

## **San Mateo County Community College District District Instructional Technology Council**

### **Loan-to-Own Computer Program Q & A**

**REVISED February 2006**

#### ***Why was the Loan-to-Own created?***

The Loan-to-Own Computer program was approved by the Board of Trustees as one means of encouraging faculty and staff to increase their understanding of how computers can enhance the educational environment of the District and was developed by the District Instructional Technology Council (DITC) working with the Centers for Teaching and Learning (CTL) and the college bookstores. It is designed to support the District's interest in expanding the use of personal computers as part of the educational experience for students.

#### ***What are the benefits of the program?***

Eligible participants may purchase a computer and related peripherals from the college bookstore with an interest free-loan that can be paid back via monthly payroll deduction over a two- or three-year period, depending on the amount of the loan.

#### ***Who is eligible to participate in the program?***

- Contract faculty who have been employed in the District for a minimum of one (1) semester
- Adjunct faculty who have been continuously employed for a minimum of three (3) years (six (6) semesters)
- Regular classified staff who are benefits eligible and who have been employed in the District for a minimum of six (6) months
- Supervisors and managers who have been employed in the District for a minimum of six (6) months
- An employee who currently has a federally mandated or state mandated wage garnishment is ineligible and an employee who is currently under progressive disciplinary action is ineligible

#### ***What kind of electronic equipment can I buy?***

You may select from

- Macintosh desktops & notebooks
- Dell desktops & notebooks,
- PDA,
- Digital Cameras,
- printers,
- software,

Other related desktop and notebook accessories, such as portable music and video devices.

#### ***When can I purchase a computer?***

The Bookstore staff will contact Human Resources on your behalf for approval to process your Loan to Own. Then if approved for participation in the program, the participant should consult with the campus CTL Coordinator. The only time that an employee cannot participate in the program is during the first two weeks of a semester or if the allotted funds have exceeded the program's spending limit.

## LOAN TO OWN COMPUTER PROGRAM INSTRUCTIONS & Q&A

### *Where can I purchase a computer?*

Contact your college bookstore to arrange for the loan and make the purchase. To qualify for this program, all computer equipment, printers, and software must be purchased through your college bookstore. Purchases from other computer or software vendors are not eligible for the program.

### *When can I expect delivery?*

Most of the computers purchased through this program are “built to order” which means the manufacturer does not carry inventory for immediate delivery. While there is no guarantee of a delivery date, in general you can expect to receive your computer 1 to 2 weeks after the order is placed by the bookstore. Some items are readily available and will be built and shipped right away. Some items can be in high demand or parts are out-of-stock at the manufacturer and the delay in shipping can be of varied time lengths.

### *How can I take advantage of the program?*

The Bookstore staff will contact Human Resources on your behalf for approval to process your Loan to Own.

### *How much can I borrow?*

The amount borrowed depends on the cost to you of the computer, peripherals and software you select. Eligible staff and contract faculty may borrow up to \$4,000 for the purchase of eligible computer hardware, peripherals and software. Amounts borrowed must be paid back over a two-year period or less. The length of the loan must be determined when the agreement is finalized. There is no penalty for early payoff. Employees may choose to use the loan for part of the purchase and pay the balance by cash, check or credit card.

### *How much will it cost me?*

Payment will occur via automatic payroll deduction from your monthly paycheck. To estimate the amount of payroll deduction, divide the final purchase price, including software and tax, by the number of pay periods. For most faculty members, there are ten (10) pay periods a year. For classified staff there are twelve (12) pay periods per year. The college bookstore will calculate the total amount of the purchase with tax added and give you a payment schedule when the loan agreement is signed. Note: Bookstore gives an excellent spreadsheet summary of those payments. You should note this spreadsheet. An example attached might be useful.

If the amount cannot be divided into equal paycheck deductions, you will be requested to pay the odd amount to make the contract payable in equal monthly deductions. This amount typically is less than one dollar (\$1.00).

If for whatever reason, you leave the District, or the District terminates your employment, the **balance of the loan becomes due and payable**. If the loan is not paid in full or if payment arrangements have not been requested by you in writing and agreed to by the District within 90 days of your last day worked, interest will begin to accrue at the prevailing market rate on the 91<sup>st</sup> day and will accrue until the total amount of the loan has been repaid. The District may contract with a collection agency if this payment obligation exceeds six months overdue,

### *Where do I get service?*

Software – Speak either with the campus CTL Coordinator or the software manufacturer.

Hardware – Speak with Apple (1-800-SOS-APPL); Dell (1-800-967-4970)

Refer to the warranty to locate the phone numbers to be called for assistance.

## LOAN TO OWN COMPUTER PROGRAM INSTRUCTIONS & Q&A

### ***Can I return my computer or software?***

Once the order is placed with the bookstore the computer is considered sold. Due to special contract and price arrangements with Dell and Apple there can be no cancellations, refunds or exchanges. If a part is thought to be defective, you must contact the phone number for warranty coverage.

Once a software package is opened there can be no refunds or exchanges and in some instances no cancellations. If the software is thought to be defective contact the bookstore for assistance with how to get an exact replacement copy.

### ***Why was the program initiated?***

The Board of Trustees is very interested in providing individual computers and electronic devices for all employees in order to provide an enhanced computing environment in the workplace for the benefit of students. This program is one way of encouraging increased use of expanded use of digital and electronic equipment, including computers by faculty and staff.

### ***How is the program being funded?***

The Bookstores are providing an initial outlay of \$200,000, which will be used for loans to participants. These funds will create a revolving account that can be used for additional loans as the early loans begin to be paid-back. The Bookstores will be reimbursed for limited expenses, including lost interest, from the District general fund.

### ***Where do I go to get help with system configurations?***

Help with configuring your computer system is available on Apple's website, Dell's website, your campus CTL or the bookstore's computer department.

### ***Where do I go after I decide on my computer's configuration?***

After you have decided on your computer's configuration, please bring or email your configuration to the appropriate person at your campus bookstore; Kevin Chak ([chak@smccd.edu](mailto:chak@smccd.edu)) for Skyline, Munendra Sharma ([sharma@smccd.edu](mailto:sharma@smccd.edu)) for CSM, and Jai Kumar ([kumar@smccd.edu](mailto:kumar@smccd.edu)) for Cañada.

### ***Where do I get additional information?***

Contact Kevin Chak ([chak@smccd.edu](mailto:chak@smccd.edu) or ext. 4449) for Skyline, Munendra Sharma ([sharma@smccd.edu](mailto:sharma@smccd.edu) or ext. 6369) for CSM, and Jai Kumar ([kumar@smccd.edu](mailto:kumar@smccd.edu) or ext. 3199) for Cañada. In addition, information about the program, including a list of computers, is available via the bookstore web pages: [www.smccd.net/bookstore](http://www.smccd.net/bookstore) - select your campus bookstore, select computers, etc.

Please, verify that you have received the Loan-to-Own Q & A information by signing on the next page and giving it to the CTL Coordinator.

**San Mateo County Community College District  
District Instructional Technology Council**

**Loan-to-Own Computer Program Q & A**

I have read and understand the above Q & A's \_\_\_\_\_  
(Date) (Signature)