

• ***What happens if I can't make a payment?***

OSCA offers a 3-part, no-finance-charge payment plan as well as scholarships that pay 1/3 of your OSCA board bill. Tell the Treasurer in advance if you're having problems paying on time, and we can almost always work something out. If, however, you don't pay without telling us what's going on, you have 30 days before expulsion procedures begin. If you are expelled, you cannot join OSCA until your account is cleared, and your name may be turned over to a collection agency. That would be bad.

• ***I'm waiting on loans and scholarships in order to pay; what do I do?***

Be aware that loans and scholarships are applied directly to your account at the College Student Accounts Office. You will need to request a funds transfer from the Student Accounts Office (fax 775-8025). This request must be in writing, either by letter or by filling out a Request for Term Bill Refund from the Student Accounts Office in Carnegie Hall. If the loans or scholarships will not be available until after the due date of your OSCA bill, you will also need to sign a payment plan form with the OSCA Treasurer at the OSCA office, which will delay your payment deadline and avoid finance charges.

• ***Do I get the \$70 advance deposit back?***

*(upperclass members only)*

No. It's applied to your first semester bill unless you notify OSCA by August 1st (in writing) that you will not be in OSCA for the fall.

• ***What if I join or leave OSCA mid-semester?***

You will be charged or refunded for the number of whole weeks remaining in the semester. Any year-end refunds or bills will be calculated based on the number of weeks you were an OSCA member. You will not, however, be refunded if you do not notify OSCA that you want to leave your co-op by the last Thursday in November, 10:00am (for fall semester) and by the last Thursday in April, 10:00am (for spring semester). This policy is in place to deter students from switching to Campus Dining Service (CDS) just for finals because no one will take your place, and it puts a lot of extra work on everyone else during a stressful academic time.

• ***When will I get my annual refund? How big will it be?***

Remember: refunds are not automatic. Over the past couple of years, they have ranged from \$398 check for members of some co-ops to an \$80 bill for others. OSCA's fiscal year ends on June 30th, and the annual audit occurs in August. So whatever you have coming to you will not arrive until early October following the academic year in question.

• ***Where do I go to ask other questions?***

For payment stuff, try your co-op treasurer, or come up to the office (Wilder 402) and talk to the Treasurer. Policy stuff, try a FinCo rep, the Treasurer, or a Board member. For everything you'd ever want to know about all-OSCA policy and finances, look in the OSCA Board Manual and "Understanding OSCA's Finances" Manual, which are posted in your co-op.