# Bellarmine University Office of Student Accounts Graduate Frequently Asked Questions:

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Also visit the student portal at one.bellarmine.edu for Student Accounts General Information.

#### When will I receive a bill?

Final bills are generated after add/drop week at the beginning of each semester and are uploaded to the student's online account through the <a href="mailto:experience.bellarmine.edu">experience.bellarmine.edu</a> portlet at the One Payment Gateway. You may also view the estimated statements earlier on your SELF-SERVICE Portal under Student

Finance/Account Activity. Payments are due for Fall by August 25 and for Spring by January 25.

Please note: A paper bill is not mailed.

#### Where is my bill sent?

Your bill will be uploaded to your secure online account through the <a href="mailto:experience.bellarmine.edu">experience.bellarmine.edu</a> portlet at the *One Payment Gateway* and an email is sent to the official Bellarmine University email address of the student. **We do not mail statements.** 

# Paperless Billing – Does that mean I will not 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 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 http://experience.bellarmine.edu 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 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 authorized user so that they will be advised when the statement is available online. The authorized login link is not the same as the one.bellarmine.edu student login so be sure to bookmark the authorized user link. Students may set up more than one authorized user. Note: This gives authorized users 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 is due for Fall by August 25 and for Spring by January 25. You may also set up a monthly payment plan (MPP) – deadline dates listed below. You may also be eligible for deferment of tuition (see payment options question).

#### **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>

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 <a href="mailto:experience.bellarmine.edu">experience.bellarmine.edu</a> portlet. 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 2.85% 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 studentaccounts@bellarmine.edu.

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) can 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 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="https://experience.bellarmine.edu">Payment Plans</a>. 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="https://www.bellarmine.edu/finance/office-of-

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#### **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>

<u>Payment in Full (PIF)</u> on the Tuition Contract requires payment in full for each semester when billed. 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 25 for Fall charges and January 25 for Spring charges. This is also the option to use on the tuition contract when

your financial aid will cover your balance in full.

You may pay online with an e-check or credit card (MasterCard, VISA, Discover or American Express) by logging into your student account at <a href="mailto:experience.bellarmine.edu">experience.bellarmine.edu</a> and selecting the *One Payment Gateway*. Students may give access to 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 2.85% convenience fee by Transact. Online payments by e-check are FREE.

<u>Corporate Payment:</u> A student's tuition is being paid by an employer and the employer pays Bellarmine directly. With this payment option, employers furnish Bellarmine with a letter indicating their intention to pay tuition (and/or fees) for the student. The employer has 30 days to pay the University from the date grades are posted. The University does not charge interest under this plan as long as the terms are met (letter on file and paid within 30 days of grades posting). If the account is not paid within 30 days, interest will be charged monthly at a rate of 1% per month or 12% annually and a hold on official transcript and/or registration may apply.

<u>Deferred Payment Plan:</u> A student's tuition is being reimbursed by their employer. If a student's employer will reimburse them for their tuition (and/or fees) and the student would like to defer payment for 30 days after grades are posted, the student should provide a letter from the employer to the Office of Student Accounts <u>each semester</u> stating this intention. A \$50 deferral fee is assessed each semester to defer payment of tuition under this plan. If the account is not paid in full within 30 days after grades are posted, interest will be charged monthly at a rate of 1% per month or 12% annually. To determine if this plan is correct for you, please check with your employer to see if they are a participating company or contact our office at <u>studentaccounts@bellarmine.edu</u>.

Note: Please be sure to e-mail a copy of the employer letter to our office at <a href="mailto:studentaccounts@bellarmine.edu">studentaccounts@bellarmine.edu</a> and also submit with the tuition contract on your portal.

**Government Assistance:** 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 outside funding must be paid in full by the published due date.

<u>Military Funding:</u> The student will need to first reach out to the <u>Office of Military and Veteran Services</u> if you may qualify for VA or DOD education benefits at <u>veteransandmilitary@bellarmine.edu</u>. Their office will communicate when the appropriate paperwork is received so that we can request funding for your tuition/fees.

Contact the Office of Student Accounts for additional information on these plans at (502) 272-8264 or <a href="mailto:studentaccounts@bellarmine.edu">studentaccounts@bellarmine.edu</a>.

#### What if I have outside funding?

The student must provide the Office of Student Accounts with documentation <u>each semester</u> 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. See payment options above for more information.

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

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 <u>experience.bellarmine.edu</u> 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 2.85% for this service. There are no service fees for e-check payments.

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 <a href="mailto:experience.bellarmine.edu">experience.bellarmine.edu</a>, 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 <u>experience.bellarmine.edu</u> 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 2.85% 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.

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

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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, please contact our office at <a href="mailto:studentaccounts@bellarmine.edu">studentaccounts@bellarmine.edu</a> with the student ID number and amount you wish to update your plan to cover.

# What if I cannot pay?

Contact the Office of Student Accounts at <u>studentaccounts@bellarmine.edu</u> or (502) 272-8264 or 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 <u>finaid@bellarmine.edu</u>. **Do not ignore the billing statement**; 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 Class Schedule or online at <a href="http://experience.bellarmine.edu">http://experience.bellarmine.edu</a> 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 studentaccounts@bellarmine.edu.

#### 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/finance/office-of-student-accounts/</a> or <a href="https://www.bellarmine.edu/registrar/catalog.">www.bellarmine.edu/registrar/catalog.</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 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.

# 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. 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 used 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.

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.

#### 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 <a href="mailto:studentaccounts@bellarmine.edu">studentaccounts@bellarmine.edu</a> to discuss your account.

# How is parking handled?

There is no charge for the permit. Each car driven on campus must have a parking permit. To apply for your parking permit, go to the <a href="Parking Management">Parking Management</a> site on your <a href="https://experience.bellarmine.edu">https://experience.bellarmine.edu</a> account and choose Register/Purchase permit. 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.