

Student Financial Services

Office of Student Accounts



5/1/2025

Student Accounts Handbook 2025-26

Welcome to the Office of Student Accounts at Colorado College. Enclosed is additional information and policies of the office.

Introduction to the Student Accounts Office

The Student Accounts Office is primarily responsible for the accurate assessment of charges and payments to our Students Accounts. In addition, the Student Accounts office is also responsible for the issuance of billing invoices, the monitoring of the Federal Perkins Loan program, and internal and external collections of accounts.

The Student Accounts Office is open Monday-Friday from 8:30am - 5:00pm Mountain Time excluding college recognized holidays. We are located on the first floor of the William I. Spencer Center in room 116. Students and individuals authorized by students may contact the Student Accounts office by phone at 719-389-6698 and may also contact our office by email at StudentAccounts@ColoradoCollege.edu. All paper correspondence including mailed payments should be sent to:

Colorado College
Attn. Student Accounts
14 E. Cache La Poudre
Colorado Springs, CO 80903

Administrative Organization

The Student Accounts Office is part of Student Financial Services and the Enrollment division at Colorado College.

The Student Accounts Team is divided into the following administrative positions:

Student Accounts Manager

Amy Ingalsbe

aingalsbe@coloradocollege.edu

719-389-6697

Primary Responsibilities:

- Overseas Students Accounts Team and Student Account Processes
- Overseas the Collection of Fees and Accounting functions and reconciliations
- Liaison between third party services and marketing/communications with students and parents

Student Accounts Specialist

Megan Stigall

mstigall@coloradocollege.edu

719-389-6698

Primary Responsibilities:

- Responds to inquiries regarding Students Accounts, meal plans and cashiering
- Handles student account and departmental cashiering
- Completes data entry of all charges and payments

Students Accounts Coordinator

Monica Peeler

mpeeler@coloradocollege.edu

719-389-6456

Primary Responsibilities:

- Monitoring and collections of Perkins Loan Program

- Collection of Active and Inactive Student Account Balances
- Liaison between Perkins Loan servicer and outside collection agencies

Contact Information

Listed is office information for departments in which Student Accounts has the most contact. Office hours are Monday – Friday 8:30am – 5 pm unless otherwise noted. Offices are closed on college recognized holidays.

- **Financial Aid (Student Financial Services)**
 - Phone: 719-389-6651
 - Email: financialaid@coloradocollege.edu
- **Registrar**
 - Phone: 719-389-6610
 - Email: registrar@coloradocollege.edu
- **Finance and Administration**
 - Phone: 719-389-6693
 - Email: finance@coloradocollege.edu
- **Center for Global Education & Field Study**
 - Phone: 719-389-6077
 - Email: internationalprograms@coloradocollege.edu
- **Advising Hub**
 - Phone: 719-389-6655
 - Email: advisinghub@coloradocollege.edu
- **Housing**
 - Phone: 719-389-6618
 - Email: housing@coloradocollege.edu
- **Human Resources**
 - Phone: 719-389-6421
 - Email: HR@coloradocollege.edu
- **Worner Desk**
 - Phone: 719-389-6000
 - Email: WornerDesk@ColoradoCollege.edu
- **Campus Safety**
 - Phone: 719-389-6707 (available 24 hours for emergencies)
 - Email: Campussafety@coloradocollege.edu

Important Billing Processes and Policies (view our [website](#))

[Financial Agreement \(2025-26\)](#)

[Tuition Refund Policy \(2025-26\)](#)

[Student Accounts and Financial Holds Policy](#)

Title IV Refund Policy

Federal regulations require that CC review every credit balance that exists on a student account to determine whether the credit is a Title IV credit. If the college determines there is a Title IV credit, the refund must be completed no later than 14 days after the loan has been posted to the student account. To determine if there is a Title IV credit, the college must total all Title IV monies and total all allowable charges, if the Title IV aid exceeds the allowable charges, then a Title IV refund exists.

List of Title IV (Federal Programs):

Pell Grants

SEOG – Supplemental Educational Opportunity Grants

Federal Stafford Loans (Subsidized and Unsubsidized)

Federal Perkins Loans

Federal Plus Loans and Grad Plus

List of Allowable Charges:

Tuition

Room

Board

The Federal Regulations state that a college must determine in what order Title IV Funds are used. When calculating a Title IV refund, Title IV funds will be applied to the students' allowable charges in the following order:

Federal Plus Loan

Unsubsidized Federal Stafford Loan

Subsidized Federal Stafford Loan

Federal Pell Grant

Federal Supplemental Opportunity Grant (SEOG)

If the Federal Plus Loan, when considered alone, exceeds total allowable charges, the parent-borrower is entitled to a refund in the amount of such excess. However, the parent-borrower may request that the College release the credit balance to the student. **This request must be in writing and must be signed by the parent-borrower.**

In the case of separated or divorced parents, any refunds calculated under the above-indicated methodology will be made only to the parent-borrower. If both parents have taken Plus Loans on behalf of their student, any calculated parent-borrower refund will be pro-rated between the parents based upon the proceeds of their respective loans that were applied to the student's account.

If the Plus Loan, when considered alone, does not exceed the total allowable charges, the parent-borrower is NOT entitled to a refund. Rather, the student will be issued a refund for the full amount by which his or her total aid exceeds all account charges.

Late Payments Policy

Colorado College strives to provide an excellent education for our students. We heavily depend on the students and their families paying their owed balances in a timely manner to continue to provide the finest liberal arts education in the country. In order to accomplish this we have the following Monthly interest charge policy to accommodate our students and families:

- If payment is not made by the stated due dates for each term a 1% interest charge will be assessed each month after the due for each term until the balance is paid in full.
- Students and Families may request the college waive only **one month's worth** of monthly interest charges as a **one-time only courtesy during the lifetime of their account at Colorado College regardless of circumstances for late payment.**
- Per this policy this means that students and their families cannot receive a waiver for monthly interest charges once they have requested a courtesy waiver one time.
- Please be advised this includes unpaid balances due to missing and/or incomplete financial aid requests and documents.
- We kindly ask our students and families to review their accounts monthly to ensure all of their funding is posted before monthly interest charges are assessed.

Accessibility Resources

Our Mission at Colorado College is to collaborate with the community to ensure that all aspects of campus life are accessible, equitable, and inclusive for people who experience unique challenges navigating the college experience. Please see the following website for details on resources for students, faculty and staff:

<https://www.coloradocollege.edu/offices/accessibilityresources/>

The Student Accounts office welcomes all inquiries on the above resources available.

Information Sharing & FERPA

Colorado College is Bound by the Family Education Rights and Privacy Act (FERPA) which prohibits Colorado College from releasing information from a student record without express written permission from the student. To see the outlined procedures please navigate to:

<https://www.coloradocollege.edu/basics/welcome/leadership/policies/privacy-and-release-of-student-education-records-ferpa.html>

Records Management and Retention

Records created, received, or used by Colorado College during its operation and activities are retained and disposed of in manners that support operational, administrative, and legal expectations of the institution. The Records Management program includes all records maintained by Colorado College faculty, students and staff. The program also applies to others who may have access to Colorado College Records through affiliation with the college as volunteers, Trustees of the College, third party administrators, contractors, or in other capacities. Record Retention and disposition guidance stated in the policy shall apply to all record formats whether paper or electronic (email, spreadsheets, databases, imaged or word-processed documents). As appropriate, the policy shall incorporate existing policies and procedures related to the management of records on campus.

For a full disclosure and review of the Colorado College Records Policy please view at:

<https://www.coloradocollege.edu/basics/welcome/leadership/policies/records-policy-retention-and-disposition-of-records>

The Student Accounts Office adheres to the college's current records program as a part of daily operations.

Red Flag Rules

The College has formally designated the Controller as having specific responsibility for the development, implementation, and administration of the Red Flag Rules Program.

Service Providers: The Controller, in consultation with the college's AVP of Institutional Planning and Effectiveness, will ensure that service providers have reasonable policies and procedures designed to detect, prevent, and mitigate the risk of identity theft.

Training: The controller will ensure that the initial training takes place for relevant staff and ensures that any additional training warranted because of changes in the program or changes in personnel also occurs.

A copy of the full policies and procedures is available for review at:

<https://www.coloradocollege.edu/basics/welcome/leadership/policies/red-flag-rules>

Inquiries can be made to the AVP of Institutional Planning and Effectiveness at 719-389-6699 and/or policies@coloradocollege.edu .