Assistance**

### **Collections of Unpaid Balance Policy**

Location  
Pg. 127

Applicable to All Students, including VA Beneficiaries

### **Purpose**

This policy establishes NewSchool of Architecture & Design's (NSAD) procedures for managing and collecting unpaid student account balances while ensuring compliance with federal regulations, veteran education benefit protection, and the institution's commitment to equitable financial practices.

### **General Policy**

Students are financially responsible for all tuition and fees assessed each term. All payments are due by the published payment deadline. NSAD communicates account balances through the student portal and official email. The University makes every reasonable effort to notify and assist students in resolving unpaid balances before initiating any collection activity.

### **Veteran and Military-Associated Students**

Consistent with Title 38 U.S.C. § 3679(e), NSAD does not impose penalties, late fees, or registration holds on students using VA education benefits under Chapter 31 (Veteran Readiness & Employment) or Chapter 33 (Post-9/11 GI Bill®) when payment delays result from pending VA disbursements.

Covered individuals must submit a Certificate of Eligibility (COE), Statement of Benefits, or VA Form 28-1905 to the School Certifying Official before the start of the term to receive these protections. Such protections remain in place until the earlier of: (1) the date the VA remits payment to NSAD, or (2) Ninety (90) days after the School certifies the student's tuition and fees to the VA. Students remain responsible for any portion of tuition and fees not covered by VA funds, including non-allowable fees or partial benefit tiers.

### **Collection Procedures**

1. If an account balance remains unpaid after the tuition due date and is not covered by VA, Title IV, or other verified third-party funding:  
Initial Notice: Student Accounts issues an electronic notice detailing the balance and available payment options.
2. Second Notice (30 days): If no payment or payment plan is established, a follow-up reminder is sent.
3. Third Notice (30-90 days): Accounts that do not respond may be placed on administrative hold, restricting registration.
4. Final Notice (90–180 days): Accounts that remain unresponsive will be placed on a financial hold. This hold prevents the release of official diploma until the balance is resolved.
5. Collections Referral (> 180 days): Accounts unresolved after internal efforts may be referred to a third-party collection agency in accordance with the Fair Debt Collection Practices Act (FDCPA). Before referring to NSAD verifies that all applicable financial aid, VA benefits, and payment plan arrangements have been applied correctly.

### **Payment Plans and Financial Hardship**

Students experiencing financial hardship may request a Payment Plan or Hardship Review through the Bursar's Office before referral for collections. Approval requires documentation and a signed agreement outlining payment terms.

### **Recordkeeping and Compliance**

NSAD maintains documentation of billing statements, correspondence, and payment history; COEs and VA remittance records for veteran students; and payment plan agreements and collection notices. All records are retained for at least three (3) years following the student's final certified term, consistent with VA M22-4 Part 10 and DOE 34 C.F.R. § 668.164 requirements.

### **Coordination of Offices**

- Student Accounts (Bursar): Oversees billing, payment plans, and collections.
- Financial Aid: Coordinates the application of Title IV and institutional aid before collection. Confirms VA entitlement and prevents improper collection actions while VA payments are pending.

### **Veterans Affairs Pending Payment Compliance Policy (Title 38 U.S.C. § 3679(e))**

Location  
Pg. 137

NewSchool of Architecture & Design (NSAD) complies fully with Title 38 U.S.C. § 3679(e), also known as the Veterans Benefits and Transition Act of 2018. This law requires institutions of higher education to permit covered individuals—students using VA education benefits under Chapter 31 (Veteran Readiness & Employment) or Chapter 33 (Post-9/11 GI Bill®)—to attend or participate in classes while payment from the Department of Veterans Affairs (VA) is pending.

### **Policy Statement**

Upon receiving a Certificate of Eligibility (COE), Statement of Benefits, or VA Form 28-1905 (authorization) from a covered individual, NSAD will not:

- Prevent or delay the student's enrollment;
- Assess late fees, finance charges, or other penalties;
- Require the student to secure additional or alternative funding; or
- Deny access to classes, libraries, or other institutional facilities because of delayed VA payments.
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These protections remain in effect until the earlier of:

1. The date NSAD receives payment from the VA, or
2. 90 days after the school certifies tuition and fees to the VA following receipt of the COE or authorization.

### **Student Responsibilities**

To ensure timely processing and continued eligibility under this policy, covered students must:

1. Submit a COE, Statement of Benefits, or VA Form 28-1905 to the Office of Military & Veteran Services on or before the published tuition due date each term.
2. Request certification for the term through NSAD's VA certification process.
3. Pay or arrange payment for any portion of charges not covered by VA benefits, such as remaining tuition balances, non-allowable fees, or housing costs billed directly to the student.

### **Institutional Procedures**

- **Certification & Billing:** The School Certifying Official (SCO) and Registrar will certify enrollment and tuition/fees promptly upon receipt of valid documentation. Student Accounts will track VA payment status and ensure no penalties are applied within the 90-day protection window.
- **Reconciliation:** VA payments will be applied promptly upon receipt, and any resulting overpayment will be refunded or credited to the student in accordance with institutional policy.
- **Communication:** Students will receive written confirmation when their certification is submitted and when VA payments post to their account.
- **Financial Aid and Student Accounts**
- This policy ensures that students using VA benefits are not financially penalized while waiting for VA disbursements. However, it does not waive the student's responsibility for charges not covered by VA funds. Students remain responsible for any remaining balances by standard payment deadlines.

### **Recordkeeping**

NSAD maintains all required documentation, including COEs, certification requests, and VA payment records, in the student's official VA file for audit and compliance purposes. The institution keeps a log of receipt dates, certification dates, and VA payment posting dates.

### **Availability**

This policy is published on the NSAD Military & Veteran Students webpage and included in the Financial Aid Handbook and Academic Catalog to ensure accessibility and transparency regarding compliance.

### **Authority**

- Title 38 U.S.C. § 3679(e) – Veterans Benefits and Transition Act of 2018
- U.S. Department of Veterans Affairs – 3679(e) School Compliance Guidelines

### **Yellow Ribbon Program Policy (38 U.S.C. § 3317)**

Location  
Pg. 137

NewSchool of Architecture & Design (NSAD) participates in the U.S. Department of Veterans Affairs Yellow Ribbon GI Education Enhancement Program, a voluntary agreement that allows the University and the VA to share tuition and fee expenses that exceed the annual Post-9/11 GI Bill® cap.

### **Institutional Commitment**

NSAD has entered into a Yellow Ribbon Program Agreement with the Department of Veterans Affairs. The institution does not limit the number of eligible students and imposes no annual maximum contribution. VA matches NSAD's contribution dollar-for-dollar for each eligible participant.

### **Eligibility Requirements**

Students must:

1. Be entitled to the 100 percent Post-9/11 GI Bill® benefit rate;
2. Be enrolled in a degree program at NSAD;
3. Remain in good academic and financial standing; and
4. Submit a Certificate of Eligibility (COE) or Statement of Benefits to the School Certifying Official (SCO) before the start of the term.

Active-duty servicemembers and their spouses are not eligible under VA regulations. Eligible dependents with transferred benefits may qualify if the transferring servicemember meets the 100 percent tier.

### **Application and Renewal**

Students must complete the NSAD Yellow Ribbon Application Form each academic year. Awards are processed on a first-come, first-served basis and renewed automatically for subsequent terms in the same academic year if eligibility continues.

### **Institutional Funding Source and Calculation**

- NSAD funds its portion through the Institutional Scholarship Fund, managed by the Financial Aid Office.
- The University contributes 50 percent of remaining tuition and fees exceeding the VA annual cap after all other aid is applied.
- VA matches NSAD's contribution in equal amount.
- The award appears on the student ledger as "Yellow Ribbon Institutional Match Scholarship."

### **Recordkeeping and Audit Compliance**

NSAD retains records of:

- Yellow Ribbon applications and approvals;
- internal funding authorizations;
- ledger postings of institutional and VA contributions; and
- VA remittance confirmations.

Records are maintained for three years beyond the student's final certified term and are available for VA or State Approving Agency review.

### **Loss of Eligibility**

Eligibility ends if the student's Post-9/11 GI Bill® entitlement falls below 100 percent, or if academic or financial standing is not maintained. Reinstatement requires renewed eligibility documentation.