

The Goucher College Undergraduate Program

Billing Process

WHEN

Billing for the Academic Year occurs twice a year, for the Fall semester in early- to mid-July and for the Spring semester in mid-December.

Note the initial Spring statement in December is just an estimate. The charges will be removed late December and recharged in January for tax purposes (so that Spring charges and payments are reflected in the same Calendar Year.) Your official Spring statement will be published in January, the balance will only change if enrollment status changes, (full-time, part-time or overload charges), the food plan is adjusted, or the room is changed.

Updates to the current semester balance are issued throughout each semester.

- Fall semester is from late August, September, October, November, and early December.
 - J-Term and Winter Study Abroad programs take place in January. Winter Study Abroad programs are billed in October. J-Term courses are billed in November.
 - Spring semester is from late January, February, March, April, and early May.
 - Summer courses are in two sessions, the first in June and the second in July. These are billed in May.
- Statements can only be issued after a student has registered for classes. Payment in full is payable by the due date.*

HOW TO RECEIVE STATEMENTS

Students always receive an email to their Goucher email when a new statement is available to view. Anyone signed up by the student to access information will also receive an email.

<https://www.goucher.edu/billing/e-billing-and-online-payments/>

<https://www.goucher.edu/billing/e-billing-and-online-payments/student-granting-access-to-others>

Goucher does NOT send paper statements in the mail. Statements are only available, either through the student's myGoucher or the Parent Portal, so if you want any family member or friends to have access to your billing information, YOU have to sign them up for Ebilling notification. You can also choose to enable SMS (text) messaging for statement notification.

<https://www.goucher.edu/billing/e-billing-and-online-payments/student-granting-access-to-others>

By signing someone up to receive Ebilling and/or text notifications, you are also giving us, the Billing department, permission to discuss your billing account, either by email or phone. We won't be able to talk to anyone about any of your account details unless you have signed them up for Ebilling and or FERPA.

<https://www.goucher.edu/registrar/ferpa-information/downloadable-ferpa-forms>

Online statements are not automatically updated with every change made to an account, whether it's a new or revised charge or a payment. New statements are available once per month and weekly at the beginning of each semester until the Add/Drop date.

Changes to room and food plans, credits taken (if less than 12 or more than 18), lab fees, parking or library fines, music or riding lessons added throughout the semester can always cause a balance to change. That's why it's important to view statements when they are issued.

PAYMENT DUE

The full semester amount owed has to be paid by the due date. Either with a direct payment for the amount owed; a Payment Plan set up for the full amount owed; a 529 Plan payment; or a Parent PLUS or private Bank Loan set up by the due date for the full amount owed. Loans are usually taken for the year, so, double the amount due for Fall or ask for help at billing@goucher.edu. See the link below for Payment Options.

<https://www.goucher.edu/billing/payment-options>

Payments received after the Due Date will incur a \$200 late fee and an unpaid balance may mean that a “Billing Hold” is added to an account. A Hold will prevent a student from making any changes to their class schedule and from registering for a future semester. An account with an unpaid balance and a Hold can have the Hold removed 5 business days after an ACH payment (electronic online payment using a bank account) is made; within 48 hours with an online credit card payment; or upon completion of a Loan application (verification from the Financial Aid office is needed). To avoid delays, please complete your Loan applications and documents before the Due Date of the semester payment.

Payments can be mailed to (the Attn: line is very important!):

Goucher College

Attn: SFS / Student Billing - Suite 103

1021 Dulaney Valley Road

Baltimore, MD 21204

Unpaid balances may be sent to a Collections Agency. Fees will be the responsibility of the student account.

FINANCIAL AID

Financial Aid is always shown on a statement as “pending” or “anticipated” until it disburses. Disbursal means when the money awarded by Financial Aid is “paid” to the account. This happens in mid-September for the Fall semester and mid-February for the Spring semester. If a student has not accepted Aid or completed all necessary documents, it will not be shown on the statement.

This can cause a change in the balance due. Example: when a student has accepted a Loan it will show on the Billing statement as pending. If, after the disbursal date (in mid-September or mid-February) there are still missing documents, the Loan amount will be removed from the account, increasing the balance due. Once documents are complete, the aid can be disbursed to the account.

Financial Aid, including Loans, is updated once a week throughout the semester. It is not immediately added to the student account but will take several days to be reflected.

Financial Aid emails are usually only sent to the student, even when it’s about a missing parent document. Please be sure to check all your emails from Financial Aid and Billing.

CREDIT (or OVERPAYMENT)

If a student has a credit balance (an overpayment, shown on the statement with a negative (-) in front of the amount or in parenthesis), you can either:

- leave the credit on the account to carry over to the future semester (no action is needed, that will happen automatically);

- you can request a refund using the link: www.goucher.edu/refund. We can start to process refunds after all Financial Aid has disbursed. By mid- to late-September in the Fall semester and mid- to late-February for the Spring semester.
- you can request that we transfer up to \$600 of your credit to your OneCard Gopher Bucks for books and other supplies – email Billing@goucher.edu with an amount. (Keep in mind that we can't transfer Gopher Bucks back to your Tuition Account. They carry over from semester to semester. Balances over \$10 will be refunded after the student has graduated or is no longer attending.)

REFUNDS

Credit refunds have to be requested online at www.goucher.edu/refund. BankMobile is the processing company we use to process all credit refunds (if you have an overpayment on your account). It allows for refunds to be completed by direct deposit instead of mailing paper checks, but also means that all refunds are direct deposit through the account the student has designated.

Completing the BankMobile link does not mean you will automatically receive a refund; if you have a credit balance you want refunded, you need to submit the form found online at www.goucher.edu/refund.

Refunds can only be processed after all Financial Aid is disbursed and the add/drop period has ended. Usually it's the middle/end of September for Fall semester and middle/end of February for the Spring semester.

STUDENT, sign into your myGoucher; click on "Finances" and then "Student Refund." You will then be able to set up the account and enter a Bank account to which the refund can be deposited. It could be your account or your parent's.

FULL-TIME / PART-TIME / TUITION OVERLOAD CHARGES

Students are full-time if they register for between 12 and 18 credits. The tuition charge will not change if the registered credits remain between 12 and 18.

<https://www.goucher.edu/billing/tuition-and-fees> (click on Undergraduate Tuition & Fees)

If a student is registered for less than 12 credits, they will be billed based on the number of credits being taken. Financial Aid will be adjusted according to the number of credits.

<https://www.goucher.edu/billing/tuition-and-fees> (click on Undergraduate Tuition & Fees and scroll to Part-Time Undergraduates)

If a student registers for more than 18 credits, they will be billed based on the number of credits over 18 being taken. This includes courses withdrawn in a term after the class add/drop time frame. Financial Aid is not adjusted for Tuition Overload Charges.

<https://www.goucher.edu/billing/tuition-and-fees> (click on Undergraduate Tuition & Fees)

ROOM AND FOOD PLANS

The Residential Life Office controls charges for room and food plans both for on-campus and Study Abroad. Contact them directly at residentiallife@goucher.edu with any questions or concerns.

<https://www.goucher.edu/experience/where-you-live/housing-policies/housing-contract>

<https://www.goucher.edu/experience/where-you-live/housing-policies/>

HEALTH INSURANCE

All full-time Undergraduate students are required to have health insurance coverage. Goucher College offers annual coverage which is billed upfront at the start of the Fall semester. If a student has coverage, they have the option to waive Goucher's coverage and the charge will be removed. If the student does not complete the online waiver, or enrolls, payment for insurance has to be paid for both Fall and Spring semesters, regardless of Spring attendance.

Health Insurance Coverage is from August 1 through July 1 of the following year and costs vary from year to year.

Information on the cost and how to waive or enroll is sent to students at the beginning of each Fall semester

<https://www.goucher.edu/billing/goucher-health-insurance>

FINANCIAL RESPONSIBILITY AGREEMENT

All students need to complete a Financial Responsibility Agreement each semester before registering for classes. This agreement is not issued by Student Financial Services. For questions, contact the Help Desk at helpdesk@goucher.edu.

- Go to <http://my.goucher.edu>
- Select the "myGoucher Links" tab

IMPORTANT LINKS

- Billing <https://www.goucher.edu/billing/> or billing@goucher.edu (for statement questions, how to pay)
- Financial Aid <https://www.goucher.edu/financial-aid/> or finaid@goucher.edu (for general financial aid, loans, grants, scholarships)
- Registrar <https://www.goucher.edu/registrar/> or registrar@goucher.edu (for registration, enrollment verification, transcripts)
- Residential Life <https://www.goucher.edu/experience/where-you-live/residential-life/> or residentiallife@goucher.edu (questions or changes about room or food plans)
- Global Education <https://www.goucher.edu/global-education/> or gloaleducation@goucher.edu (questions about Study Abroad programs and charges)

Students, be sure to regularly check your Goucher email address for important information and updates. Please use only your Goucher email in writing to Goucher offices and staff.

Financial Aid emails are usually only sent to the student, even when about a missing parent document.

Family, add billing@goucher.edu to your email contacts so that you don't miss notifications about updated balances / charges / credits.