Managing your College Finances

• Students are responsible for coordinating the payment of their accounts.
• Students should contact the Financial Services Office with any difficulties meeting a due date.
• Students should sign up their parents/guardians on the Calvin Portal to receive emailed statements.
• Calvin College is governed by FERPA, which requires students to grant permission to the college to discuss accounts with their parent. Financial Services is happy to discuss financial issues with parents who have been signed up to receive emailed statements by their students.
• Students are responsible for submitting financial aid forms prior to the start of the year to the Financial Aid Office.

Tuition, Room and Board Statement
The Tuition, Room, and Board Statement includes charges for tuition, room, board, course-related fees and off-campus semester program charges.

Payment Details
There are three due dates each semester. To calculate the amount due we take the semester’s tuition, room and board charges less financial aid and divide by three. Statements will show the minimum amount due and account balance. Students have the option of paying for the semester in full or paying the minimum amount due. Due dates are noted below.

Statement of Fees and Miscellaneous Charges
The Statement of Fees and Miscellaneous Charges includes campus store purchases, parking violations, health care charges, dining service fees from Johnny’s or the Fish House and other non-tuition related fees. All off-campus interim program trip charges are posted to the Statement of Fees and Miscellaneous Charges. Payment of the Statement of Fees and Miscellaneous Charges is due in full on the 1st of each month.

Things to Remember
To make a payment on behalf of a student using the online payment tools located on the Financial Services website calvin.edu/financial services the Calvin College ID# and birthdate of that student will be needed.

To aid in posting mailed payments accurately it is helpful to have the student id# noted on the check as well as indicating whether the payment is intended for the Tuition, Room and Board Account or the Miscellaneous Charges Account.

Payment Due Dates

<table>
<thead>
<tr>
<th>Semester</th>
<th>Due Dates</th>
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<tbody>
<tr>
<td>Fall Semester 2017</td>
<td>Payment 1: September 1</td>
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<td>Payment 2: October 1</td>
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<td>Payment 3: November 1</td>
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<td>Payment 4: December 1</td>
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<tr>
<td>Spring Semester 2018</td>
<td>Payment 1: January 1</td>
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<td></td>
<td>Payment 2: February 1</td>
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<td>Payment 3: March 1</td>
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<td>Payment 4: April 1</td>
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Making Payments
Calvin will accept payments for both types of statements by check, cash, money order or electronic check. The electronic check payment can be made from the Financial Services homepage found at calvin.edu/financialservices. Payments by credit card are not accepted.

When mailing payments to the Financial Services Office please use the address on the billing statement.

Electronic Statements
All Tuition, Room, and Board Statements and all Statements of Fees and Miscellaneous Charges are available to students on Calvin Portal. Accessing these accounts is easy!

- Under the Services drop down list click on Student Accounts & Finances
- Click on My Statements, and choose the statement you wish to view.

The statements will be available to the student approximately three weeks prior to each due date.

Students may give permission for others to regularly receive electronic copies of the Tuition and/or Miscellaneous statements through Calvin’s E-Statement Subscription service.

E-Statement subscriptions can be set up by the student in Calvin Portal. Under Student Accounts & Finances simply click on E-Statement Subscription and type in the email address to which you want the statement sent then click on the submit button.

Each time a new statement is generated, a courtesy copy is then sent via email to the list of subscribers designated by the student.

E-Statement copies will continue to be sent each statement period until the student removes the subscriber from the service.

*Tips for using Portal for Financial Services tools:
- Use Internet Explorer if you are having trouble.
- Disable pop-up blockers to view statement details.

Additional Information
For more information about tuition and fees, refunding tuition and financial aid, tuition gift certificates, or tax information please visit our website at calvin.edu/financialservices

International Payment Options
Calvin College has partnered with Flywire in order to streamline the process of international payments. Flywire allows you to pay securely from any country and any bank, generally in your home currency. By making your payment with Flywire you can:

- Track your payments from start to finish
- Save on bank fees and exchange rates
- Contact their multilingual customer support team with any questions, day or night

To get started, go to: calvin.flywire.com to begin the payment process. If you have questions about making an international payment, visit flywire.com/help.

Canadian Payment Options
Flywire currently has online bill payment agreements with Bank of Montreal, RBC and TD Canada Trust.

The College accepts payments made in $US funds either by check or cash money order.

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

How it Works
Access the Flywire site through a link on the Calvin College website. Look for Calvin College’s logo on the top left of the page.

Type in the US dollar payment amount that you intend to pay, then select the country you are paying from. Once you set up an account for yourself and initiate the payment you will be able to choose where the payment should be directed, i.e. the Tuition, Miscellaneous account or enrollment deposit for incoming students. The US dollar amount is then converted to and displayed in the local currency, which needs to be transferred to Flywire. The types of transfers available will depend on the country from which the payment is being made.

Account Delinquency
If any payment is more than 5 days late, the account will be charged a fee equal to 1% 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 sending transcripts to other educational institutions. The hold will also prevent
them from registering for future courses, charging items at the Campus Store, checking out materials from the library, and receiving academic transcripts.

A hold status can be viewed by the student on their Calvin Portal account

- Under the Services drop down list click on Student Accounts & Finances
- Click on Recent Account Activity to see account Hold Status and current account balances

**Returned Checks**

A fee will be charged to the student’s account for each paper check or electronic check returned by the bank 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.

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Grand Rapids, MI 49546-4388  
(616) 526-6127 or (800) 688-0122  
finserv@calvin.edu  
[calvin.edu/financialservices](calvin.edu/financialservices)