Know Before You Owe

Student Financials Reference Guide

California State University
SAN MARCOS

STUDENT FINANCIAL SERVICES



Table of Contents

I. Welcome (pg 4)

Fees Disclosure 5
Responsibility to Pay 5
Student Financial Responsibility Agreement 6
Billing & Communications 7
Communication Center 8
Parent Access to Student Records 8

II. How to Understand Your Student Account (pg 9)

Account Summary 10
Account Itemization 11
Charges by Due Date 12
Financial Aid & Your Student Account 12

III. Deadlines (pg 15)

Fee Deadlines 16
Drop Deadlines & Refunds 16
Prorated Refund Calculation 18

IV. Tuition & Fees (pg 21)

Student Involvement & Representative Fee (SIRF) 22
Nonresident Tuition 22
Course, User, & Miscellaneous Fees 24

V. Making a Payment (pg 25)

Accepted Payment Types 26
Payment Methods 27
How to Make a Payment 30

Table of Contents

VI. Payment Plans (pg 32)

How to Enroll in the Payment Plan 37

VII. Fee Waivers (pg 38)

CalVet College Fee Waiver 39
Alan Pattee Scholarship Act Fee Waiver 40
CSU Employee Fee Waivers 41
CSU Employee Dependent Fee Waiver 42
Over 60 Years of Age Waiver 43

VIII. Refunds (pg 45)

IX. Past-Due Student Accounts (pg 49)

Repayment Options 59

X. Financial Literacy (pg 52)



Welcome

Welcome to California State University San Marcos, and thank you for choosing to continue your educational journey with us.

We are honored to be part of this important chapter in your life and are committed to supporting both students and families every step of the way.

The Student Financial Services team exists to help students achieve their educational goals by providing clear account information, personalized guidance, and access to the financial resources needed to succeed.

We understand that paying for college is a significant investment, and we take that responsibility seriously. Our goal is to make the financial process as transparent and manageable as possible so students can focus on learning, growing, and fulfilling their educational goals

- CSUSM Student Financial Services Team

Fees Disclaimer

The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after fees are initially charged or initial fee payments are made, to increase or modify any listed fees. All listed fees, other than mandatory systemwide fees, are subject to change without notice, until the date when instruction for a particular semester or quarter has begun.

All CSU listed fees should be regarded as estimates that are subject to change upon approval by The Board of Trustees, the Chancellor, or the Presidents, as appropriate. Changes in mandatory systemwide fees will be made in accordance with the requirements of the Working Families Student Fee Transparency and Accountability Act (Sections 66028 – 66028.6 of the Education Code)

Responsibility to Pay

It is each student's responsibility to be aware of total fees due to the university, whether or not a notice is received. Students are strongly encouraged to check their student email and student account for up-to-date information.

Students are solely responsible for dropping their classes, and should not rely on a professor, advisor, or the university in general, to drop their classes on their behalf. Refunds can only be issued to students who drop or withdraw from all classes by the published deadlines. Failure to follow formal withdrawal procedures may result in the assignment of failing grades, an obligation to pay fees, and the need to apply for readmission to the university.

Responsibility to Pay - Continued

Students submitting authorization to bill a third party for tuition and fees will be held responsible if the third party fails to pay.

If a student utilizes financial aid to fund their education, please note that there may be charges that cannot be covered by their financial aid award. Students are responsible for any outstanding fees not covered or paid by financial aid.

According to Title 5 of the California Code of Regulations, Sections 412380 and 42381, should a student or former student fail to pay any debt owed to the institution, the institution may "withhold permission to register, to use facilities for which a fee is authorized to be charged, to receive services, materials, food, or merchandise or any combination of the above from any person owing debt." In addition, the university may also hold a diploma until the debt is paid.

Failure to cancel all classes prior to the first day of a semester may result in owing a debt to the university, regardless of attendance.

Student Financial Responsibility Agreement

Before registering for classes, all students must review and accept the terms and conditions of the Student Financial Responsibility Agreement, which explains the university's payment policies and a student's financial obligations. It outlines tuition and fee payments, refunds, financial aid adjustments, and the consequences of missed payments. Understanding this agreement helps students stay informed and avoid unexpected charges. Click to view: Student Financial Responsiblity Agreement.

Billing & Communications

Student Financial Services does not issue traditional bills for student account charges. Because enrollment activity, financial aid, and other account transactions can change frequently throughout the term, student account balances may change from day to day.

Instead of billing, we provide a monthly statement of account whenever a balance is owed. The statement will include a summary of each transaction for the term, including charges, payments, financial aid, or refunds.

It is the student's responsibility to review their student account regularly and make payments by published due dates, regardless of whether a statement is received.

All communications regarding account balances, payment deadlines, refunds, financial aid adjustments, and debts owed to the university are sent to the student's official university email address (@csusm.edu).

Students are responsible for monitoring this account and staying informed about all student account matters. Because account adjustments - particularly those related to financial aid - can occur weeks or months after enrollment ends, former students are strongly encouraged to continue checking their university email periodically for up to six months after leaving CSUSM.

Communication Center

Copies of all communications sent from Student Financial Services can be reviewed from the "Communication Center", located in a student's Student Center.

Each communication can be reviewed by clicking on the appropriate communication's "View/Download" link.

Parent Access to Student Records

CSUSM must conform with the Family Education Rights and Privacy Act (FERPA) of 1974 which makes it impossible to share student account information without the student directly authorizing us to do so. If a student wishes to share information about their student account with a parent or guardian, they must grant authorization to Student Financial Services. Students can authorize whomever they choose by clicking the "Authorization to Release" link located in the "Personal Information" section of their Student Center.

IMPORTANT: When completing the Authorization to Release form online, students have multiple options as to the data they authorize to share. If they want to share their student account information, they must specify that on the form for Student Financial Services to be able to share account information with a parent or guardian.

When a parent or guardian reaches out to Student Financial Services and wants to speak about their student's account, they should be prepared to submit their name, the student ID number, and the 4-digit access code the student set up for them.

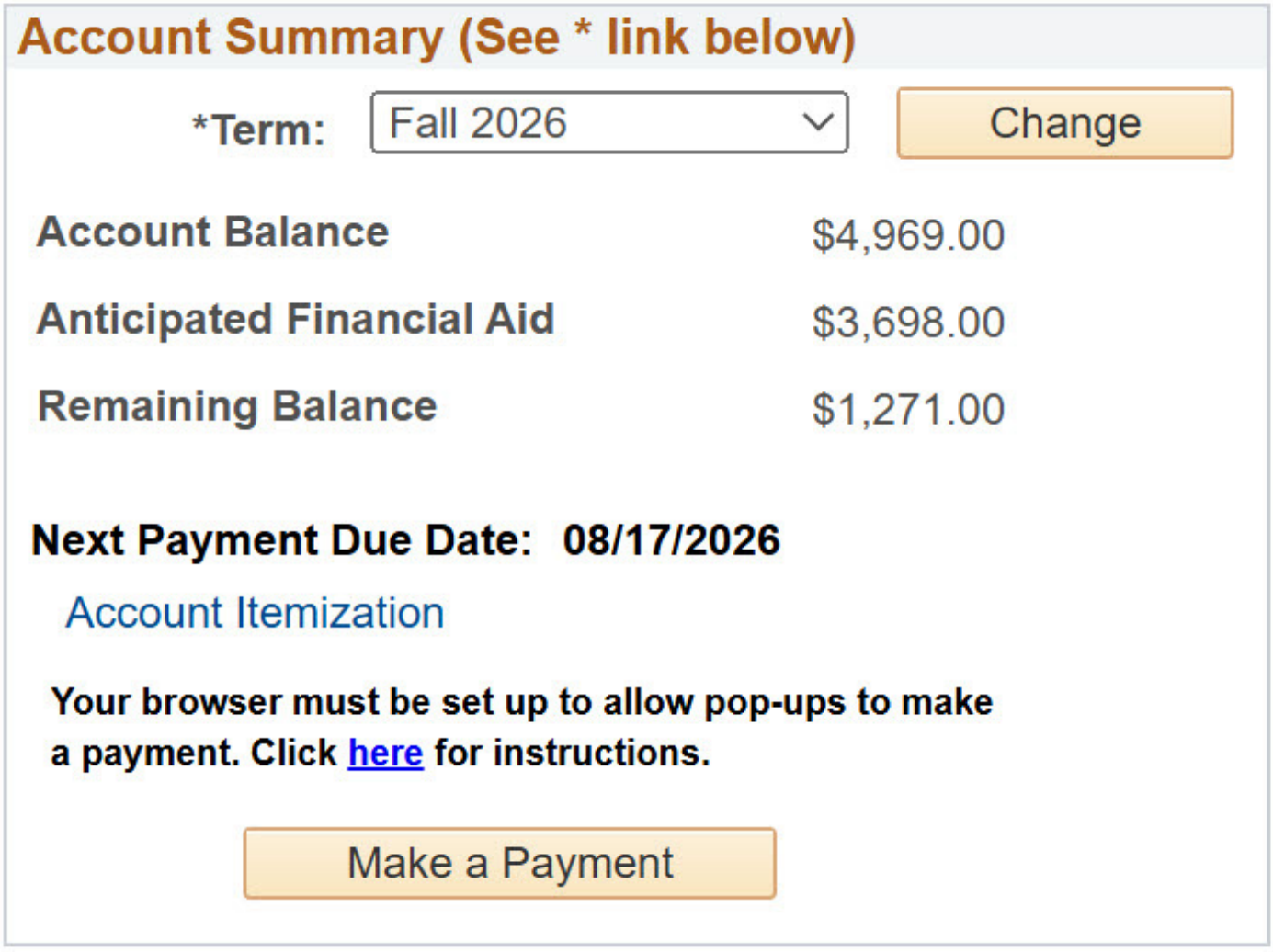
How to Understand Your Student Account



California State University
SAN MARCOS
STUDENT FINANCIAL SERVICES

Account Summary

Students can view their student account from their Student Center, via MyCSUSM. In the Student Center, the "Finances" section displays an account summary of charges for each term, anticipated aid, and a remaining balance:



If a student is anticipating more financial aid than the total balance for a term, "Anticipated Refund" will display.*

**Refund amounts are subject to change, based upon any changes to financial aid eligibility or enrollment.*

Account Itemization

Students can review a detailed list of all the items on their student account, including charges, payments, refunds, financial aid, and enrollment from their Student Center by clicking the "Account Itemization" link in the "Account Summary" section.

Students can view account details by term by selecting a term from the drop-down menu and clicking the "go" button. The three sections include account transactions, any pending financial aid (where applicable), and the enrollment for the term:

Account Itemization

You can view your account statement by term. Select a term from the dropdown menu and click "go".

*Term 2264 Fall 2026 ☑ Display Activity Summary ☑ Display Pending Financial Aid go Printer Friendly Version

Account Transactions

Description	Reference Nbr	Charge	Payment	Refund
Cougar Family Network Fee	ORNT	160.00		
Fee - ASI		75.00		
Fee - Acad Excel/Stdt Success		250.00		
Fee - Acad Rec Commencement		43.00		
Fee - Athletics		192.00		
Fee - Childcare Services		10.00		
Fee - Health Counseling Svcs		293.00		
Fee - Health Facilities		21.00		
Fee - IRA		5.00		
Fee - SIRF Fall		2.00		
Fee - Student Recreation		35.00		
Fee - Student Union		324.00		
New Student Experience Fee	ORNT	140.00		
Tuition - Undergraduate		3,419.00		

Term Subtotal: 4,969.00

Pending Financial Aid

Award	Term	Amount
Grant - Federal Pell	Fall 2026	3,698.00

Total Anticipated Financial Aid: 3,698.00

Charges by Due Date

Students can be aware as to how much is owed, and by what date, by clicking the "Charges by Due Date" link in the "Finances" section of their Student Center.

Important: The charges by due date page does not take into account any anticipated financial aid that has yet to disburse. If you're expecting financial aid, it is recommended to review the Account Summary to determine what your remaining balance will be after aid disburses.

Financial Aid & Your Student Account

Student Financial Services is responsible for posting financial aid awards to your student account. Financial aid that posts to a student account will typically pay off any outstanding charges that exist for the current term* Some awards may be non-refundable, resulting in an aid adjustment. Additionally, if a student drops units after receiving aid, they should expect a reduction in their aid, potentially resulting in a balance owed to the university. The Financial Aid Office can provide details as to a student's aid package.

**Some types of aid are prohibited from paying off certain charges (such as late fees). Additionally, many types of aid can only pay off charges for the ther current term, and not prior-term debt).*

Anticipated Aid

Financial aid that has been awarded, but has yet to be posted to a student account is considered "anticipated". Anticipated aid can include scholarships, loans, awards from outside donors, and other credits. Anticipated aid allows students to pay the amount due for tuition and fees, less the amount expected in aid.

If anticipated aid is equal to, or greater than the total balance, no payment would be required. As aid is posted to a student's account, the amount of anticipated aid is reduced.

Important: It is the student's responsibility to monitor both their outstanding charges and anticipated aid for any changes, to ensure proper payments are made by posted deadlines.

Outside Awards

Scholarships or grants from outside donors must be reported to the Financial Aid Office. Outside awards reported will be included in your anticipated aid, and will reduce the amount of tuition and fees owed to the university.

Outside award checks should be mailed to Student Financial Services at the address below. Any check made payable to a student and CSUSM must be endorsed by the student to to be processed. When this occurs, students should write on the back of the check, in the endorsement area, "For Deposit Only CSUSM", along with their signature. If a check is made payable to a student with an "And/Or" CSUSM, no signature by the student is required.

Financial Aid & Your Student Account - continued

Mail Award Checks to:

CSUSM
Attn: Student Financial Services
333 S Twin Oaks Valley Rd
San Marcos, CA 92096

Timing of Financial Aid Disbursements

Financial Aid typically is disbursed by the Financial Aid Office approximately a week prior to the start of each term. It is critical that students respond quickly to any requests from the Financial Aid Office. Any delays in responding to requests may result in aid not posting to a student's account before the start of the term and/or payment deadline.



Deadlines



California State University
SAN MARCOS
STUDENT FINANCIAL SERVICES

Fee Deadline

It is important for students to make arrangements for payment prior to the fee deadline.

The fee deadline for Fall 2026 is Monday, August 17th.

If a student fails to pay the balance by the end of the day on the fee deadline, it may result in having their enrollment canceled, a late fee assessed, and a registration hold on their account that would prevent future enrollment.

Fee Deadline for Students Anticipating Financial Aid

Students who have been notified by the Financial Aid Office that they have "course drop protection" will not lose their enrollment while waiting for their financial aid to disburse. Students anticipating financial aid should pay close attention to their account summary in their student center, as well as communications sent from Student Financial Services, as it will help them plan for the payment amount they should be prepared to pay in the event financial aid does not cover all of their fees. Students anticipating financial aid can confirm if they have "course drop protection" in the "Notifications" section of their Student Center.

Drop Deadlines and Refunds

Regulations governing the refund of tuition, including nonresident tuition and mandatory campus fees for students enrolling at a California State University, are included in Section 41802 of Title 5, California Code of Regulations. For purposes of the the refund policy, mandatory fees are defined as campus-specific fees that are required to be paid in order to enroll in state-supported academic programs at the California State University.

Drop Deadlines and Refunds - continued

In order for students to receive a full refund of tuition and mandatory fees, including nonresident tuition, a student must cancel registration or drop all courses prior to the first day of instruction for the term. If a student drops all classes or withdraws from the university on or after the first day of classes, they are responsible for part, or all, tuition and mandatory fees, including nonresident tuition, if applicable, depending upon the date of drop/withdrawal. Students are solely responsible for dropping their classes and should not rely on a professor, advisor, or the university in general, to drop their classes on their behalf.

Students will receive a full refund of tuition and mandatory fees, including nonresident tuition, under the following circumstances:

- The tuition and fees were assessed or collected in error;
- The course for which the tuition and fees were assessed or collected was canceled by the university;
- The university makes a delayed decision that the student was not eligible to enroll in the term for which tuition and mandatory fees were assessed and collected, and the delayed decision was not due to incomplete or inaccurate information provided by the student;
- The student was activated for compulsory military service.

Prorated Refund Calculation

For any student who cancels their enrollment (drops all classes) after the term starts, refunds are prorated up until the 60% point in each term. The calculation for Fall 2026 is shown below:

Day	Date	Earned %	Refund %
1	08/31/26	1%	99%
2	09/01/26	2%	98%
3	09/02/26	3%	97%
4	09/03/26	4%	96%
5	09/04/26	5%	95%
6	09/05/26	6%	94%
7	09/06/26	7%	93%
8	09/07/26	8%	92%
9	09/08/26	9%	91%
10	09/09/26	10%	90%
11	09/10/26	11%	89%
12	09/11/26	12%	88%
13	09/12/26	13%	88%
14	09/13/26	13%	87%
15	09/14/26	14%	86%
16	09/15/26	15%	85%
17	09/16/26	16%	84%
18	09/17/26	17%	83%
19	09/18/26	18%	82%
20	09/19/26	19%	81%
21	09/20/26	20%	80%

Prorated Refund Calculation - continued

For any student who cancels their enrollment (drops all classes) after the term starts, refunds are prorated up until the 60% point in each term. The calculation for Fall 2026 is shown below:

Day	Date	Earned %	Refund %
22	09/21/26	21%	79%
23	09/22/26	22%	78%
24	09/23/26	23%	77%
25	09/24/26	24%	76%
26	09/25/26	25%	75%
27	09/26/26	26%	74%
28	09/27/26	27%	73%
29	09/28/26	28%	72%
30	09/29/26	29%	71%
31	09/30/26	30%	70%
32	10/01/26	31%	69%
33	10/02/26	32%	68%
34	10/03/26	33%	67%
35	10/04/26	34%	66%
36	10/05/26	35%	65%
37	10/06/26	36%	64%
38	10/07/26	37%	63%
39	10/08/26	38%	63%
40	10/09/26	38%	62%
41	10/10/26	39%	61%
42	10/11/26	40%	60%

Prorated Refund Calculation - continued

For any student who cancels their enrollment (drops all classes) after the term starts, refunds are prorated up until the 60% point in each term. The calculation for Fall 2026 is shown below:

Day	Date	Earned %	Refund %
43	10/12/26	41%	59%
44	10/13/26	42%	58%
45	10/14/26	43%	57%
46	10/15/26	44%	56%
47	10/16/26	45%	55%
48	10/17/26	46%	54%
49	10/18/26	47%	53%
50	10/19/26	48%	52%
51	10/20/26	49%	51%
52	10/21/26	50%	50%
53	10/22/26	51%	49%
54	10/23/26	52%	48%
55	10/24/26	53%	47%
56	10/25/26	54%	46%
57	10/26/26	55%	45%
58	10/27/26	56%	44%
59	10/28/26	57%	43%
60	10/29/26	58%	42%
61	10/30/26	59%	41%
62	10/31/26	60%	40%

Tuition & Fees



California State University
SAN MARCOS
STUDENT FINANCIAL SERVICES

Tuition and Fees

State tuition (part-time or full-time) is assessed for all students.

Campus fees are assessed to all students and are mandatory regardless of whether the student attends full-time or part-time, or whether they utilize the programs or services supported by the campus fees. Campus fees are determined by each individual CSU campus and cannot be waived or cancelled by the university.

CSUSM Tuition and Campus Fees - Fall 2026

(nonresident and Graduate Business students are charged additional amounts)

	UGRD (PT*)	UGRD (FT**)	CRED (PT*)	CRED (FT**)	GRAD (PT*)	GRAD (FT**)	Doctor of Nursing
State Tuition	1,981	3,419	2,302	3,969	2,480	4,274	9,095
Academic Excellence & Student Success	250	250	250	250	250	250	250
Academic Records & Commencement	43	43	43	43	43	43	43
Associated Students Inc	75	75	75	75	75	75	75
Athletics	192	192	192	192	192	192	192
Child Care Services	10	10	10	10	10	10	10
Health Facilities	21	21	21	21	21	21	21
Instructionally Related Activities	5	5	5	5	5	5	5
Recreation	35	35	35	35	35	35	35
Student health & Counseling Services	293	293	293	293	293	293	293
Student Union	324	324	324	324	324	324	324
Total	3,229	4,667	3,550	5,217	3,728	5,522	10,343

*Part-Time (0-6 units) **Full-Time (6.1 units or greater)

Student Involvement & Representation Fee (SIRF)

The CSU Board of Trustees adopted the SIRF, establishing a stable funding model for the California State Student Association (CSSA). The new funding model expands independence and builds capacity to engage students in advocacy and policy making. The funding model consists of a $2 per-term fee assessed to each CSU student, on a voluntary basis, allowing the choice to opt-out each semester. CSUSM students can opt out of this fee by logging into MyCSUSM and clicking the "Opt-Out of SIRF Fee" link in the finances section and clicking the red "Opt-Out" button.

Nonresident Tuition (International or Out-of-State)

In addition to state tuition and campus fees, International and out-of-state students will be charged nonresident tuition for all units enrolled at a rate of $471 per unit.

Graduate Professional Fee

Graduate students in the College of Business are charged a Graduate Professional Fee of $321 per unit for all enrolled units.

The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after fees are initially charged or initial fee payments are made, to increase or modify any listed fees. All listed fees, other than mandatory systemwide fees, are subject to change without notice, until the date when instruction for a particular semester or quarter has begun. All CSU listed fees should be regarded as estimates that are subject to change upon approval by the Board of Trustees, the Chancellor, or the Presidents, as appropriate. Changes in mandatory systemwide fees will be made in accordance with the requirements of the Working Families Student Fee Transparency and Accountability Act (Sections 66028 - 66028.6 of the Education Code).

Course, User, and Miscellaneous Fees

Certain courses have additional fees. All course fees listed below are charged for each class enrolled in each term

Fee	Amount
Academic Technology Services Equipment Fee	Varies
Administrative Late Fee	15
Alumni Placement Fee	25
Application Fee for CSU Admission (non-refundable)	55
Bicycle Storage Fee	15
Biology 210, 211 course fee	25
Biology 160, 175, 176, 177, 178, 351, 352, 353, 354, 367 course fee	45
Biotechnology 355, 356 course fee	45
Chemistry Lab Breakage fee	Varies
Chemistry 150L, 175, 201L, 202L, 275 course fee	30
Chemistry 351L, 404L, 40, 416, 499 course fee	35
College of Education Application Credential fee	25
Computing Services Fee	30
Cross-enrollment fee	10
Dishonored Checks or Credit Card fee	20
Foreign Language Proficiency Test fee	91
General Education Science 102 course fee	20
Health Services Augmented Cancellation fee	8 - 15
Kinesiology 200, 201 course fee	30
Kinesiology 305, 406 course fee	25
Kinesiology 104 course fee	45
Late Graduation Application fee	15
Late Registration fee	25
Late Payment fee	15
Mass Media VSAR 329 fee	20
Mass Media AMD 418, MASS 457, VSAR 457 course fee	5
Music 120 course fee	10
Music 310 course fee	20
Music 322 course fee	20
Music 402 course fee	10
Music 427 course fee	30
New Student Experience - First Year Student	140
New Student Experience - Transfer Student	140
New Student Experience - Cougar Family Network fee	80
Painting VSAR 200, 350 course fee	20
Parking fee - Auto per semester	338
Parking fee - Auto per academic year	643
Parking miscellaneous fees	Varies
Payment plan installment fee	25
Photo ID - New/Replacement fee	5
Photo ID - Temporary	2
Physics 201, 202, 203, 205, 206 course fee	25
Physics 301, 402 course fee	30
Psychology 402 course fee	20
Student laptop computer security repair fee	30
Theatre Arts 305, 489 course fee	10
Thesis binding fee	25
Transcript Waiver Evaluation fee	25
Visiting Artist/Art Professional fee: AMD 419 course fee	30
Visual Arts: AMD 100, 101, 103, 205, 303, 306, 309, 311, 318, 400, 404, 406, 412 course fee	20
Visual and Performing Arts overdue equipment late fee (per hour)	2

Making a Payment



California State University
SAN MARCOS
STUDENT FINANCIAL SERVICES

Accepted Payment Types

The amount of any payment made to CSUSM cannot exceed the amount due on the student account at the time of payment. Payments made that exceed the student account balance cannot be processed and will be returned.

Cash & Checks

Both cash and checks can be used when making a payment on-campus at the Cashier's counter in Cougar Central. Payments from checking or savings accounts (eCheck) can be made online. Checks can also be mailed to Student Financial Services at:

CSUSM
C/O Student Financial Services
333 S Twin Oaks Valley Rd
San Marcos, CA 92096

Checks should be made payable to "CSUSM" or "California State University San Marcos". You must include your 9-digit student identification number in the reference field to ensure payment is posted properly. Returned checks will incur a $20 fee. The removal of a financial hold may be delayed when making a payment via a personal check in order to allow time for the check to clear the bank.

Credit Cards

CSUSM accepts MasterCard, Visa, American Express, and Discover card payments. A 2.65% convenience fee* applied to any credit card payment. Credit card payments are currently not accepted in-person.

**The 2.65% convenience fee is a fee assessed by the credit card processor, not CSUSM.*

Foreign Currency Payments

Foreign currency payments are only accepted via online payments. Students and parents can make a foreign currency payment via wire-transfer from CSUSM's third-party payment processor. While there is no additional fee for wire-transfers, currency exchange rates will be calculated automatically as part of the payment process.

Trusts, College Savings, 529 Plans

CSUSM's third party payment processor (Illumia) supports 529 payments from a variety of banking institutions.

If you are making a payment from a college savings plan, it is highly recommended to determine if your banking institution is included as an option for making a 529 payment at least 3-4 weeks ahead of the fee deadline, as if it is not, it can take several weeks for a check to be sent from your institution to CSUSM.

Payment Methods

Online Options (via Student Center)

- **eCheck** - CSUSM's recommended payment method. eCheck payments can be made from a checking or savings account and have no additional fees. Be sure to verify your bank account and routing numbers for accuracy to ensure proper posting of your payment. Errors will result in a non-refundable $20 fee.

- **Credit Card** - Credit Card payments are only accepted via online payments. A 2.65% nonrefundable convenience fee is assessed for all credit card payments.

Payment Methods - continued

- **Foreign Currency Payment -** Can be made via CSUSM's third-party payment processor by selecting "International Payment/Flywire" as the payment method. There are no additional charges for foreign currency payments but exchange rates apply.

In-Person Options (Cashier's counter in Cougar Central)

The Cashier's counter is available for check, debit card, and cash payments (credit card payments not accepted in-person).

Student Financial Services/Cashier's Counter

Location:	Cougar Central, 3rd Floor, Administration Building
Hours:	Monday - Friday 8AM to 5PM
Email:	sfs@csusm.edu
Phone:	760-750-4490
Fax:	760-750-3158

After business hours, checks or money order payments can be submitted in the drop-box located on the wall just outside of Cougar Central.

A Student ID or picture ID is required for all payment transactions.

For debit card payments, be aware that some banking institutions reserve a daily limit for debit card transactions. If you're not aware if a limit exists, we recommend reaching out to your bank in advance of making payment to confirm the appropriate amount of funds will be available.

Payment Methods - continued

For payments sent via US Mail, it is highly recommended to allow at least 10 business days when mailing payments to avoid any delays and/or missing a fee deadline. If you would like to mail a personal check, 529 plan payment, trust, money order, or other payment by check, please send to:

CSUSM
C/O: Student Financial Services
333 S Twin Oaks Valley Rd
San Marcos, CA 92096



How to Make a Payment

Student Payments (Parent payments follows this section)

In-person payments can be made Monday through Friday, 8AM to 5PM for check, debit card, and cash payments.

Online payments can be made 24/7 via Student Center by clicking the "Make a Payment" button in the "Account Summary" section (make sure your browser allows pop-ups).

For anyone wanting to make the minimum payment due, and not the entire balance, it is highly recommended to review the "Charges by Due Date" link which will display exactly what amount is due by each due date.

A new window will open to CSUSM's third-party payment processor (Illumia). This page will summarize the entire amount of fees owed into three categories: Tuition and Fees, Housing, and Meal Plans. You can allocate a payment to one category, or spread it out across multiple categories.

IMPORTANT: When making a payment in Illumia, the total amount to pay will default to the total balance. You do not have to pay the total balance. To make a partial payment, you simply remove the total amount and enter the amount you would like to pay.

Parent or Sponsor Payments

Parents and/or guardians can make payments on behalf of students. **A student must first set up a "Parent Pin"**, which grants access to their designated parent or guardian to CSUSM's third-party payment processor (Illumia).

Students must log in to their Student Center and click the "Make a Payment" button. **IMPORTANT**: a balance must exist to setup a parent pin. Upon accessing Illumia, click the "Send a Payer Invitation"*

In CSUSM's third-party payment processor (Illumia), click the "Send a Payer Invitation" and follow the directions completely to set someone else up to make a payment on your behalf.

IMPORTANT: Be sure to use your parent or sponsor's email address, and not your own, when setting up someone else to make a payment on your behalf.

Upon completion of the invitation, a welcome email will be sent to the parent or guardian requested, which will include the PIN, a temporary password, and a link to the payment processor.

Upon receiving the welcome email, a parent or sponsor can follow the same steps a student takes when making a payment in Illumia.

Payment Plans



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SAN MARCOS
STUDENT FINANCIAL SERVICES

Payment Plans

Students who wish to have additional time to pay their tuition and fees can do so by signing up for the university installment payment plan. The payment plan costs $25 (per semester) and consists for four installments that include mandatory campus fees and tuition (housing and meal plan charges are automatically split into four installments and not part of the payment plan).

Note: Health Facilities and Student Health & Counseling Services fees must be paid upfront, and are not included in the payment plan.

Sample breakdown of amounts due by each deadline for an undergraduate student on a payment plan:

	Installment 1 Due August 17	Installment 2 Due September 17	Installment 3 Due October 17	Installment 4 Due November 17
Tuition & Non-Health Campus Fees	$1,088.25	$1,088.25	$1,088.25	$1,088.25
Health Facilities Fee	$21.00			
Student Health & Counseling Fee	$293.00			
Payment Plan Fee	$25.00			
Total Due by Due Date	**$1,427.25**	**$1,088.25**	**$1,088.25**	**$1,088.25**

Payment Plans - continued

Sample breakdown of amounts due by each deadline for an undergraduate student living on campus with housing fees:

	Installment 1 Due August 17	Installment 2 Due September 17	Installment 3 Due October 17	Installment 4 Due November 17
Tuition & Non-Health Campus Fees	$1,088.25	$1,088.25	$1,088.25	$1,088.25
Housing	$1,500	$1,500	$1,500	$1,500
Health Facilities Fee	$21.00			
Student Health & Counseling Fee	$293.00			
Payment Plan Fee	$25.00			
Total Due by Due Date	**$2,927.25**	**$2,588.25**	**$2,588.25**	**$2,588.25**

Payment Plans - continued

Sample breakdown of amounts due by each deadline for an undergraduate student living on campus with housing charges and a meal plan:

	Installment 1 Due August 17	Installment 2 Due September 17	Installment 3 Due October 17	Installment 4 Due November 17
Tuition & Non-Health Campus Fees	$1,088.25	$1,088.25	$1,088.25	$1,088.25
Housing	$1,500	$1,500	$1,500	$1,500
Meal Plan Charges	$725	$725	$725	$725
Health Facilities Fee	$21.00			
Student Health & Counseling Fee	$293.00			
Payment Plan Fee	$25.00			
Total Due by Due Date	**$3,652.25**	**$3,313.25**	**$3,313.25**	**$3,313.25**

Payment Plans - continued

On occasion (such as late registration), students may need to sign up for the payment plan after the fee deadline. Students can sign up for the Fall '26 payment plan up until October 16, 2026.

Pay schedule for payment plan enrollments, based upon date student signs up for the payment plan:

If you sign up for the payment plan between	What is Due	Deadlines
May 1, 2026 - August 15, 2026	1/4 of Tuition & Campus Fees 1/4 of Tuition & Campus Fees 1/4 of Tuition & Campus Fees 1/4 of Tuition & Campus Fees	August 17, 2026 September 17, 2026 October 17, 2026 November 17, 2026
August 17, 2026 - September 16, 2026	1/4 of Tuition & Campus Fees 1/4 of Tuition & Campus Fees 1/4 of Tuition & Campus Fees 1/4 of Tuition & Campus Fees	Immediately September 17, 2026 October 17, 2026 November 17, 2026
September 17, 2026 - October 16, 2026	1/2 of Tuition & Campus Fees 1/4 of Tuition & Campus Fees 1/4 of Tuition & Campus Fees	Immediately October 17, 2026 November 17, 2026



How to Enroll in the Payment Plan

Log in to MyCSUSM and access your Student Center. In the Finances section of your Student Center, click the "Enroll in Payment Plan" link.

If you qualify (must have $1,000 or more in tuition due) the current payment plan option will display.

After selecting the plan, you will review the terms and conditions of the payment plan. If you agree to the terms and conditions, click the "Enroll" button.

A confirmation and summary of your enrollment in the payment plan will appear. Click the "View my Account" button to exit the process and review your updated charges by due date.



Fee Waivers



California State University
SAN MARCOS
STUDENT FINANCIAL SERVICES

CalVet College Fee Waiver

The CalVet College Fee Waiver waives mandatory systemwide tuition and fees or eligible dependents and spouses of veterans at any California Community College, California State University, or University of California campus. The waiver does not cover campus fees, books, parking, or room and board.

Students wishing to use the CalVet waiver must apply through the County Veterans Service Offices (CVSO).

Facts about the CalVet fee waiver:

- It is a California state benefit - not a Federal VA benefit
- Waives systemwide tuition, application fee, and graduate professional fee
- Can be applied to state-supported classes only for Fall, Spring, and Summer terms.
- Cannot be used for Extended Learning courses, including all courses offered in Winter Intersession
- Must apply/reapply each CSUSM academic year for ongoing CalVet waiver benefits

Students must apply through the appropriate county veterans services offices:

San Diego County

Riverside County

Orange County

San Bernadino County

More information on Cal Vet Waiver

Alan Pattee Scholarship Act Fee Waiver

In 1970, the California Legislative Session passed Assembly Bill 338, or the Alan Pattee Scholarship Act. Under this act, an eligible California State University San Marcos student who is a surviving spouse or surviving child of a deceased person who meets all the following requirements may be eligible for an exemption towards mandatory systemwide tuition and fees.

Fees Waived

- Mandatory systemwide tuition and fees (state-supported classes only)
- Professional Program Fee (waived for dependent of an employee of a public agency only)
- Non-resident tuition
- Application fee
- Mandatory campus fees

Eligibility

The deceased:

- Was a resident of California
- Was employed by a public agency, or was a contractor, or an employee of a contractor performing services for a public agency.
- Their principle duties consisted of active law enforcement service or active fire suppression and prevention.
- Passed away in the performance of active law enforcement or active fire suppression and prevention duties or died as a result of an accident or injury incurred in the performance of those duties.

Alan Pattee Scholarship Act Fee Waiver - continued

The surviving spouse or child of a contractor or an employee of a contractor, performing services for a public agency must also:

- Be enrolled as an undergraduate
- Based on the student's current year FAFSA or California Dream Act Application*

**Application has an annual income, including the value of support received from the parent, that does not exceed the maximum household income and asset level for a Cal Grant B applicant.*

Eligibility is determined annually based on the FAFSA or California Dream Act Application results

CSU Employee Fee Waivers

California State University employees are eligible to have various fees waived related to enrollment in state-supported classes.

Bargaining Units: 2, 3, 4, 5, 7, 9

Fees Waived:

- Mandatory Systemwide Tuition (state-supported classes only)
- Application Fee
- Mandatory Campus Fees Except:
  - Health Facilities Fee ($1)
  - Associated Students Fee ($1)
  - Student Union Fee ($1)

CSU Employee Fee Waivers - continued

Bargaining Units: 1, 6, 8, 10, 12 and non-represented Employees (C99, E99, M80, M98)

Fees Waived:

- Mandatory Systemwide Tuition (state-supported classes only)
- Application Fee
- Health Services Fee
- IRA Fee

CSU Employee Dependent Fee Waivers

Dependents of California State University employees are eligible to have various fees waived related to enrollment in state-supported classes.

For dependents of CSU employees not represented by a union, C99, M80, and/or M98

Fees Waived:

- Mandatory Systemwide Tuition (state-supported classes only)
- Application Fee
- Health Services Fee
- IRA Fee

Fees reduced to $1:

- Health Facilities Fee
- Student Union Fee

CSU Employee Dependent Fee Waivers - continued

For dependents of CSU employees represented by Units 1, 2, 3, 4, 5, 6, 7, 9

Fees Waived:

- Mandatory Systemwide Tuition (state-supported classes only)
- Application Fee

All other fees paid at the full amount

For dependents of CSU employees represented by Unit 8

Fees Waived:

- Mandatory Systemwide Tuition (State-supported classes only)
- Application Fee

Reduced Mandatory Campus Fees:

- Health Facilities ($1)
- Student Union ($1)

Over 60 Years of Age Waiver

California State University San Marcos is pleased to offer enrollment opportunities to California residents 60 years of age or older with minimal cost and no application fee to apply for admission.

Over 60 Years of Age Waiver - continued

Fees Waived:

- Mandatory Systemwide Tuition (state-supported classes only)
- Application Fee
- Health Services Fee
- Instructionally Related Activities (IRA) Fee

Eligibility:

- California Resident, 60 years of age or older
- Enrolled in state-supported classes only (not Extended Learning)

Registration is on a space-available basis and is available to students over 60 years of age, utilizing the waiver beginning on the first day of each semester.

More on the Over 60 Program



Refunds



Refunds

Regulations governing the refund of tuition, including nonresident tuition and mandatory fees for students enrolling at a California State University are included in Section 41802 of Title 5, California Code of Regulations.

In order for a student to receive a full refund of tuition and mandatory fees, including nonresident tuition, a student must cancel registration or drop all courses prior to the first day of instruction for the term. If a student drops all classes or withdraws from the university on or after the first day of classes, they are responsible for part, or all, tuition and mandatory fees, including nonresident tuition, if applicable, depending upon the date of drop/withdrawal (regardless of whether the student attended classes).

Students are solely responsible for dropping their classes and should not rely on a professor, advisor, or the university in general, to drop their classes on their behalf.

Students will receive a full refund of tuition and mandatory campus fees, including nonresident tuition, under the following circumstances:

- All classes have been dropped prior to the first day of the term
- The tuition and fees were assessed or collected in error;
- The course for which the tuition and fees were assessed or collected was canceled by the university;
- The university makes a delayed decision that the student was not eligible to enroll in the term for which tuition and mandatory fees were assessed and collected, and the delayed decision was not due to incomplete or inaccurate information provided by the student;
- The student was activated for compulsory military service

Refunds - continued

Students who drop all their classes on or after the first day and before the 60% point in a term are eligible for a pro-rated refund of tuition and mandatory campus fees, including nonresident tuition. **Students dropping classes after the 60% point in the term are not eligible for a refund.**

Change in Enrollment Refunds

Students who begin the term as a Full-Time student (6.1 or more units) and endu up enrolled in less than 6.1 units at the end of the add/drop period would have a change in enrollment status to Part-Time and a reduction in fees, resulting in a refund (if no other unpaid charges exist).

Nonresident students who have a reduction in the number of units enrolled would have a reduction in the amount of nonresident tuition due. If the reduction in units remains at the end of the add/drop period, a refund would be issued. The refund may be applied to any outstanding balance on the student account (if applicable), and any remaining credit balance will be remitted to the student.

Financial Aid Adjustments Resulting in a Balance Owed to CSUSM

Financial Aid is directly tied to enrollment. If a student drops courses, financial aid can be impacted and reduced. Many of these adjustments are governed by federal regulations. Students are strongly advised to meet with the Financial Aid Office prior to dropping below full-time status or withdrawing from the university to fully understand the potential impact to their aid package (including aid that may have already been disbursed and potentially owed back the university).

Refunds - continued

Fall '26 Refund Schedule

Full Refund, if all classes are dropped before 8/31/26

Prorated Refund, if all classes dropped between 8/31/26 and 11/6/26

No Refund, if all classes are dropped on, or after 11/7/26

Exceptional Circumstances Refunds

Students who are not entitled to a refund as described previously, may submit a request for exceptional cirrcumstances refund, demonstrating why classes could not be dropped prior to the posted deadlines, and the Chief Financial Officer of the university, or their designee, determines that tuition and fees were not earned by the university.

When Will Students Receive a Refund?

Refunds related to changes in enrollment (withdrawal, cancellation, changing from full-time to part-time status and/or reductions in nonresident unit amount) begin shortly after the add/drop period in each term.

Refunds due to financial aid overpayment begin approximately one week prior to the start of each term.

How are Refunds Paid?

eRefund is CSUSM's standard refund delivery method. Students can enroll in eRefund from their Student Center.

Past Due Student Accounts



California State University
SAN MARCOS
STUDENT FINANCIAL SERVICES

Past Due Student Accounts

At CSUSM, we understand that managing finances while pursuing higher education can be challenging. Our commitment is to support our students not only in their academic success, but also in maintaining financial well-being. If you have a past-due account, we are here to help you navigate the situation with compassion, guidance, and practical solutions.

Our dedicated Student Financial Services team offers personalized assistance to help you understand your account status and explore available options. We provide flexible repayment plans, financial counseling, and resources to help you take control of your financial responsibilities while continuing your education. Our goal is to empower you with the knowledge and tools needed to manage your account successfully so you can focus on your academic journey without unnecessary stress.

We encourage you to reach out to us for a confidential, judgment-free conversation about your account. Together we can find a a path forward that supports both your educational goals and your financial health.

30-Days Past Due Student Accounts

Student accounts past due by 30 days or more can result in a $15 late fee and a registration hold that can prevent any future enrollment until the past-due amount is paid. Upon payment of past-due balances, any registration hold will be removed within 24 hours.

Past Due Student Accounts - continued

120+ Days Past Due Student Accounts

While Student Financial Services is always available to help students with past due accounts, regrettably, accounts that are past due by 120 or more days may result in the university submitting the past due amount to external collection agencies and/or the State of California Franchise Tax Board.

We highly recommend that any student with a past-due balance of 120 days or more contact us as soon as possible. Then, we have the opportunity to provide account advice and develop a strategy for repayment, avoiding the need to have the account turned over to a collection agency or the California Franchise Tax Board.

Student accounts that are past due by 120 days or more have the following impacts:

- Not allowed to receive a diploma
- May not be eligible to add any classes, per Title 5, California Code of Regulations, Section 42380 and 42381. CSU is authorized to withhold certain services to a student until the education debt is paid. See also CSU Executive Order #145
- Any state tax refund or lottery winnings can be intercepted by the state of Californaia to pay the past due amount, per California Government Code, Sections 12419.2, 12419.7, 12419.9, 12419.10, 12419.11, and 12419.12
- When a collection agency reports a debt to the three major credit bureaus (TransUnion, Equifax, and Experian), it can potentially damage your credit rating for several years
- Potential termination of an on-campus housing leasing agreement

Repayment Options

While CSUSM offers payment plans to all students that allow for the spreading out of payments for tuition and fees during the semester, there are occasions when a student may encounter unexpected hardships and require more time to pay. In such cases, CSUSM may offer a one-time courtesy repayment agreement. The courtesy repayment agreement is only for students who are past due by 120 days or more with the purpose of allowing additional time to pay while preventing the debt from being sent to a collection agency.

Conditions of Courtesy Repayment Agreements:

- Account must be 120 days or more past due
- Repayment terms of the agreement are determined by CSUSM
- Students must agree and sign terms and conditions of agreement
- Agreements do not remove any holds related to student debt
- Any missed payments or insufficient funds payments may automatically void agreement

Contact an Account Specialist

CSUSM's account specialists are here to provide expert guidance and advisement regarding repayment strategies and available resources. Their support can make the process more manageable, helping you avoid additional fees and negative impacts on your credit score, and stay on track with your educational goals:

Email:	SFSAcctSpecialist@csusm.edu
Phone:	760-750-4490 (M-F, 8AM - 5PM)
In-Person:	Cashier's Counter, 3rd Floor, Admin Bldg (M-F, 8AM - 5PM)

Financial Literacy



California State University
SAN MARCOS
STUDENT FINANCIAL SERVICES

Financial Literacy

We belive that financial literacy is crucial for college students as it equips them with the proper knowledge and planning skills necessary to manager their finances effectively. Many students face financial challenges, including tuition costs, student loans, and daily expenses, making it essential to develop smart money management habits early on. By prioritizing financial literacy, students can build a strong financial foundation that benefits them throughout college and beyond.

Student Financial Services offers education and information on a wide variety of Financial Literacy topics:

- Budgeting & Smart Spending
- Building Credit Responsibly
- Saving & Investing
- Debt Management
- Student Loans
- Avoiding Financial Scams & Fraud
- Financial Literacy Glossary

Contact Us:

Student Financial Services
Cashier's Counter, Cougar Central
(3rd Floor, Administration Bldg)

760-750-4490
sfs@csusm.edu

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