# Bellarmine University Office of Student Accounts Frequently Asked Questions:

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Also visit the student portal at experience.bellarmine.edu for <u>Student Accounts General</u> <u>Information</u>.

#### When will I receive a bill?

Estimated Statements for the Fall semester will be generated during mid-June. The Estimated Statement will contain estimated charges based on the student's registration and estimated financial aid that has been accepted by the student. Payments for undergraduate students are due in Fall by August 1 and for Spring by January 5. Payments for graduate and second degree students are due in Fall by August 25 and for Spring by January 25. Revised bills are generated after drop/add week at the beginning of each semester and are uploaded to your secure online account and an email is sent to the official Bellarmine University email address of the student. Your bill may be accessed online through the Student Portal located on <a href="http://experience.bellarmine.edu">http://experience.bellarmine.edu</a>. Please note: A paper bill is not mailed.

# Where is my bill sent?

Your bill will be uploaded to your secure online account and an email is sent to the official Bellarmine University email address of the student. You will receive an estimated statement uploaded to your secure online account during June. In order for parents or other authorized users to receive the tuition bill and monthly statements, students must set them up with an ID and password by logging on to <a href="http://experience.bellarmine.edu">http://experience.bellarmine.edu</a> and then selecting the *One Payment Gateway* link. Choose *MyAccount* and *Send a Payer Invitation*. Once set up, the system will send an email to the Parent/Authorized User with the login and password so that they may view and/or pay the tuition bill online at any time. E-mails will also be generated to the e-mail address of the parent/authorized user so that they will be advised when the statement is available online. The parent login link is not the same as the experience.bellarmine.edu student login so be sure to bookmark the parent/authorized user login link.

# Paperless Billing – Does that mean my parents won't receive a bill?

Bellarmine University Office of Student Accounts went paperless on August 1, 2012. Paper bills are not mailed. The student's Bellarmine University email is their official email address. All communication regarding statements and charges will be sent to this email address. In order for parents or other authorized users to receive the tuition bills and to allow them to pay online, the student must set

them up online with an ID and password. Do this by logging on to <a href="http://experience.bellarmine.edu">http://experience.bellarmine.edu</a> and then selecting the *One Payment Gateway* link. Choose *MyAccount* and *Send a Payer Invitation*. Once set up, the system will send an email to the Parent/Authorized User with the login and password so that they may view and/or pay the tuition bill online at any time. E-mails will also be generated to the e-mail address of the parent/authorized user so that they will be advised when the statement is available online. The parent login link is not the same as the experience.bellarmine.edu student login so be sure to bookmark the <a href="mailto:parent/authorized user link">parent/authorized user link</a>. Students may set up more than one parent/authorized user. Note: This gives parents access to the billing, payment and payment plan features only and not to the student's personal emails, grades, schedule, etc.

# How can I update my address?

Address changes are made in the Registrar's Office in CNHH 205. You may also contact them by calling (502) 272-8133 or emailing <a href="mailto:registrar@bellarmine.edu">registrar@bellarmine.edu</a>.

# When is payment due?

Payment of your estimated amount due or payments on a tuition payment plan must be made by August 1 for Fall and January 5 for Spring for undergraduate students, and August 25 for Fall and January 25 for Spring for graduate and second degree students. Revised bills will be generated at the beginning of each semester. Any adjustments made to the Estimated Statement will be reflected in the revised bill (i.e., class changes, additional fees, additional aid, etc.). If changes result in a balance due, you should make payment in full by the final due date (which will be noted on the revised bill) or have your payment plan adjusted by e-mailing our office at <a href="studentaccounts@bellarmine.edu">studentaccounts@bellarmine.edu</a>. Please refer to the Class Schedule for the applicable academic year for the most up to date information on the student portal.

# What if I cannot make it to the Office of Student Accounts during regularly scheduled hours?

You may pay online through the One Payment Gateway on the portal. This feature will allow you to pay with your check online (e-check) or by credit card (MasterCard, VISA, Discover and American Express). The credit card option is processed by Transact and there is a convenience fee of 2.95% for this service. There are no service fees for e-check payments.

Payments may be mailed to the Office of Student Accounts (2001 Newburg Road, Louisville, KY 40205). There is also a secure drop box slot to the right of our window located at CNHH 208. Payments may be dropped in this slot at any time. We accept checks, cash, cashier's checks and money orders at our window during office hours.

# Whom do I contact about payment issues or questions about billing?

Contact the Office of Student Accounts at (502) 272-8264 as soon as you have questions or concerns regarding your statement. You may also email the office at <a href="mailto:studentaccounts@bellarmine.edu">studentaccounts@bellarmine.edu</a>.

If you have questions or concerns regarding financial aid, you should contact the Office of Financial Aid at 502-272-7300 or finaid@bellarmine.edu.

If you have questions or concerns regarding housing, meal plans and dorm related fines, please contact the Residence Life Office at 502-272-7272 or reslife@bellarmine.edu.

# What are my payment options?

You have several payment options available to you.

# **Monthly Payment Plans (MPP)**

Monthly Payment Plans begin for the Fall semester as early as June 1 and for the Spring semester as early as November 30. Please note that this is for a semester, not a full year. Each semester that you wish to enroll in the payment plan you must be set up prior to that semester due date. Payments are due on the 15<sup>th</sup> of

each month and there is an enrollment fee of \$40. Students can enroll on <a href="http://experience.bellarmine.edu">http://experience.bellarmine.edu</a> and select *One Payment Gateway*, choose <a href="Payment Plans">Payments/authorized users can login to their portal at <a href="https://www.bellarmine.edu/finance/office-of-student-accounts/">https://www.bellarmine.edu/finance/office-of-student-accounts/</a> and choose <a href="Authorized User Payments">Authorized User Payments</a> once the student has set up the parent/authorized user account.

#### **Fall Semester Payment Plan Enrollment Dates**

6 months to pay if set up between June 1-June 14<sup>TH</sup>
5 months to pay if set up between June 15<sup>th</sup>-July 14<sup>th</sup>
4 months to pay if set up between July 15<sup>th</sup>-August 14<sup>th</sup>

#### **Spring Semester Payment Plan Enrollment Dates**

5 months to pay if set up between Nov 30<sup>th</sup>- Dec 14<sup>th</sup> 4 months to pay if set up between Dec 15<sup>th</sup>-Jan 5<sup>th</sup>

#### Work-study

Students receiving work-study funds and electing to have their paycheck automatically deducted and applied to their tuition account must fill out the Tuition & Payroll Authorization Form and choose the option to post 100% of your pay directly towards your tuition. Any amount not covered by work study must be paid by the published due date. This form is available online in your work-study information upon being awarded as well as in the Office of Student Accounts, Financial Aid and Payroll Offices.

#### **Government Assistance**

Please contact the Office of Military and Veteran Service (OMVS) <a href="https://www.bellarmine.edu/office-of-military-and-veteran-services/">https://www.bellarmine.edu/office-of-military-and-veteran-services/</a> if you are receiving a ROTC scholarship, Veteran's Administration, Active or Reserve Military or Chapter 31 Vocational Rehabilitation. If you are receiving state Vocational Rehabilitation, please have your State Vocational Rehabilitation counselor provide the Office of Student Accounts with a benefit voucher each semester. The student or the government agency must provide Bellarmine with appropriate documentation each semester. The portion of your balance not covered by government assistance must be paid in full by the due date published in the semester schedule and on-line at <a href="https://experience.bellarmine.edu">https://experience.bellarmine.edu</a>. Outstanding

balances must be paid in full before you will be allowed to register for any future classes.

# **Deferred Payment Plan**

This method is only for those students who receive tuition reimbursement from their employers and wish to defer the payment of their tuition until 30 days after grades are available each semester. The student must provide Bellarmine with appropriate documentation from the employer at the beginning of each semester. There is a \$50 fee per semester assessed to defer the payment. The portion of your balance not covered by your employer must be paid in full by the due date published in the semester schedule and on-line at experience.bellarmine.edu. If the account is not paid in full by the due date, finance charges are assessed monthly in the amount of 1% or 12% annually. Please contact your employer's Fringe Benefit Coordinator to find out the company reimbursement policy. Outstanding balances must be paid in full before you will be allowed to register for any further classes.

# **Employer and Third-Party Payments**

This plan is only for students who have their tuition paid directly to the University by their employer or a third party. This plan carries no interest charges provided the tuition is paid in full within 30 days from the date grades are available to the student. The student must provide Bellarmine with appropriate documentation from the employer at the beginning of each semester. To qualify, students must provide a letter from their employer or a third-party each semester stating their intention to pay Bellarmine University directly. Bellarmine Office of Student Accounts will bill the employer or third-party based on the rules outlined in the letter or voucher. The portion of your balance not covered must be paid in full by the due date published in the semester schedule and on-line at expereince.bellarmine.edu on the Office of Student Accounts portal. If the account is not paid in full within 30 days, the account carries a 1% finance charge monthly or 12% annually. Outstanding balances must be paid in full before you will be allowed to register for any future classes.

Interest is charged at 1% monthly (12% annually for unpaid balances). The Office of Student Accounts accepts cash, check, money order and cashier's checks. Payment is due on August 1 for Fall charges and January 5 for Spring charges for undergraduate students. Payment is due on August 25 for Fall charges and January 25 for Spring charges for graduate and second degree students.

You may pay online with an e-check or credit card (MasterCard, VISA, Discover or American Express) by logging into your student account at and selecting the *One Payment Gateway*. Students may give access to parents and/or other authorized users so that they may also go online to view and pay bills as well as set up payment plans. The online credit card option will charge a 2.95% convenience fee by Transact. Online payments by e-check are FREE.

Contact the Office of Student Accounts for additional information at (502) 272-8264 or studentaccounts@bellarmine.edu.

# How is work-study handled?

The Federal Work-Study (FWS) program is a need-based program that is available only to students who qualify for the award as determined by the Free Application for Federal Student Aid (FAFSA). If students are awarded work-study in their financial aid package, they may view open work-study positions posted in handshake which can also be accessed in experience.bellarmine.edu under Career Development. Students are responsible for securing a work-study position by contacting supervisors and scheduling interviews. Students must also complete a W-4 and I-9 form for employee eligibility. Once hired, hours worked are logged in the timekeeping system. Students may set up direct deposit of their work-study paycheck to go directly into their bank account or they may give us authorization to apply 100% of the bi-weekly earnings to the student's tuition account by filling out a Tuition Authorization Form. The amount of tuition and fees not covered by work-study earnings must be paid by the published due date. Additional information on the Federal Work-Study program can be obtained from the Financial Aid webpage. If you have questions about direct deposit, please contact Payroll at 502-272-8260 or scrabtree@bellarmine.edu.

# What if I have outside funding?

The student must provide the Office of Student Accounts with documentation each semester from the outside agency that states how much the agency is providing to the student and how these funds will be paid (to the student or to Bellarmine). The amount of tuition and fees not covered by the outside funding must be paid in full by the published due date. Please note that outside funding directly from outside scholarships will need to be received by the published due

date. If payment has been made and then the scholarship is later received, the Office of Student Accounts can issue a refund.

#### What if I have a 529 Plan or a Trust?

We now provide access for students and parents/authorized users to pay using their 529 plan through the One Payment Gateway. Choose 'Make a Payment' and choose the 529 plan option. You will input the 529 plan information and our system will request the funds directly from the 529 plan (service fee may apply).

If you choose not to use the payment option above, you can contact your 529 plan directly to request them to send the funds to Bellarmine. You will find a detailed Statement of Account on your *experience.bellarmine.edu* account on the *Self-Service* portal under <u>Student Finance</u> and *Account Activity*. Click on the *VIEW STATEMENT* link and you will have what the 529 or Trust needs in order to set up a payment directly to Bellarmine University. The amount of tuition and fees not covered by the plan's funding must be paid in full by the published due date.

# Can I pay online?

You may pay online through the webpage by selecting the One Payment Gateway link. This feature will allow you to pay with your check online (e-check) or by credit card (MasterCard, VISA, Discover and American Express). The credit card option is processed by Transact and there is a convenience fee of 2.95% for this service. There are no service fees for e-check payments. You may also pay online using your 529 plan (service fee may apply) or by International Funds Transfer (service fee applies – processed via TransferMate).

Authorized users may log in at <a href="https://www.bellarmine.edu/finance/office-of-student-accounts/">https://www.bellarmine.edu/finance/office-of-student-accounts/</a> to pay toward a student's account balance. Please note that the student must create an account before authorized users will be able to utilize this method. Your student can set you up as an authorized user by logging on to , choosing One Payment Gateway then MyAccount and sending a payer invitation.

# Can I make payment at the Office of Student Accounts?

Yes, you may pay at the office window with cash, check, money order or cashier's check or drop your payment in the overnight secure drop box located just outside the office window. We are located on the top floor of Horrigan Hall in the Centro Building (CNHH 208-210).

# Do you take credit cards?

Yes, we accept MasterCard, VISA, Discover and American Express. These payments are to be done **ONLINE ONLY** through the webpage at the One Payment Gateway link. Parents and Authorized Users should go to <a href="https://www.bellarmine.edu/finance/office-of-student-accounts/">https://www.bellarmine.edu/finance/office-of-student-accounts/</a> and log on through the Authorized User payment section. There is a 2.95% convenience fee for this service. You may also pay online with your routing/bank account number without a convenience fee.

# Can I set up a payment arrangement?

Yes. Monthly payment plans (MPP) are available as a method of payment. Start as early as June 1 to take advantage of the 6 month payment plan for the Fall semester. The Office of Student Accounts periodically reviews the payment plans to make sure that you have set up the correct amount to cover your balance. Any large differences will be communicated to the student via email. Payment plans are for one semester at a time and there is a \$40 enrollment fee due upon setup. Please note that we do not have a Summer payment plan available.

#### **Fall Semester Payment Plan Enrollment Dates**

6 months to pay if set up between June 1-June 14<sup>TH</sup>
5 months to pay if set up between June 15<sup>th</sup>-July 14<sup>th</sup>
4 months to pay if set up between July 15<sup>th</sup>-August 14<sup>th</sup>

#### **Spring Semester Payment Plan Enrollment Dates**

5 months to pay if set up between Nov 30<sup>th</sup>- Dec 14<sup>th</sup> 4 months to pay if set up between Dec 15<sup>th</sup>-Jan 5<sup>th</sup>

# What if I sign up for a monthly payment plan and estimate the charges incorrectly?

Payment plans are flexible and can be adjusted throughout the semester once final charges are known. Estimated bills may change due to financial aid updates, scheduling changes, course fees, etc. If you need to update your payment plan, go to your One Payment Gateway and choose 'Payment Plan' to edit your amount. Please contact our office at <a href="mailto:studentaccounts@bellarmine.edu">studentaccounts@bellarmine.edu</a> with the student ID number if you need help or have questions about this process.

# What if I cannot pay?

Contact the Office of Student Accounts at <a href="studentaccounts@bellarmine.edu">studentaccounts@bellarmine.edu</a> or (502) 272-8264 to discuss payment arrangements. Contact the Financial Aid Office to discuss various Financial Aid options that may be available to you at 502-272-7300 or <a href="mailto:finaid@bellarmine.edu">finaid@bellarmine.edu</a>. <a href="mailto:Do not ignore the billing statement">Do not ignore the billing statement</a>; doing this will result in holds over the student's account. Interest is charged at 1% monthly (12% annually) for unpaid balances.

# What if I drop a class?

You must contact the Registrar's Office in writing to officially drop a class. The Registrar's Office can be contacted at 502-272-8133 or <a href="registrar@bellarmine.edu">registrar@bellarmine.edu</a>. Note that classes dropped before the first day of school will receive a 100% tuition refund. Please refer to the tuition refund schedule in the <a href="Academic Calendar">Academic Calendar</a> or online at <a href="http://experience.bellarmine.edu">http://experience.bellarmine.edu</a> on the Office of Student Accounts page prior to withdrawing from class. Once classes begin, refunds are reduced to 80%, 50% or 0% depending on the drop date. Please see the refund schedule below for details. Should you have questions related to your statement after you have completed this process, please contact the Office of Student Accounts at <a href="studentaccounts@bellarmine.edu">studentaccounts@bellarmine.edu</a>. Please note that if you are between 12-19 credit hours as an undergraduate student, your tuition will be billed at the full-time rate.

#### What is the refund schedule?

Refer to the applicable academic year Course Schedule for the most up-to-date refund schedule. Additional information regarding policies and procedures can be found at <a href="https://www.bellarmine.edu/finance/office-of-student-accounts/">https://www.bellarmine.edu/registrar/academic-calendars/</a>.

# **Complete withdrawal from the University:**

- 100% prior to the first day of class each semester as published in the Course Schedule
- 80% tuition refund during the first five days of classes
- 50% tuition refund beginning on the sixth day of the semester through the sixth week of the semester
- 0% tuition refund after the sixth week of the semester
   <u>Refer to the Academic Calendar for the published dates for the current semester</u>. Summer and alternative schedules will vary; contact the Office of Student Accounts for alternative schedule refund dates.

# Adjusting classes within the University (drop/add):

- Individual classes can be added and dropped through the first five days of classes with full tuition refund
- Students may change from full-time to part-time status with full tuition refund through the fifth day of the semester
- 50% tuition refund through the sixth week of the semester

<u>Refer to the Course Schedule for the published dates for the current semester</u>. Summer and alternative schedules will vary; contact the Office of Student Accounts for alternative schedule refund dates.

# How are meal plans handled?

Students with meal plans use their ID cards to access the meal plans at campus food service areas. All residence hall students set up their meal plans with the Residence Life Office (reslife@bellarmine.edu).

Those students not in the residence halls may purchase a meal plan or declining flex dollars or BU Dollars online at <a href="http://experience.bellarmine.edu">http://experience.bellarmine.edu</a> on the One Payment Gateway – choose 'Make a Payment'. Options are listed below.

- Declining Balance Flex\$ is used for on-campus food only receive a \$10 bonus for every \$100 transaction
- BU Dollars is used for on-campus food & bookstore purchases
- Commuter Meal Plans are for a set number of meal swipes and flex dollars per semester (Click on One Payment Gateway, Make a Payment, and the available meal plan options should be listed). You may purchase more than one per semester if you eat on campus more often. If a commuter student wishes to purchase a residential meal plan, please come to the Office of Student Accounts with payment (cash or check) or you may use your excess financial aid/loans to pay for the meal plan but we will need your signature to charge the meal plan against your financial aid.

More information can be found on our page on your experience.bellarmine.edu under Student Accounts/General Information.

# How do I receive my books?

Bellarmine has partnered with Follett Higher Education Group, the campus store vendor, to reduce the cost of books and educational materials. Beginning in Fall 2021, all books and course materials are included as part of the cost of tuition and provided under the new Bellarmine OnCourse program. Access Frequently Asked Questions about OnCourse here.

Excess aid consisting of only Bellarmine scholarships and grants cannot be used to purchase apparel or any other non-academic item(s). The Bookstore can be contacted at 502-272-8111 or <a href="mailto:bookstore@bellarmine.edu">bookstore@bellarmine.edu</a> should you have questions about their inventory.

Please remember that these books are rented and must be returned as soon as you have completed finals for the semester to avoid a replacement charge added to your student account bill.

#### What are financial holds?

Students whose accounts are not paid by the semester deadlines may be subject to financial penalties. Students with unpaid account balances may be placed on financial hold by the Office of Student Accounts. Students placed on financial hold may become ineligible for further registration and/or receiving or sending official transcripts. Unpaid account balances may also accrue monthly interest charges at 1% of the outstanding balance due. Should your account be placed under financial hold, please contact the Office of Student Accounts at 502-272-8264 or studentaccounts@bellarmine.edu to discuss your account.

# How is parking handled?

There is no charge for the permit for students. Each car driven on campus must have a parking permit. To apply for your parking permit, log in to your <a href="https://experience.bellarmine.edu">https://experience.bellarmine.edu</a> account and choose the Parking Permit Portal. Be sure to choose the correct available permit. You will need to know your vehicle year/make/model, your license plate number and driver's license information. You will pick up a hanging tag from the Security Office when you arrive on campus. For Security Office questions contact their office at security@bellarmine.edu or 502-272-7777.