

Student Web Invoice Statement – No More Paper Bills

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Abstract

In a continuing effort to take advantage of available technology and increase customer service, Georgia Institute of Technology created an electronic invoice statement to replace the old process of mailing paper bills to students.

A study revealed that approximately fifty (50%) percent of students who were mailed invoice statements (14,000 each semester) made adjustments to their schedules after bills were mailed resulting in changes to their invoice balance. The process was inefficient and set incorrect expectations for both the students and the parents.

Effective with the Fall Semester 2002, students log onto the GT Web Access System (Oscar) using their student id and PIN number at their convenience to get the most current information on their account. The student web invoice statement itemizes all fees, payments, financial aid/scholarships, tuition waivers as well as any estimated aid related to the student's account. Students can print their own invoices directly from the web and/or can email a copy to their parents or other interested parties.

The student web invoice also facilitates on-line payment options for credit cards. Approximately thirty-five (35%) percent of our students pay over the web using credit cards. The payments are authorized immediately and posted to their statements, instantaneously. In the near future we will be adding the option to pay by check over the web.

The feedback from our students has been very positive. The success of this incentive was also evidenced through the reduced number of telephone calls, increase in earlier payments, the decrease in number of incorrect payments and the cost savings from the elimination of printing and mailing the bills.

Introduction of the Organization

The Georgia Institute of Technology, also known as Georgia Tech, is one of the nation's leading research universities, providing a focused, technologically based education to nearly 17,000 undergraduate and graduate students. Georgia Tech has many nationally recognized programs, all top-ranked by peers and publications alike, and is ranked in the nation's top ten public universities by *U.S. News and World Report*. It offers degrees through the Colleges of Architecture, Engineering, Sciences, Computing, Management, and the Ivan Allen College of Liberal Arts. As a leading technological university, Georgia Tech has more than 50 interdisciplinary research centers that consistently contribute vital research and innovation to America's government, industry, and business.

Founded in 1885 to help build Georgia's technological infrastructure, Georgia Tech exceeded the expectations of its founders by becoming a multi-faceted research university that serves as a source of new technologies and a driver of economic development. With a clear vision of technology and leadership, the Institute provides a cutting edge education for the 21st century.

Statement of the Initiative

An evaluation of student records by the Bursar's Office revealed that approximately fifty (50%) percent of students made adjustments to their schedules after receiving a mailed invoice. These schedule adjustments resulted in changes to the student's invoice balance for about 8,000 students per semester. Mailing invoices to students was inefficient and established false expectations for both the students and the parents. Among the false expectations was that the paper invoice was final and registration complete. Also, at the time the invoices were mailed, any financial aid included on the invoice was estimated. This often caused problems because the actual amount disbursed could differ and result in additional charges to the student's account. There were also the postal system problems that prevented a number of bills from being received (especially during the holiday period). All of these problems resulted in incorrect and late payment of fees by students.

While many times we know it is the parents that are financing the student's education, it still remains the fact that the student is ultimately responsible for following the policies and procedures relating to payment of student fees. The Federal Privacy Act (FERPA) places limitations on communication with any party other than the student. There can be such a breakdown of communication between the student and parent in this regard from the point a paper invoice was received and the fee deadline is upon us. Therefore we communicated clearly to parents and students that it is the student's responsibility to make sure that all financial deadlines have been met. Shifting the emphasis of responsibility back to the student has improved communications between the parents and students as well as our office.

In a continuing effort to take advantage of the available technology and increase customer service to our students, Georgia Institute of Technology created a student invoice statement that can be assessed over the web to replace the old process of mailing paper bills to students.

Design

The goals for the information and design of the web-based student invoice statement were that it be accurate, easy to access and read, and updated immediately with any changes. The Bursar's Office worked with representatives from Auxiliary Services, Student Services, Enrollment Services, Graduate Studies Division, the student body, and Office of Information Technology to achieve these goals.

Georgia Tech uses SCT Banner for their student system. We also use several of the web components offered by SCT, which include modules for registration and fee payment. The web components as provided by the vendor are all written in Oracle PL/SQL. It was important to Georgia Tech that the design and functionality of the student invoice statement use standard Banner web functionality (i.e.: secured login features, user interface). Maintenance of package/procedure, menu and information text had to be done using the same tool provided by SCT to maintain the vendor-supplied web module. The application was written in PL/SQL. The standard SCT Banner logic (term-based) requires that once a student enters the website they must select a registration term. The student invoice statement contains all charges and payments that would affect their balance due. Therefore, any previous term balances or credits are displayed in summary on the student invoice statement. Next all the detail information on charges such as tuition, student fees, deposits, housing charges, meal plans, parking permits and miscellaneous charges are displayed. All financial aid, scholarships, fellowships, exemptions

and payment information are also available and reduce the balance due. If these funds have yet to be disbursed due to federal regulations (10 day rule), then the statement also includes a section of estimated disbursements of financial aid, scholarships and fellowships in an estimated format (authorizations and memos) and these amounts are used in the calculation of amount due.

Complete explanations of these estimates are available along with the actual disbursement dates.

Another section of the invoice includes future dated items or future term items that are not included in the calculation of the amount due. Such amounts include housing prepayments or future term payments. Although these amounts are not yet due, we wanted the students to have the information regarding the total of what is currently on their accounts. All of this information is updated immediately with any changes.

Ease of navigation was also a consideration. While we are constrained somewhat by SCT Banner Web configurations, we still had the ability to make sure that any of the information text and menu item names were self-explanatory. Further, because students are accustomed to registering over the web and accessing registration, we placed the menu item associated with the student invoice statement in this area for easy access. Also, it enabled a natural progression from registration to the student invoice statement and then to web payment options. Students can print their own invoices right from the web site or can easily email a copy of their invoice statement to their parents or other interested parties.

The web invoice also facilitates on-line payment options for credit card payments and electronic check payments.

Implementation

Rollout of the student web invoice statement was planned for Fall 2002 semester.

Announcements of this initiative were placed in the campus newspapers, on campus websites and on the actual SCT Banner registration website. A special mailing was sent to the billing address of any student who had registered in the preceding academic year and information was also included in the summer term invoices. An "Estimated Student Invoice" will still be mailed to incoming students (freshmen and transfer students) prior to their first term. This mailing includes explanations of what to expect in future terms as it relates to their student web invoice statement and the fact that this will be the last paper bill they will receive. In addition, the Bursar's Office continues to correspond to all students concerning their student invoice statement through routine email notices.

Benefits

Students now have access 24/7 to current information that is updated in real time. Both charges and payments appear on the student web invoice instantly. This has decreased the number of telephone inquires to the Bursar's Office requesting clarification on the status of a student's account. It has also increased the number and amount of payments that are made in a more timely manner. Further, the accuracy and timeliness of the bill has resulted in a 20% reduction in the number of transactions. More students have taken advantage of the web payment system while they were viewing their invoice statements thus reducing the number of payments that must be keyed by hand at the Bursar's Office by 20%.

The Institute also saves approximately \$25,000 annually in printing and mailing costs by providing this information over the web.

Retrospect

As we are working with our portal partner, we are reviewing the possibility of allowing students to grant parents and other interested parties access to certain information in Banner. This would allow these parties to have an identification number and personal identification number which would allow them to view certain information in Banner such as the student invoice statement. Currently, if a student wants another party to view this information they must use the student identification number and PIN.

We have been working closely with SCT on designing our modifications so that they may be used eventually by SCT in Banner baseline. This is more attractive to SCT when there is flexibility of rules since, often times, one business practice does not fit the needs of all schools. We are working on enhancing this feature to include a rules table where such flexibility could exist. This might include the ability to have “authorized financial aid or memos” reduce the amount due or just show as estimated and not reduce the amount due. Some schools may not want to show future term items or deposits so the option to include or not include these would be maintained on this rules table. This would allow schools to customize the student web invoice to meet their business practices and customer service needs.