OKLAHOMA CHRISTIAN UNIVERSITY

GRADUATE STUDENT FINANCIAL POLICIES

Effective for the 2026-2027 Academic Year

Revised 05/20/2026

Student Rights

- You have the right to know what financial aid is available to you.
- You have the right to know when financial aid applications are due and how to apply.
- You have the right to understand how your financial need is calculated and how your cost of attendance is determined.
- You have the right to receive an explanation of the types of aid in your financial aid offer and what you need to do to keep that aid.
- You have the right to understand the requirements to keep receiving financial aid, including Satisfactory Academic Progress (SAP) standards.
- You have the right to know how and when your financial aid will be disbursed to you.

Student Responsibilities

- You have the responsibility to understand how much you can afford to pay toward your school charges based on your financial aid and personal resources.
- You have the responsibility to review and understand the terms and conditions of your financial aid offer.
- You have the responsibility to complete all required forms and tasks accurately, on time, and by the stated deadlines.
- You have the responsibility to notify the university if you plan to enroll less than full time in any term so your financial aid can be adjusted correctly.
- You have the responsibility to report any outside scholarships, assistantships, or other financial resources you receive.
- You have the responsibility to complete the FAFSA fully and accurately. If you are selected for verification, you must submit all requested documents on time and ensure they are complete and correct. Providing false information is a serious offense and may result in penalties under federal law.
- You have the responsibility to read and understand all forms you are asked to submit or sign, knowing that you are legally responsible for any agreements you sign.
- You have the responsibility to follow all policies and procedures of Oklahoma Christian University.
- You have the responsibility to actively manage your financial aid by staying informed and communicating with Financial Services when needed.

I. COST OF EDUCATION & INITIAL DEADLINES

A. Tuition & Fees Purpose

- Tuition and fees provide and maintain a healthy academic environment and are the student's financial commitment to the advancement of his/her education.
- Revenue received through this source is used to provide competent faculty, the cost of instruction, enrollment, and the use of essential campus facilities.
- All fees are subject to change.

B. Crucial Billing Deadlines

- Tuition and Fees for all registered courses, both Term I and Term II for those in semester programs with 7-week courses, are due one week (7 days) after the first day of the semester unless covered by financial aid.
- Students who fail to pay their balance in full or make a payment arrangement with Financial Services prior to the date due may have their courses cancelled.
- Students enrolled in Terms I & II who have not made satisfactory settlement of their Term I balance may have their Term II courses cancelled.
- Students may not progress to the next semester until the previous semester's debt is settled.

C. Continuous Semester Charges

- Students may incur additional charges throughout the semester. Any new charges will either be added to the installment payment plan or must be paid by the end of the month in which they are incurred. A 30-day grace period will apply before finance charges are assessed on any new balance. Students are responsible for regularly reviewing their student accounts throughout the semester to ensure they remain in good financial standing..
- Statement notifications will be sent by email on or around the 1st day of each month.
- Administrative, clerical or technical billing errors do not absolve the student of any financial responsibility to pay the correct amount of tuition, fees, and other associated financial obligations assessed as a result of the student's registration at OC.

D. International Student Mandates

- To maintain valid U.S. Visa "in-status" standing, students must remain enrolled in at least 9 credit hours; falling below this threshold results in a formal report to the International Records Office.
- It is the responsibility of International Students to promptly notify Financial Services regarding any changes to their personal or financial circumstances.

II. ACCEPTED PAYMENT ARRANGEMENTS

Students may use one or more payment options.

A. Standard One-Time Options (Option 1: OC Business Office / Online / Mail)

- Cash Payments
  - Cash payments may be made in the Business Office.
  - The Business Office is located on the east side of campus in Heritage Plaza. The Heritage Plaza building is on the east side of Benson Road, just north of Jimmy John's.
- Personal Check
  - Checks should be made payable to OC.
  - Checks may be mailed to:

Oklahoma Christian University
Student Financial Services
PO Box 11000
Oklahoma City, OK 73136.

- Credit or Debit Card
  - Credit/debit cards (American Express, Discover, MasterCard, and Visa) may be used online to pay any part of the total student charges. Those who pay with a credit/debit card will be charged a 2.95% convenience fee.
- ACH Debit
  - Debit your personal savings or checking account directly. In order to pay student accounts using this method, you will need to provide your bank's routing number and your account information. This option will eliminate convenience fees.
- International Students have the option to wire funds from their country of origin by visiting www.flywire.com/pay/oc.

C. Structured Payments (Option 2: Installment Payment Plan - IPP)

- Students who cannot pay their balance in full by the date due or would prefer to pay their balance in monthly installments should enroll in our interest-free payment plan available through the Student Account Online. Students must sign up and pay the $35 fee each semester. If students miss IPP payments, they will be removed from the plan and will not receive the IPP benefits, including enrollment clearance and exemption from finance charges.
  - Fall IPP
    - The student's balance will be divided into four payments. The payments will be due the 15th of each month, September - December.
    - <u>The Fall payment plan opens for enrollment July 16 and closes October 15.</u>
  - Spring IPP
    - The student's balance will be divided into four payments. The payments will be due the 15th of each month, January - April.
    - <u>The Spring payment plan opens for enrollment December 15 and closes February 15.</u>
  - Summer IPP
    - The student's balance will be divided into four payments. The payments will be due the 15th of each month, May - August.
    - <u>The Summer payment plan opens for enrollment April 16 and closes May 15.</u>

D. Supplemental Credit & Loans (Option 3: Borrowing funds)

- Home Country Loans (International Students Only)
    - If you are receiving an educational loan from your home country, please submit a copy of your loan acceptance to your Financial Counselor.

E. Exceptions, Rules & Returned Item Penalties

- Exceptions or alternative payment arrangements must be approved in advance and documented by Student Financial Services. While alternative payment arrangements may be granted, they do not guarantee eligibility for the benefits of the Installment Payment Plan (IPP), including the waiver of finance charges or enrollment clearance. Students who cannot pay their balance in full by the date due must have an approved payment plan on file with Financial Services. Alternative payment plan options may be agreed upon; however, those arrangements do not guarantee the benefit of the IPP, including the waiving of finance charges.

- Returned Payments: A returned payment is defined as any payment made on an account that is not honored by the financial institution due to insufficient funds or any other reason, in accordance with applicable law (21 Okla. Stat. §20M(B)). If a payment made to a student account is returned, the student is responsible for repaying the full amount of the original payment within five days.

    - Personal Checks / ACH Debit Returns
        - OC processes payments in real-time, but if the bank does not honor the transaction, you must cover the original balance and the fee to maintain your enrollment. A fee of $35.00 will be assessed for each returned check or ACH debit.
        - A returned payment may result in cancellation of the student's registration.
        - OC will no longer accept personal checks or electronic checks (ACH) as a form of payment after two returned payments have been charged to a student's account. At that point, the student must work with Student Financial Services to establish an alternative payment method.

    - Credit/Debit Card Returns
        - A returned payment may result in cancellation of the student's registration.
        - OC may require the student to use an alternative payment method for future transactions.

III. FINANCE CHARGES & BALANCE HOLDS

A. Monthly Finance Interest

- A monthly finance charge of 1.75% will be applied to any unpaid balance on student accounts.
- Finance Charges will not be removed from student accounts.
- Students enrolled in an Individual Payment Plan will avoid these service charges (See II. PAYMENT ARRANGEMENTS).

B. Grace Period Exceptions

- Students may incur additional charges throughout the semester. Payment for these charges is due on the last day of the month in which the charges are posted.
- A 30-day grace period is provided for all new charges. Finance charges will not be assessed on those charges until the grace period has expired.
- Finance charges are applied monthly to any portion of the balance that remains unpaid after the applicable due date and grace period.

C. Outstanding Balance Holds & Delinquencies

- Student accounts with an outstanding balance of $500 or more will be subject to an automatic balance hold. This restriction prevents students from making enrollment changes, registering for future terms, and maintaining full access to MyOC.
- This hold will persist until the balance is either settled in full or the student has enrolled and remains current in an approved Installment Payment Plan (IPP).
- Accounts for students no longer at Oklahoma Christian (OC) that remain delinquent for over 90 days may be transferred to a collection agency. In such cases, the student assumes liability for all collection costs, including relevant fees and interest.

IV. DISENROLLMENT & REFUND POLICIES

A. Institutional Tuition Refund Timelines

- Traditional Semester **(11 to 15 weeks)**
  - Students who officially withdraw from the university or drop courses spanning 11 to 15 weeks are eligible for tuition refunds, provided the action occurs prior to the semester's fourth week.
  - Withdrawal during the **FIRST WEEK** (7 days): **100% refund.**
  - Withdrawal during the **SECOND WEEK: 75% refund.**
  - Withdrawal during the **THIRD WEEK: 50% refund.**
  - **Beyond the third week, NO REFUNDS are available, and the student retains full responsibility for 100% of the costs.**

- Terms **(7 to 10 weeks)**
  - Students who officially withdraw from the university or drop courses spanning 7 to 10 weeks are eligible for tuition refunds, provided the action occurs prior to the semester's fourth week.
  - Withdrawal date in the **FIRST WEEK** (7 days)**: 100% refund.**
  - Withdrawal during the **SECOND WEEK: 50% refund.**
  - **Beyond the second week, NO REFUNDS are available, and the student retains full responsibility for 100% of the costs.**

- Short Sessions **(1 to 6 weeks)**
  - Students who officially withdraw from the university or drop courses spanning 1 to 6 weeks are eligible for tuition refunds, provided the action occurs prior to the second day of class.
  - Withdrawal date on the **FIRST DAY: 100% refund.**

    - Withdrawal date on the **SECOND DAY: 50% refund.**
    - **Beyond the second day, NO REFUNDS are available, and the student retains full responsibility for 100% of the costs.**

B. Dropping vs. Formal Withdrawal Mechanics

- Students should always add and drop a course during the same session to avoid unexpected charges.
- To officially withdraw from the university, a student must complete a Withdrawal Form via MyOC/Services or at the Registrar's Office. This document, once signed and finalized, establishes the formal date of withdrawal, which the Registrar determines based on the student's final date of term attendance.
- Students will remain financially liable for all course costs even in cases of non-attendance, as failing to attend either online or in-person sessions is not equivalent to an official withdrawal.

C. Campus Logistics & Conduct Forfeitures

- Upon official university withdrawal, Room and Meal Plan charges are eligible for a pro rata refund determined by the specific "move out" date. However, Eagle Bucks are classified as nonrefundable.
- Any student dismissed for unsatisfactory conduct or failure to pay charges as agreed is not eligible for refunds.

D. Institutional Financial Aid Recalculation

- Scholarship Proration
    - Upon a student's withdrawal, scholarship funds are subject to proration based on the tuition refund percentage. As an illustration, if a student is awarded a $1,000 scholarship for the semester and is granted a 50% refund on tuition, they are permitted to retain 50% of that scholarship.
- International Graduate Students enrolled in less than 9 hours will no longer be "in-status" for their U.S. Visa and will be reported to the International Records Office.

V. FINANCIAL PRIVACY & AUXILIARY CAMPUS BALANCES

A. Third Party Account Access (FERPA)

- It is the student's responsibility to grant third party access to their student account.
- Third party access can be given here: https://www.oc.edu/admissions/financial-services/third-party-access.
- Due to FERPA regulations, OC staff cannot give account information to third parties unless the student has granted them permission. This includes, but is not limited to, the following: Account balances, Financial Aid awards, Tax information, Payment information.

B. Housing Dining & Meal Plans

- Students may change their meal plans on their MyOC or in the Residence Life Office during the first three (3) weeks of the semester. After the 3rd week has concluded, students may no longer change their meal plans.
- UDining Eagle Bucks
  - During the semester, students whose university accounts remain in good standing and who demonstrate financial capacity may charge Eagle Bucks to their student account.
  - Charging Eagle Bucks to student accounts is prohibited starting two weeks before the scheduled Spring commencement.
  - Please note that Eagle Bucks are non-refundable and will not carry over into the following academic year.

C. Slingshot Course Materials Bookstore Rules

- Oklahoma Christian University utilizes Slingshot, an automated fulfillment service, to manage course materials. Upon enrollment, all required resources are delivered automatically prior to the start of the term, eliminating the need for student coordination.
- The university's Student Financial Services office maintains the right to establish individual limits on total account charges.
- Student account charging is permitted solely for mandatory course materials. Incidental items, including but not limited to apparel, snacks, cards, or periodicals, may not be charged to the student account.
- Textbook Butler Service
  - Students receive all of their required course materials and will be charged the actual cost of their course materials. Students first enrolled in Fall 2025 or later are not eligible for this service.
  - Physical books are delivered to their campus housing assignment prior to the first day of the semester and digital books are available in the student's Slingshot account.
  - All returning students will maintain their current course material preference (rent, purchase, digital, or opt out). Students with these preferences will be charged per item or can purchase a la carte if they are opted out of automatic delivery.
  - Students can manage and update their preference including opting out of the service in their Slingshot account.
  - Books for Term 2 will not be charged to the student's account until one week prior to the term start date. (See II. ACCOUNT PAYMENTS)

D. Institutional Mandatory Health Insurance

- By the first day of every semester, students taking 9 or more credit hours must provide their biographical data and complete the Health Insurance and Immunization Information (HIII) form online via MyOC.
- Mandatory health insurance enrollment applies to all international students with associated costs billed to their accounts.
- Domestic students who fail to submit proof of insurance through MyOC by the established deadlines—**September 15, 2026**, for the Fall term and **February 1, 2027**, for the Spring term—will be enrolled in the university's insurance program automatically.

- Any student automatically enrolled in this program will see the corresponding insurance charges reflected on their student account.

E. Account Refund Disbursements

- A refund is only triggered once an actual credit balance is present on the student's account.
- Students who have registered their bank account and routing information via the Student Account Online portal will receive funds through E-Refunds.
- If electronic banking information is not provided, a paper check will be issued to the student and mailed to the current address registered in the university's records.
- Alternatively, students have the option to ask that their credit balance be maintained on their account to cover future academic costs.
- Please allow a processing window of up to 10 business days for funds to reach the recipient.

VI. WINTER & SUMMER TERM DISPENSATIONS

A. Enrollment and Settlement Timelines

- Tuition and fee payments for the Winter and Summer terms are required by the initial day of the semester, provided no prior payment plan has been established with Financial Services (refer to Section III. PAYMENT ARRANGEMENTS).
- High school graduates attending Oklahoma Christian the summer immediately following graduation will be charged at the standard summer credit hour rate.
- Housing
    - Students finishing a prior semester with an unpaid balance exceeding $500 are ineligible for summer or winter housing unless covered by a specialized financial plan.

B. Institutional Funding Limits

- With the exception of Graduate Assistant and varsity athletic scholarships, OC institutional scholarships are not available during these terms.

C. Summer Statutory Federal Aid Rules

- Trailer Aid
    - Eligibility is based on calculations for the current year. To receive these funds, all associated paperwork and disbursements must be finalized by June 30th.
- Header Aid
    - Granted on an exception basis, this aid uses calculations for the upcoming academic year. Disbursements for header aid will not occur before July 1st.
- Compliance and Adjustments
    - To prevent overpayment, Title IV aid is adjusted throughout the summer. Consequently, students will not face financial aid suspension or warning solely due to incomplete credit hours during this term.

VII. FEDERAL FINANCIAL ASSISTANCE MANDATES

A. Educational Need Core Philosophy

- Oklahoma Christian University offers financial support to students who qualify through established need analysis procedures. Consistent with federal guidelines, OC operates under the principle that educational expenses are primarily the responsibility of the student and their family. The development of financial aid packages is guided by the following general protocols:
- Submission of the Free Application for Federal Student Aid (FAFSA) is mandatory for students seeking federal loans. Student Financial Services may request verification documents as required.

B. Federal Direct Loan Directives

- Disbursement & Enrollment Verification
    - **Mandatory Requirements for Fund Release:** To successfully obtain and clear federal funds for disbursement, students must complete Loan Entrance Counseling and sign a Master Promissory Note (MPN) online at `studentaid.gov`. These steps must be completed prior to the established financial aid deadline for the current semester.
    - **Enrollment Thresholds:** Annual loan eligibility is directly tied to enrollment. If a student is enrolled less than part-time at the time of disbursement, their annual loan eligibility will decrease accordingly.
    - **Post-Disbursement Enrollment Increases:** If a student adds a course or increases their credit hour load after federal loans have already been disbursed for the term, OC cannot retroactively increase the loan amounts for that specific term.
- One Big Beautiful Bill Act Implementation (Effective July 1, 2026)
    - In compliance with federal law, specifically the One Big Beautiful Bill Act enacted on July 4:
    - **Winter Session:** Credit hours taken during the Winter session will be consolidated with and count toward the student's Spring semester enrollment total.
    - **Summer Session:** The Summer session is evaluated as its own independent term for federal student loan eligibility and loan reduction calculations. If a student did not maintain full-time status during the preceding Fall and/or Spring semesters, they may possess remaining annual loan eligibility that can be applied to the Summer session.
- Student Responsibilities
    - Students are highly encouraged to consult with the Office of Financial Services before making any adjustments to their schedules (such as dropping, adding, or withdrawing from classes), as changes to enrollment status will directly impact financial liability and federal loan eligibility under these new guidelines.

C. Satisfactory Academic Progress (SAP) Framework

- Base Benchmarks
    - To maintain financial aid eligibility, students must meet specific completion benchmarks each semester based on their enrollment status:
    - Full-time students are required to complete a minimum of 9 credit hours.
    - Half-time students are required to complete a minimum of 6 credit hours.
- Incompleted Credits Categorization

    - Credit hours are not considered successfully completed if they result in the following designations: F (Failing grade), Audit (No credit earned), W (Withdrawal), WP (Withdrawal passing), I (Incomplete).
- Incomplete Grade Impacts
    - A student may be placed on financial aid suspension or warning due to "I" (Incomplete) grades, as these are not considered successfully completed hours.
    - Following the end of each term, the Director of Financial Services assesses the satisfactory academic progress of any student issued an "I" (Incomplete). Once a grade change is recorded, Financial Services will implement the necessary modifications to that student's financial aid status.
    - Students placed on financial aid reviews must track their timeline closely.

D. SAP Status Progression & Level Limits

- Financial Aid Warning
    - **GPA Standard:** Students are required to reach the cumulative GPA benchmark corresponding to their grade level. Failure to attain this standard will result in a move to financial aid suspension.
    - **Completion of Hours:** The number of hours a student must finish during their warning semester depends on their federal aid enrollment status: Full-time status requires 9 completed hours. Half-time status requires 6 completed hours.
- Financial Aid Suspension
    - Students who fail to satisfy the requirements of their financial aid warning—specifically regarding cumulative GPA standards and the completion of the required number of credit hours—are deemed to be making unsatisfactory academic progress. Consequently, these students will be placed on financial aid suspension, resulting in the immediate cessation of all federal aid. An exception applies to students who are in their final semester and successfully graduate.
- Federal Assistance Eligibility Limits
    - Graduate students face maximum credit caps defined under distinct institutional policies.

E. SAP Academic Appeals Architecture

- Filing
    - Written appeals must be filed with Financial Services within the first month of the following semester in compliance with academic requirements; those received after this period may be denied.
- Evaluation
    - The Director of Financial Services, in consultation with the Financial Aid Committee, evaluates each request. Initial appeals are typically approved if they include a clear explanation of past failures and a viable one-semester plan for academic recovery. However, approval will be withheld if it is determined that a student cannot realistically reach the minimum cumulative GPA standard. Decisions are communicated to the student in writing.
- Probationary Status

    - If a suspension appeal is successful, the student is placed on federal aid "probation" for one semester. To return to "good standing," the student must successfully complete the required credit hours and achieve the mandatory cumulative GPA during this period.
- Finality of Appeals
    - No further appeals are granted beyond the second.

VIII. STATUTORY COMPLIANCE & REIMBURSEMENT CONTRACTS

A. Federal Title IV Total Withdrawal Management (R2T4)

- The Earned Formula
    - OC is mandated by federal regulations to apply the "return of Title IV funds" formula for any student receiving Federal (Title IV) financial aid. Consequently, a withdrawal from your courses might lead to a reduction in your financial aid for that semester.
    - These regulations dictate the process OC follows to calculate the amount of Title IV assistance you have earned at the time of your withdrawal. The amount of earned aid is figured on a pro rata basis relative to your withdrawal date. For instance, completing 30% of the enrollment period earns you 30% of your scheduled aid; completing more than 60% allows you to retain 100% of the scheduled assistance. If your earned aid exceeds what was disbursed, you may receive the difference. Conversely, if you received more than you earned, the school is required to return the excess funds.
- 30-Day Online Rule
    - Certain eligibility requirements may prevent you from earning scheduled funds after a withdrawal. Specifically, students in 100% online graduate programs who withdraw before completing their first 30 days will not earn any Federal Direct Loan funds they otherwise would have qualified for.
- Institutional Returns Calculation
    - When excess Title IV funds must be returned, OC will return an amount equal to the lesser of:
    - The total amount of excess funds, or
    - Your institutional charges multiplied by the percentage of funds that were unearned.
- Separate Accounts Balances Liability
    - Because Title IV program fund requirements upon withdrawal operate independently of the institutional refund policy, you may remain responsible for a balance to the school for unpaid institutional charges. OC reserves the right to bill you for any Title IV funds that the institution is mandated to return.
- Future Impact
    - Withdrawing from courses may impact future Title IV eligibility under the Satisfactory Academic Progress guidelines.

B. Unofficial Withdrawals (Non-Attendance R2T4)

- Attendance Thresholds

    - To retain all awarded financial aid, students are required to attend their classes; otherwise, the aid is considered unearned. Federal aid recipients who fail to attend classes and do not complete any credit hours for a term are classified as "unofficial withdrawals" from the university. These students will be subject to a Return of Title IV calculation, as previously detailed, unless they provide the Assistant Director of Financial Services with evidence of attending classes for at least 60% of the term.
- Midpoint Dates Defaults
    - Since attendance is not recorded in all OC courses, the financial aid administrator typically utilizes the semester's midpoint to calculate the Return of Title IV funds for "unofficial withdrawals". However, if the Assistant Director of Financial Services can verify the student's specific final date of attendance, that actual date will be used for the calculation rather than the midpoint.

C. Fund Sequence and Processing Returns Timelines

- Order of Return
    - Upon a student's withdrawal, Title IV assistance is returned to the applicable programs.
- Processing Schedules
    - Upon receiving the OC Withdrawal Form, Student Financial Services initiates the Return of Title IV funds (R2T4) process, which is completed within ten (10) business days. All federal funds are then returned within ten (10) business days following the R2T4 calculation. Once the process is finalized, students are sent a letter and an account statement detailing the impact of the withdrawal on their financial aid.

D. Federal Falsification Penalty Warnings

- **Note:** If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to $20,000, imprisonment, or both.

E. Employer Assistance Programs

- Employer Tuition Assistance
    - This refers to any employer-contributed financial support issued to Oklahoma Christian University prior to the conclusion of the student's courses.
    - Such assistance is categorized as private financial aid.
    - To facilitate this process, students must submit employer-provided records specifying the total aid amount and the projected payment date to the university.
- Employer Tuition Reimbursement
    - Under this arrangement, the employer covers the cost of tuition once the student has finished their course work.
    - To qualify for a payment deferment via employer reimbursement, students are required to provide approved documentation to Financial Services no later than the semester's first day.
    - **Documentation Requirements:** Students are encouraged to utilize the Employer Assistance Form, available at `www.oc.edu/forms`, which must include the employer's signature.

- Reimbursement Operation Rules
    - If an employer necessitates evidence of enrollment and associated fees, OC Student Financial Services will provide an invoice directly to them.
    - Payment delays are not permitted for students whose employers provide Tuition Assistance directly to the student; such individuals must follow the procedures described in Section III. Payment Arrangements.

F. Military Educational Funding Compliance

- Members of the military service are advised to consult with their counselor or Educational Services Office (ESO) through their respective Military Service branch before they enroll at OC.
- In accordance with Section 103 of the PL 115-407 Veterans Benefits and Transition Act of 2018, Oklahoma Christian University maintains compliance and ensures no policies conflict with 38 U.S. Code § 3679 (e).

G. IRS Form 1098-T Tax Filing Protocols

- In accordance with Internal Revenue Service (IRS) regulations, students commit to providing OKLAHOMA CHRISTIAN with their Taxpayer Identification Number (TIN) or Social Security number (SSN) for Form 1098-T reporting when requested.
- Students acknowledge responsibility for any IRS penalties incurred by OKLAHOMA CHRISTIAN due to their failure to provide a valid SSN or TIN.
- For students to obtain an electronic version of the annual 1098-T Tuition Statement, they must provide formal consent via the Student Account section of the MyOC portal.
- A physical copy of the form will be sent to the student's registered mailing address if electronic consent is not granted.