

A background image of a university campus with a paved walkway, trees, and buildings. Students are seen walking on the path.

STUDENT BILLING INFORMATION / 2019–2020 FINANCIAL SERVICES

Managing your college finances

Whether you're navigating college costs on your own or with a parent, Calvin Financial Services is ready to help. As a college student, you are responsible for coordinating the payment of your accounts. This can sound daunting, but with the detailed information found here and Calvin's accessible payment plans, you can be successful.

TIP: If you'd like your parents to view your billing statements or make payments on your behalf, you must add them as authorized users to your student account at calvin.edu/students. This step is required by the Family Educational Rights and Privacy Act (FERPA), even if your parents are paying your bills. Our Financial Services team is happy to discuss financial issues with parents who have been added as authorized users by their students. See the Parents and Family section for detailed instructions.

Your billing statements

1. Tuition, Room, and Board

The **Tuition, Room, and Board Statement** includes charges for tuition, room, board, course-related fees, and off-campus semester program charges. Payment is due based on the payment plan you choose.

2. Miscellaneous Charges

The **Miscellaneous Statement** includes campus store purchases, block meal plans, parking violations, health care charges, and other non-tuition related fees. All off-campus interim program charges are posted to the Miscellaneous Statement. Payment of this statement is due in full on the first of each month.

Billing statements are available approximately two weeks prior to each due date in the **Student Billing and Payment Center** online. The first fall statement will be available on August 9.

Making payments

Calvin accepts payments by check, cash, or money order. You can also pay by credit card or through your bank via our secure payment portal, CashNet. There is a 2.75 percent fee for credit card payments.

One-time payments:

- Go to calvin.edu/financialservices
- Select Make a Payment
- No login is required, but you will need the student ID# and birthdate.

Payment Center:

- Go to calvin.edu/financialservices
- Select Student Billing and Payment Center
- Login using your Calvin credentials

Mailed payments:

- Mail to the address on the billing statement
- Include the student ID#
- Indicate whether the payment is for Tuition, Room, and Board, Miscellaneous Charges, or an Enrollment Deposit.

Parents and Family

Students may set parents or guardians as authorized users on their accounts. This will enable parents to view statements, securely store banking information, make payments, and have access to payment history.

Access the parent portal:

- Go to calvin.edu/financialservices
- Select "Student Billing & Payment Center"
- Login using your authorized user credentials

Set up an authorized user:

- Go to Student Resources at calvin.edu/students
- Under Accounts and Finances, select "Student Billing & Payment Center"
- Login using your Calvin credentials
- Go to Authorized User Information
- Select "Add New"
- Complete the form to set up a new authorized payee. Check "Yes" under the prompt, "Should this user be able to... Log in"

After submitting this form, the new user will receive an email containing their username/Parent PIN and temporary password.

Calvin Payment Plans

Calvin is introducing new payment plans starting with the Fall 2019 semester. These plans allow students (and parents) to choose a payment schedule that works best for you.

1. **Pay in full each semester**, with no additional fee
Due Dates: August 29 and January 5
2. **Two payments per semester.***
Fall Due Dates: September 5 and November 1
Spring Due Dates: January 5 and March 1
3. **Four payments per semester.***
Fall Due Dates: September 5, October 1, November 1, and December 1
Spring Due Dates: January 5, February 1, March 1, and April 1

*There is a \$60 non-refundable fee per semester for these payment plans.

Choose your Calvin Payment Plan:

Paying in full each semester? No further action is needed. Paying in full will be the default payment plan unless a payment plan is selected.

Prefer the two- or four-payment plan?

- Go to Student Resources at calvin.edu/students
- Under Accounts and Finances, select "Student Billing & Payment Center"
- Login using your Calvin credentials
- Pay the fall semester's payment plan fee of \$60 (The \$60 spring semester fee will be billed to your Miscellaneous Statement in December, and is due January 5.)

Detailed instructions for selecting a payment plan will be emailed to students multiple times this summer.

International Payment Options

Calvin has partnered with **Flywire** to streamline the process of international payments. Flywire allows you to pay securely from any country and any bank, generally in your home currency. With Flywire you can track your payments from start to finish, save on bank fees and exchange rates, and use their multilingual customer support team for any questions, day or night.

Canadian Payment Options

Flywire also has online bill payment agreements with Bank of Montreal, RBC, and TD Canada Trust.

Students and their families are encouraged to look for the payment option that best fits their needs.

Using Flywire:

- Go to calvin.flywire.com
- Type in the U.S. dollar amount that you intend to pay and select the country you are paying from
- Choose the account where the payment should be directed (i.e. Tuition/Room/Board, Miscellaneous Charges, or Enrollment Deposit.)

Questions? flywire.com/help

Account Delinquency

If any payment is more than five days late, the account will be charged a fee equal to one percent of the past due amount.

Students with past due balances will have a Financial Services **hold** placed on their account. This hold prevents students from receiving or sending transcripts, registering for future courses, charging items at the Campus Store, and checking out materials from the library.

Check for holds:

- Go to Student Resources at calvin.edu/students
- Under Accounts and Finances, select "Recent Account History"
- View hold status and current account balances

Returned Checks

A fee will be charged to the student's account for each paper or electronic check returned for any reason. A late payment fee may also be charged. All paper checks are automatically re-deposited unless prohibited by the payer's bank.

Additional Information

For more information about tuition and fees, refunds, tuition gift certificates, or tax information, please visit our website at calvin.edu/financialservices.



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