

 CENTRAL MICHIGAN UNIVERSITY	BOOKSTORE CHARGING POLICY	
	• Retrieval Number:	XXXXX
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STUDENT ACCOUNT SERVICES AND UNIVERSITY BILLING

SUBJECT: STUDENT ACCOUNT CHARGING PRIVILEGES - BOOKSTORE

Central Michigan University (CMU) utilizes a centralized billing system that enables students, employees, businesses, and other account holders to be billed monthly for various university-approved charges. These charges are typically due on the first day of the following month.

CMU begins disbursing financial aid the weekend before classes start. To accommodate this timing, the university offers a delayed due date for tuition, fees, room, board, bookstore charges, and other approved expenses. This due date is set for the 1st of the month following the end of the semester's drop/add period, providing students with time for financial aid to be applied without incurring late fees during that period.

Charging Policy and Limits

To promote responsible account management and minimize the risk of excessive charges to CMU student accounts, the University has established the following limits and best practices regarding charging privileges at the CMU Bookstore.

- **Eligibility*** Enrolled students in good financial standing may charge books and supplies to their CMU account. Financial aid eligibility does not impact the established charging limits:
 - Up to **\$1000 per semester**

Computers and Other Technology* Students may charge up to \$2,000 for computers and other technology-related items (lifetime maximum – subject to exceptions). This is in addition to the \$1000 maximum indicated above.

Charging Deadlines To allow all charges to be billed and paid within the current semester, charging privileges are reduced to a maximum of \$200 (within the \$1000 limit) after the following dates:

- **Fall semester: October 31**
- **Spring semester: March 31**
- **Summer semester: June 30**

Faculty and Staff Charging Privileges

Currently employed faculty and staff are eligible for the same Bookstore charging privileges outlined above. Employment status is verified each semester through CMU's email exchange system. A valid CMU ID card must be presented at the time of purchase. Charging privileges will be restricted if there is a past due balance on the account using the parameters listed below.

Restrictions on Past Due Accounts and Prepayment Holds

- Charging privileges are suspended for students and employees listed as past due, have a prepayment hold, or on the permanent suspension list, as provided monthly by the Student Account Services and University Billing (SASUB) office.
- The Bookstore imports these holds into their system creating a bookstore hold allowing staff to see the hold during the charge processing.
- **Bookstore holds for financial reasons are only removed once the balance is paid in full.**
- Bookstore staff will verify if a hold has been cleared by viewing the account of the student or employee prior to allowing any charges to an account. SASUB staff **cannot** override bookstore holds but may notify the bookstore of additional funding to cover potential charges.

Exceptions

- Students with the bookstore hold **may be granted authorization** to charge **required classroom items** within the \$1000 semester limit.
- For other items such as **technology**, the bookstore will consult with SASUB to verify available aid. If no aid is available, the charge will be denied.
- Eligibility for exceptions is subject to a review of the student's account history, including any prior collections. **Students previously sent to external collections are not eligible for exceptions.**

***In alignment with the university's commitment to financial responsibility and student success, CMU reserves the right to limit charging privileges in cases of excessive or inappropriate use on accounts that are otherwise in good standing.**