

CURRY COLLEGE



Student Account and Billing Information

2016-2017

CURRY COLLEGE
Office of Student Financial Services



We are providing you with this brochure to assist you in remaining in good financial standing with the College. It provides information regarding your tuition account as well as your rights and responsibilities about your financial matters. Please do not hesitate to contact the Office of Student Financial Services if you have any questions or concerns at 617-333-2354.

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Good Financial Standing

All tuition and fees are payable on the date specified on the bill prior to the opening of each semester. Any student who fails to settle all outstanding balances may not check in at the start of the semester nor depart for study abroad/exchange programs, register for or attend classes, participate in student activities including athletics, utilize campus facilities such as the Fitness Center, be provided transcript service, receive grade reports, or be granted a degree. The student is responsible for any costs incurred by the College in collecting past due balances. Students must be in Good Financial Standing in order to participate in all Curry College programs and activities included but not limited to participation as an athlete, resident assistant, student government leader, and club member. To be in Good Financial Standing, a student must have settled their student account currently due. A student's account is considered "settled" when it is either paid or covered by one of the following:

- Pending financial aid, including alternative loans, with no outstanding paperwork or other issues remaining. Funds must be approved by the lender to be disbursed at a specific future date.
- A current and up-to-date payment plan established through Curry's third-party servicer, Tuition Management Systems (TMS) which allows for payments to be spread over the course of the academic year.

Student Account

Your student account is a cumulative balance which includes all of the charges and credits applied to your account during your enrollment at Curry College. Some examples include, but are not limited to: tuition and fees, housing and meals, financial aid credits and adjustments, payments made to your account. This account becomes a part of your permanent information file and remains after you graduate or cease to be enrolled.

Billing Information

A billing statement will be mailed to the address that you have provided to Curry as your billing address. If you have not provided us with a billing address, we will use the address specified as your permanent address. It is the student's responsibility to notify the Registrar's office promptly of any change in address. Bills will be mailed every 30 days, unless there is no amount due and all pending items have cleared.

Students can view their current bill online by logging into their myCurry account online through the portal at curry.edu. New transactions may take up to 24 hours to appear online.

Over 18 credits

Students who enroll in credits that exceed 18 will be charged per credit for the overage once the add/drop period is completed.

Student Health Insurance

Massachusetts Law requires that every full-time and part-time student enrolled in an institution of higher learning in Massachusetts participate in a Student Health Insurance Program (SHIP) or in a health benefit plan with comparable coverage. A part-time student is defined as a student participating in at least 75% of the full-time curriculum.

As a result, full-time and part-time enrolled students are automatically billed for individual membership in the Curry College sponsored student health insurance plan. The plan is serviced by University Health Plans, Inc. The plan brochure is available online at universityhealthplans.com; select Curry College.

Students must pay for the plan unless they show proof of comparable U.S based coverage in a Student Health Insurance Program. Students may provide such proof of coverage by completing a Student Health Insurance Waiver Form online at universityhealthplans.com as soon as possible but no later than September 15. A Student Health Insurance Waiver Form must be completed each academic year. Waivers received after the published deadline will not be accepted.

Instructions for Waiving the Student Health Insurance Payment

Log onto universityhealthplans.com

- Click on "Curry College"
- Click on "Waiver Form"
- Fill in all the required information— if any information is missing your waiver will not be accepted.
- Submit the Waiver Form. Shortly thereafter, you will receive a response indicating whether your form was submitted successfully. Print the confirmation for your records.
- Curry College will be notified electronically that the Student Health Insurance Waiver has been completed.

Please allow 48 business hours for the credit to appear on your student account.

Please note:

- Out of State Health Maintenance Organizations (HMOs), Exclusive Provider Organization (EPOs) and Out-of-State Medicaid Programs generally have a limited network of providers and do not provide coverage for non-emergency care in the local area surrounding Curry College.
- Travel medical insurance plans and international insurance plans will not be accepted for the 2016-2017 academic year.

Pending Financial Aid Payments

Students must complete and return all additional documentation, verification, corrections and/or new information requested by Curry's Office of Student Financial Services or the outside agency to which an application was submitted. Financial aid awards will

not be credited to a student account if any paperwork is missing. If paperwork remains outstanding, the financial aid may be forfeited and the student will remain responsible to pay any amounts that would have been covered by the financial aid.

FERPA

The Family Education Rights and Privacy Act (FERPA) is a Federal Law that protects the privacy of student education, financial and academic records. For the student's protection, FERPA limits the release of student record information without the student's consent. If the student would like to allow the Office of Student Financial Services to share financial information (billing, financial aid application and award records) with a person other than themselves, including the bill payor, please have the student request this through the family portal.

The Family Portal allows deposited or enrolled students to provide family members access to campus wide resources (i.e. tutoring, writing center, Curry van schedule, etc.) and specific personal information about their student, as allowed by the student. The student decides on who to give access to and what each family member has access to view (i.e. schedules, grades, financial aid, billing statements).

The student can request an account for family members by:

- Logging into myCurry portal
- Click on the "myInfo" tab
- Click on the "myFamily" access link

A student can select who, if anyone, they wish to provide access to see their financial matters on line or discuss with a representative of the Office of Student Financial services by changing the family member's access from "no" to "yes" for each individual family member. Note: you can change access rights at any time by returning to the myFamily access link

Settling Your Student Account

There are a number of options available to finance a Curry College education. You may use any one or a combination of the options below to help you settle your tuition account.

1. **One Time Payment** – Make a one-time payment online at curry.afford.com/paynow. Curry College has partnered with Tuition Management Systems (TMS) to process checking and savings transactions and accepts credit/debit card payments online. Simply log onto TMS' secure website at any time to make an online payment. Students can also access TMS' Payment Gateway directly from their online bill through their myCurry account. Please note: Credit and debit card transactions will have a service fee applied. A transfer payment from a bank checking or savings account will not incur a service fee.

Personal Check, Money Order, Traveler's Check

You can make a direct payment to Curry College. Please make checks payable to Curry College and mail to Curry College, Attn: Student Financial Services, 1071 Blue Hill Avenue, Milton, MA 02186.

Be sure to include the student's name and Curry College identification number on the front of each check.

2. **TMS Payment Plan** – Spread payment of the annual college costs over a manageable period of time rather than make lump sum payments each semester. Families may also elect to break up the cost of the entire year into installments using the Tuition Management Services (TMS) payment plan. Payments may be made for the entire year on an interest-free, 12 or 10 month payment plan. There is a \$55 enrollment fee for both the 12 and 10 month plans. Twelve month plans begin on May 1 and end on April 1. The 10 month plan begins on July 1 and ends on April 1. We also offer a single semester plan for an enrollment fee of \$35 in which half the yearly cost is paid to TMS in five installments. For the single semester payment plan, the Fall semester plan begins on July 1 and ends on November 1 and the Spring semester plan begins on December 1 and ends on April 1. For information about how to enroll in either plan, please contact TMS at curry.afford.com or by telephone at (888) 216-4258. Monthly payment plan payments can only be made by check or money order. In addition, automatic monthly payments can be made directly from your checking or statement savings account.
3. **Alternative Loan Programs** – borrowing from your lender of choice. The Office of Student Financial Services will work with students and their families to assist them in determining the best options. For more detailed information on available options, please review the Curry College Resources for Alternative Financing brochure available on line at curry.edu/financingoptions.

Many families supplement their college financing plan with private educational loans. Private loans are available from a variety of sources and provide additional funding when the other types of aid do not cover costs. These loans are not guaranteed by the federal government but by private financial institutions. Interest rates on these loans are typically higher than Federal Direct Loans but lower than personal loans. Student borrowers will need a credit-worthy co-signer to borrow from these loan programs.

Federal Loans

If you have been awarded a Federal Direct Stafford Loan or your parent applied for a Federal Direct PLUS Loan, the

semester loan amount will appear on your bill as a “pending item” and will be deducted from the amount due until it is disbursed after the add/drop period of the semester.

If you have been awarded a Federal Direct Loan but the loan amount does not appear on your bill as a credit or pending item, it may indicate that certain requirements for the loan have not been completed; students should check their award status using their myCurry account and going to the Finance tab.

Outside Scholarships

You may use outside scholarships that will be paid directly to the college, to settle your student account if you provide a copy of the award letter from the agency to the Office of Student Financial Services. Outside scholarships are divided equally between the fall and spring semester unless the scholarship letter states otherwise.

Late Fees

Accounts not settled in full by the due date, as described under “good financial standing,” are subject to a late fee each semester.

Mandatory Fees Explained*

Student Activity Fee – This fee is to provide partial funding for student activities including the student newspaper, various clubs and organizations, lecture and artist programs, the cost of student government, and a variety of other social, cultural, and recreational programs. The fee is payable by all students and collected by the College for the student body.

Student Center Fee – The Student Center includes a fitness center, a gymnasium, multiple lounges and gathering spaces, game room, an expanded food service facility, a chapel and meetings rooms. The Student Center fee is designed to partially fund its operating costs.

Student Athletic Fee – This fee has been established by the students to help support the diversity of athletic opportunities at the College.

Health Clinic Fee – The College maintains a free outpatient clinic, staffed by nurse practitioners, a registered nurse and a consulting physician. All full-time students who carry at least 12 credits are eligible to use Health Services. This fee covers part of the cost of providing the Health Services at the College.

Technology Fee – The technology fee is to partially fund Curry College’s efforts to provide students with the best possible technology including access to the internet, computer labs, software applications and networking equipment.

* **Mandatory fees are charged once per year and are required of all students.**

Orientation Fee – An orientation fee is required of all new students to cover the cost of the orientation program, including room and board for the period.

Tuition Insurance

Each year thousands of college students are unable to complete classes for the semester due to unforeseen medical issues such as illness, accidents, or mental health related issues. Unfortunately, in many cases these families are unable to recoup all of their tuition dollars. At Curry College, depending on the timing of the withdrawal, there may be circumstances where you may not be eligible to receive a refund of all of your tuition and fees. We understand that these types of situations can be a financial hardship for many families. Therefore, we are pleased to make available the Tuition Refund Insurance plan.

Tuition Refund Insurance can help refund your tuition, fees, and room/board charges, up to the policy limits, if you are unable to complete the semester due to a covered medical reason such as an illness, accident, or mental health issue. This insurance program complements and enhances our school’s refund policy and we believe families will benefit from this added protection. Visit gradguard.com/curry for more information.

To Notify Us About Errors on Your Student Account

If you believe your bill contains an error or you wish to dispute any item contained on it, describe the nature of your dispute in writing and mail it to Curry College, Attn: Student Financial Services, 1071 Blue Hill Avenue, Milton, MA 02186 or email to studentaccounts@curry.edu. Contact us in writing as soon as possible to preserve your rights. We must hear from you in writing no later than 30 days from the time that we sent you the first bill on which the error or problem occurred. Please provide the following information in your letter:

- 1) Your name and student ID number
- 2) The dollar amount of the suspected error
- 3) Describe the error in as much detail as you can, explaining why you believe there is an error

After we receive your written notice, we will acknowledge your letter within seven days. Within 14 days from the receipt of your letter, we will either correct the error, or explain our findings to you.

Credit Balances and Refunds

If your cash payments and financial aid, including any disbursements of Federal Title IV funds such as Federal Pell Grants or Federal Direct Loans, create a credit balance on your student account, we will retain these credits on your student account to be used against the charges of future terms of enrollment, only if you complete a Credit Balance Authorization Form (CBA Form). Otherwise, a student refund check, made payable to the student, will be mailed to your permanent address according to the timeframe established by the federal government.

Student Refund Checks

You may request a student refund check for any portion of any credit balance on your student account even if you have filed a CBA Form (see “credit balances” as stated previously). Refund checks will only be issued for actual credit balances and will not be issued based on “pending” payments. Student refund checks normally require approximately two weeks to process. All student refund checks will be made payable to the student. Students may request the refund online through their myCurry account on the portal:

- Once logged in go to the finances tab
- Click on refund request

We will mail your check to your permanent address or you may request to pick it up. Please be aware that institutional based funds will not post to your student account until approximately one week after that semester’s Add/Drop deadline. Refer to the Academic Calendar for Add/Drop dates.

Bookstore Vouchers

You may request a Bookstore Voucher up to the amount of your expected credit balance, including pending financial aid payments. However, pending TMS monthly payment plan payments will not be considered for this purpose. The vouchers may be used to purchase textbooks in the Campus Bookstore. All vouchers expire 30 days from the date of issue. Unused voucher amounts will be returned to your student account within 60 days of their expiration date. Students must have a Credit Balance Authorization Form (CBA) on file to be eligible for a voucher. You may request a bookstore voucher online through your myCurry account under the finances tab.

Frequently Asked Questions

1. What are my options to pay the balance?

A. One-time payment – Payment may be made online at curry.afford.com/paynow or mailed to:
Curry College, Attn: Student Financial Services
1071 Blue Hill Ave., Milton, MA 02186

B. Payment Plan – you may set up an interest free payment plan for the full year balance over 12 or 10 months. The cost is \$55.00 to enroll for the year and there is no interest. To establish the payment plan, log onto curry.afford.com. You can also set up the payment plan per semester for a cost of \$35.00 each semester. We strongly urge you to set the payment plan up for the full year to take advantage of the reduced enrollment fee cost.

C. Alternative loans – borrowing from your lender of choice. The Office of Student Financial Services will work with students and their families to assist them in determining the best options. For more detailed information on each option, please review the Curry College Resources for Alternative Financing brochure available on line at curry.edu/financingoptions.

2. Am I required to take the College’s Health Insurance?

Massachusetts State Law requires that students have health insurance coverage. If you are covered under a U.S. based comprehensive plan, then you may be entitled to waive the university health insurance plan.

3. How do I waive the health insurance fee?

As long as a student is covered under another U.S.-based health insurance plan, the cost of the College plan can be waived on-line at universityhealthplans.com. The cost will be removed from your account within 48 business hours after the waiver has been completed. The waiver must be completed by the deadline to have this fee removed.

4. If I have a credit on my account, how do I request a refund check?

Once you have a credit balance on your account, you may request a refund. You can request the refund online through their myCurry account on the portal under the finances tab.

5. How do I request money for books?

If you are receiving financial aid and are expecting a credit balance on your account once all financial aid is paid to your account, you may request a Bookstore Voucher online through your mycurry account on the portal under the finances tab. You may request up to the amount of your expected credit balance. However, pending TMS monthly payment plan payments will not be considered for this purpose.

6. I was charged for a variety of fees, what are these and do I have to pay them?

Yes, all students are charged mandatory fees once each year and the fees cannot be waived: Student Activity Fee, Student Center Fee, Student Athletic Fee, Health Clinic Fee, and a Technology Fee. New students are also billed an Orientation Fee.

7. How can I change my meal plan?

To make a change to your meal plan, log onto your myCurry account then click on the myCampus tab and then meal plan changes. There you can choose to increase or decrease your meal plan.

8. How can I make a change to my campus housing?

If at any time a student wishes to terminate the housing agreement, the student must submit a request to do so in writing to the Residence Life & Housing. You may send an email to Residence Life & Housing at reslife@curry.edu. If the College approves the request, the student will be charged the prorated amount outlined in the Room and Board Agreement, based on the date the student vacates his/her residence hall space, and a Room and Board Termination Fee. For additional information go to the Residential Life website curry.edu/campus-life.

TUITION CALCULATOR

A. EXPENSES

Fall

Spring

Total for the year

Tuition per semester

\$17,870.00 per semester up to 18 credits

\$1,192.00 per credit over 18 credits

Housing per semester

\$4,015.00 - Standard Double

\$5,110.00 - Standard Single

\$4,425.00 - 886 BHR Double

\$5,510.00 - 886 BHR Single

\$4,545.00 - Suites - Double

\$5,105.00 - SCHR Multiple

\$6,195.00 - SCHR Single

\$4,765.00 - Bell Hall- Multiple

\$5,855.00 - Bell Hall - Single

Meal Plan per semester

\$3,470.00 - A. 17 Meals/Week

\$3,140.00 - B. 14 Meals/Week

\$2,390.00 - C. 10 Meals/Week

FEES – assessed one time annually in fall or spring for new entering students

\$1,765.00 - Fees

\$330.00 - orientation fee (new students only)

PAL Fees – per semester

\$3,470.00 - PAL Fee (Credit Bearing)

\$3,390.00 - PAL Fee (Non Credit Bearing)

\$1,825.00 - PAL Fee (Supportive Fee)

Health Insurance

\$2,609.00 for the year

\$1,521.00 for spring only

TOTAL EXPENSES

B. DEDUCTIONS

Enter deductions from the financial aid award letter. Do not include workstudy.

Total of all Grants/Scholarships

Total Loans

Deposits/Payments

Payment Plan

TOTAL DEDUCTIONS

C. ESTIMATED BALANCE

Subtract total deductions (B) from total expenses (A)

Balance for Fall

Balance for Spring

Balance for the year

**3 DIFFERENT OPTIONS
FOR PAYMENT ARE:**

1. Payment in full – curry.afford.com/paynow
2. Payment plan – curry.afford.com
3. Alternative financing – curry.edu/financingoptions



CURRY COLLEGE

Office of Student Financial Services

1071 Blue Hill Avenue, Milton, MA 02186

Ph: 617-333-2354 M-F 8:30 A.M. - 4:30 P.M.

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