

**Student Account Holds**

**What is a hold**?

A hold is a red flag or block on your account that will prevent you from doing certain student actions, such as registering for classes, getting your diploma, or receiving financial aid. Holds are usually placed on student accounts by the Business Office, but may also be placed by the Office of Admission, the Registrar, or Wellness Center

**What is a financial hold?**

A financial hold means you have past due charges on your student account and will prevent you from registering for classes. It will also prevent you from receiving your diploma and your transcripts. If the balance due on your account exceeds $1,000 after the second week of the semester, a hold is placed on your account which is visible when you log into your student portal.

**Communication to Students**

Whenever a hold is placed on your account, you will be notified via your SMCM email, text message, and a Beacon alert. In addition, your advisor will be notified, and we will attempt to deliver a sealed notice to your residence hall.

**How do I remove a financial hold?**

Pay the past due charges on your account. If you are unable to do so, contact the Business Office right away, either in person (Glendening Hall, 1st floor) or by phone (240) 895-4306. The Business Office will work with you and/or your parents to develop a payment plan. After a payment plan has been created, you will be able to register for classes. If you do not adhere to the payment plan, the hold will be reinstated.

**Holds for Inactive Students**

Upon leaving the College, you are required to pay any outstanding balance on your student account. If you do not, the College is required by the State of Maryland to send your account to a collection agency.

**Hold Exceptions**

* Outside scholarships/third party benefits to be received, such as tuition waivers, GI/VA Benefits, 529 accounts, DORS, DC Tag (provided these benefits cover the outstanding balance).
* Financial aid verifications.
* SMCM athletic trips and study tour charges. These programs have their own payment schedule and are administered separately from normal student billing cycle.
* Payment plan agreements that are not in arrears or delinquent.
* The President or Vice President for Business/CFO may grant an exception, permitting a student to register. If granted, the reasons for granting a temporary lift of the hold will be documented.

**Returned Checks/ACH Payments**

A hold will be placed on your student account if your payment is returned due to insufficient funds. Contact the Business Office immediately to make payment.