1. **What does it mean to be financially enrolled?**  
   Being financially enrolled means that you are financially cleared to attend courses at CAU.
2. **How do I become financially enrolled?**  
   Verify that you have enough aid on your account to cover your balance. If you have enough aid to cover all of your charges, this will allow you to complete the enrollment process. If you have some aid on your account, but not enough to cover your entire semester balance, you can pay your remaining balance by establishing a payment plan or paying your balance in full with credit card, debit card or cash.
3. **How do I know if I am financially enrolled?**  
   Verify your enrollment status by following the steps below:  
   1. Log onto Banner Web  
   2. Enter Secure Area  
   3. Enter your User ID and PIN  
   4. Student Services and Financial Aid  
   5. Student Records  
   6. Your Current Enrollment Status

* If you are enrolled, the message will read –**Congratulations you are enrolled**
* If you are not enrolled, the message will read – **Currently, you are not enrolled**

1. **How can I make a payment on line?**  
   Students may make payments on line by following the steps below:  
   1. Log onto Banner Web  
   2. Enter Secure Area  
   3. Enter your User ID and PIN  
   4. Student Services and Financial Aid  
   5. Student Records  
   6. Student Account Payment (Use your full CAU Email Address and Email Password to Login)
2. **Is there a fee for making an online payment?**  
   All payments that are made online are free of charge.
3. **Why didn’t my online payment process successfully?**  
   Some banks have set a daily limit for online transactions. In order for your payment to process please contact your bank to increase your daily limit. Also ensure that you are using the billing address associated with your card.
4. **What is the address if I want to mail in my payment?**  
   Clark Atlanta University Office of Student Accounts 223 James P. Brawley Drive Atlanta, Georgia 30314  
   Please include your student identification number on all correspondence. **The University does not accept personal checks.**
5. **When will I receive my refund?**  
   Refunds are processed 14 days after financial aid or other transactions are posted on your account which may create a credit balance. Please verify that your attendance has been recorded in Banner by your professors and that your balance has been satisfied.
6. **How do I pay my confirmation fee?**  
   Students can pay the confirmation fee by following the steps below:  
   1. Log onto Banner Web  
   2. Enter Secure Area  
   3. Enter your User ID and PIN  
   4. Student Services and Financial Aid  
   5. Student Records  
   6. Confirmation Fee (First Year Freshmen and Transfer Students Only)
7. **Why isn’t my financial aid posted?**  
   Please contact the financial aid office at 404-880- 8992 for information regarding financial aid. You can also contact them via email at [finaid@cau.edu](mailto:finaid@cau.edu).
8. **How can I find out how much my balance is?**  
   Students can find out how much their balances are by following the steps below:  
   1. Log onto Banner Web  
   2. Enter Secure Area  
   3. Enter your User ID and PIN  
   4. Student Services and Financial Aid  
   5. Student Records  
   6. Student Account Detail (Use your full CAU Email Address and Email Password to Login)
9. **I see that I am being charged for health insurance, but I am already covered, do I have to keep the insurance?**

Students may waive out of the insurance if they have comparable coverage. Students will be prompted to enter their current insurance once they start the waiver process. Once a waiver is processed for fall semester, it is also effective for spring semester.

Students taking less than 12 hours are not charged for insurance.  
Students that do not waive the insurance for fall must apply for a waiver in spring if they are opting out for spring semester**. Student Athletes must be covered the entire academic year which includes fall and spring semesters.**

1. **How do I waive out of the University’s insurance coverage?**  
   Students may apply for a health insurance wavier by following the steps below:

1. Log onto Banner Web  
2. Enter Secure Area  
3. Enter your User ID and PIN  
4. Student Services and Financial Aid  
5. Student Records  
6. Link to insurance waiver

The charge should be removed from your account within 24 hours. Once you complete the waiver, an email will be sent to the students CAU email address.

1. **What dates can I apply for a health insurance waiver?**

Students may apply for a health insurance waiver between July 1st until August 31st for the fall semester. Students may apply for a health insurance waiver between November 13th until January 31st if they missed the fall deadline.  
Students must be registered for classes before applying for a health insurance waiver. If students complete a waiver in the fall, it is good for the spring semester as well. A new waiver must be completed every fall.

1. **I checked my account and I have a hold. What does that mean?**  
   The most common reason that students have a student account hold on their account is because they have an unpaid balance.
2. **How do I get the hold taken off?**  
   Once a hold has been placed on a student’s account for an unpaid balance, the balance must be paid in full before the hold will be remove.
3. **How does having a student account hold on my account impact me?**  
   Students that have holds on their accounts will not be able to:  
   1. View their midterm or final grades  
   2. Register for classes for the next term  
   3. Purchase a transcript
4. **How do I sign up for the payment plan?**

**Student may sign up on a payment plan by following the steps below:**

A. Log onto Banner Web

B. Enter Secure Area

C. Enter your User ID and PIN

D. Student Services and Financial Aid

E. Student Records

F. Tuition Payment Plan

1. **What are the dates for the payment plan? The dates for the payment plan are as follows**:

**FALL PAYMENT PLAN INFORMATION**

Term of Plan Enrollment dates

5 months July 1 - July 31

4 months August 1- August 31

3 months September 1- September 20

First installment plus $70.00 application fee is due upon enrollment. Payments are due on the 1st of each month. Final payment on all fall plans are due on November 1.

**SPRING PAYMENT PLAN INFORMATION**

Term of Plan Enrollment dates

5 months November 13 - December 31

4 months January 1- January 31

3 months February 1- February 20

First installment plus $70.00 application fee is due upon enrollment. Payments are due on the 1st of each month. Final payment on all spring plans are due on April 1.

1. **Do I have to sign up on a payment plan every semester?**

Yes. Students wishing to complete the enrollment process by using a payment plan must set up a payment plan every semester.

1. **Is there a fee to establish a payment plan?**

Yes. There is a one-time application fee of $70 each time a new payment plan is established.