Risks of Participating in a Tuition Strike

Disclaimer: This is **not** legal advice. Nothing shared here should substitute for legal advice from a lawyer. This is also a living document that is being updated in real-time so inaccuracies may exist. All information was compiled based on interpretation of:

- Columbia University Student Financial Responsibility Statement
- Columbia Student Financial Services Unpaid Bills, Late Fees, and Holds
- Columbia Student Financial Services Billing Schedule
- Columbia Health About the Columbia University Student Health Insurance Plan
- Columbia Residential FAQ Affiliation, Housing Agreement and Renewals
- Columbia Residential FAQ Billing and Student Accounts
- Columbia Residential Eligibility for Student Housing
- EXTREMELY HELPFUL: Tuition Strike FAQs (Columbia 2021)

The more people who join us in our tuition strike, the lower the risks will be for each student. The best protection against retaliation is for us to organize as many students as possible. That is why we organize because when we organize, we win!

According to Columbia's Student Financial Responsibility Statement "[b]y registering for class(es), you are entering into and agreeing to a legally binding contract to pay all tuition and fees assessed to you student account and all additional costs and expenses related to your enrollment." You are contractually obligated to pay all tuitions, fees, costs, credits, goods, services and expenses including but not limited to:

• housing; meal plans; flex dollars; health insurance; and, all other school or departmental costs processed through your student account.

Columbia's spring tuition is due **January 26**, **2024**. Payment must be recieved before this date to avoid incurring late fees or other consequences

What happens if I miss the spring tuition deadline?

Columbia schools and affiliates threaten late fees, registration holds, and graduation holds for missing tuition payments. While late fees will be applied throughout the Spring 2024 semester, the other consequences of withholding tuition payments are more prospective, meaning they will not be applied until the following Fall 2024 semester.

If you miss the spring tuition deadline on January 26, 2024, your account will be charged a late payment fee of \$150.

Then, if payment is still not received, an additional charge of 1.5% of the balance due will be added per month on any amount remaining past due. These late fees will be incurred per Columbia's billing schedule on February 22, 2024; March 21, 2024; April 11, 2024; and, May 2, 2024.

Late fees aren't continuous - just applied at these monthly intervals, so if you already withheld your tuition for the January 26th deadline, there's no further risk involved in withholding until February 22nd. The risks become greater later on in the semester (past March), when registration and graduation holds become more of an issue.

FOR STUDENTS GRADUATING SPRING 2024

If you are due to graduate Spring 2024 and have a balance on your account of \$200 or greater, a graduation hold will be placed on your account on April 15, 2024 or 30 days prior to graduation.

FOR STUDENTS REGISTERING FALL 2024

If the balance on your student account rises to \$1,000 or greater, your account will be placed on a **registration hold** before the start of registration for the next term. You will not be able to register until the amount due **drops below \$1,000**.

STUDENT HEALTH INSURANCE

Your health insurance coverage for the Spring 2024 semester will not be threatened because the insurance coverage decisions you made in Fall 2023 "automatically" continue, as long as you remain a registered student. Even if you participate in the tuition strike, you will remain a full-time or part-time registered student for the Spring 2024 semester. The risk of losing your health insurance coverage is prospective or will not come into effect until the Fall 2024 semester when registration holds come into play.

STUDENT ON-CAMPUS HOUSING

Similarly, remaining a registered student is required to maintain your eligibility for on-campus housing. Even if you participate in the tuition strike, you will remain a full-time or part-time registered student for the Spring 2024 semester. The risk of becoming ineligible for on-campus housing is prospective or will not come into effect until the Fall 2024 semester when registration holds come into play.

STUDENT VISAS

If you are an international student, withholding tuition payments will not cause the university to revoke your immigration status. Rather, they will impose late fees as a penalty, for the Spring 2024 semester. However, if the tuition strike continues and you are at risk of a registration hold, that may complicate your situation, as student visa status is dependent on full-time registration.

STUDENT FINANCIAL AID

The expected grant and loan disbursement dates are early to mid-January for the Spring 2024 semester. This means you should receive your grant and loan disbursement prior to the spring tuition deadline on January 24th. The risk of losing your loans is prospective or will not come into effect until the Fall 2024 semester when Columbia has the ability to withhold loans.

What is my legal liability for participating in the tuition strike?

Columbia may refer your past due account for collection, including authorizing legal action against you. In the event that your account is referred to a collection agency, you will be responsible for and agree to pay collection agency fees in addition to the sums referred for collection (up to 40% of the sum referred for collection). You also agree in the event your account is referred to an attorney for collection, you will be responsible for reasonable attorneys' fees determined by a court together with court costs and disbursements as permitted by law.

Columbia may also report your failure to pay Columbia as agreed to credit reporting bureaus

The statute of limitation on debts referred to collections agencies is three years.

Past Successful Strikes

- The New York Times Columbia students go on tuition strike, saying online classes aren't worth full price
- This <u>Columbia Spectator Article</u> also informs the purpose of the strike from 2020, stating: "The Columbia tuition strike, on the other hand, is about not only lowering the cost of attendance, but also giving students more of a say in how University revenue is spent: whether those funds will go towards guaranteeing decent wages and benefits for instructors and workers, giving decent financial aid to students, and providing meaningful benefits to the surrounding community that has been so damaged by Columbia's expansion; or whether those funds will be spent on more <u>multi-billion dollar expansion projects</u>, the Public Safety budget, and investments whose sole purpose is to increase Columbia's <u>\$11.26 billion endowment.</u>"
 - "One of the core demands of the tuition strike is that 'Columbia must commit to complete transparency about the University's investments and respect the democratic votes of the student body regarding investment and divestment decisions.'"
- 200 students at the University of Chicago
 - Focused on tuition reduction
- 2.500 students at the University of Michigan in 1973
 - Focused on tuition reduction