



# Past-Due Accounts

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**Tuition and fees are the sole responsibility of the student and extends to all costs incurred by John Jay College to collect such debt. This may include, but is not limited to Bursar holds, late fees, deregistration, collections costs, litigation/attorney's fees, and court costs.**

## A. WHAT IS A PAST-DUE BALANCE?

When a student account is past-due, it means the balance was not paid in full and/or no payments were applied as of the due-date. As a result, Bursar holds are placed on the record to restrict registration activity until the full debt is paid. Additionally, late charges may accrue based on the College's fee schedule.

## B. WHAT ARE BURSAR HOLDS / BURSAR IN-HOUSE COLLECTION HOLDS?

In accordance with the policies of the City University of New York (CUNY), student balances outstanding beyond the term scheduled due-dates will have a Bursar (B) hold/Bursar In-House Collection hold (BIH) placed on the record:

- A **Bursar (BUR)** hold is placed on a student's account when there is a past-due balance at the campus. When a Bursar hold is placed, the student will not have registration access.
- A **Bursar In-House Collection (BIH)** hold is placed to indicate the student's account is in default & John Jay College is attempting to collect the debt. **BIH holds are University holds. This means they are viewed by all CUNY colleges and will block registration at those institutions until the debt is paid at the campus it is owed to.**

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## **C. HOW WILL I BE NOTIFIED ABOUT MY BALANCE?**

Students are responsible to monitor their account balance on CUNYfirst. Once an account becomes past-due, John Jay College may contact the student with reminder emails and/or letters to arrange payment on their account.

## **D. HOW DO I RESOLVE THE BURSAR HOLD / BURSAR IN-HOUSE COLLECTION HOLD?**

Past-due balances should be immediately paid in full using any of the accepted forms of payment. Cash, money orders, certified bank checks, and credit/debit card payments are accepted for same-day release of the Bursar holds. Personal checks and eChecks (online CUNYfirst) are accepted, but DO NOT permit release of Bursar hold until 10-business days have passed.

Financing inquires, such as federal/state grants, loans or scholarships must be addressed with the Office of Financial Aid. All awards authorized by Financial Aid MUST be reflected in the student's financial account as a payment or pending payment in order to review hold status. Partial awards may require the student to pay the difference in their tuition costs—this payment would be required to review the hold status as well.

Students who wish to dispute their tuition liability on the basis of a medical need, crisis or other extenuating circumstance may do so by obtaining a [Request for Removal of Fees](#) and/or a [Retroactive Resignation Application](#). The form should be completed in its entirety and submitted directly to the Retroactive Resignation Committee's email. The Committee will then deliberate and notify the student on whether a course/term waiver will be granted. **Bursar holds will not be removed from the student record until: (1) Full payment of past-due tuition/fees is received or (2) The 'Request for Removal of Fees' is approved by the Committee.**

## **E. HOLD CATALOG**

This section refers ONLY to Bursar related holds and their impacts. The Bursar's Office cannot discuss, advise or remove account holds placed by other departments (*i.e. Registrar, Financial Aid, Academic Advisement, etc.*) or other CUNY campuses. The student must inquire with appropriate department/college for more information.

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## Negative Holds

*Negative holds from the Bursar's Office commonly refer to a balance past-due and have multiple impacts.*

NEGATIVE HOLD	IMPACT	DESCRIPTION	RESOLVE HOLD
<b>Bursar Hold (BUR)</b>	-No Enrollment	A Bursar hold is placed on a student's account when there is a past-due balance.	All past-due balances should be paid in full using any of the accepted methods. <b>!! Personal Check / eCheck will delay hold clearing for 10-business days !!</b>
<b>Bursar In-House Collection Hold (BIH)</b>	-No Enrollment -University Block	The account is in default & John Jay College is attempting to collect the debt.	All past-due balances should be paid in full using any of the accepted methods. <b>!! Personal Check / eCheck will delay hold clearing for 10-business days !!</b>
<b>Collection Bureau Hudson Valley, Inc. Hold (BHV)</b>	-No Enrollment -University Block -No Payment to College/Pay Collector	The balance has been referred to a collection agency. A BHV hold will prohibit direct payment to John Jay College.	Students must pay the collector, including the balance owed to the college and any additional fees/surcharges from CBHV. <b>CBHV: 1-877-576-0700</b>
<b>Transworld Systems, Inc. Hold (BTS)</b>	-No Enrollment -University Block -No Payment to College/Pay Collector	The balance has been referred to a collection agency. A BTS hold will prohibit direct payment to John Jay College.	Students must pay the collector, including the balance owed to the college and any additional fees/surcharges from TSI. <b>TSI: 1-800-668-8777</b>

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## Limit Hold

Limit holds from the Bursar's Office commonly refer to restrictive action that does not impact more than one activity.

Limit Hold	Impact	Description	Resolve Hold
Bad Check (BCK)	-No Personal Checks	A personal check that cannot be processed because the account holder has non-sufficient funds (NSF) will be rejected by the bank.	Balance + \$20.00 fee/per failed instance. Students will be required to make all subsequent payments by cash, money order, certified check, or credit/debit card. Check privileges may not be reinstated for an NSF rejection. Check privileges may be reinstated as a one-time courtesy for eCheck rejected for "Unable to Locate."
Do Not Accept eCheck (BNE)	-No Electronic Checks	Electronic checks (eCheck) that cannot be processed because the account holder has non-sufficient funds (NSF) will be rejected by the bank. Electronic checks (eCheck) that cannot be processed because the account holder has entered invalid account information will be rejected by the processor as "Unable to Locate."	
Block Access Payment Plan (BNP)	-No Payment Plan	Payment plan access is blocked for students referred to a collector.	All payments must be made directly to the collector in full.
Do Not Refund (BRF)	-No Refund	Refund processing is delayed and subject to account review.	Bursar will advise on the status of the student's account and disbursements.



## Positive Hold

Positive holds commonly refer to special services or actions initiated by student/staff. There is no punitive impact to a positive hold.

Positive Hold	Impact	Description	Resolve Hold
Do Not Cancel Registration (BCF)	-Registration will be Saved	Student is enrolled with a sponsor payer, scholarship or third-party that will pay for the specified term in full or partially.	No action required.
Enrolled in a Payment Plan (BPP)	-No Impact	Student is enrolled in an active term payment plan. Payment is expected on the dates established by the plan.	No action required.

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