

Payment Policies

❖ Payment Options:

Credit or Debit Card:

- We accept Visa, MasterCard, Discover and Amex cards.
- Credit or debit cards are only accepted online.
- Credit or debit card payments are assessed a 3% fee by our vendor.

Check:

- We accept online, personal, 529 college savings plans and bank checks.
- Online check- same as personal check, but the person making the payment will enter in the routing and account number into our vendor's secure payment system
- Personal Checks- can be mailed in or dropped off at the front desk of the Campbell Solution Center located in Campbell Hall
 - Make check payable to Gwynedd Mercy University.
 - Put the student's name, ID number and the semester in the memo line of the check.
 - For mailing, please send to:

Gwynedd Mercy University
Attn: Student Billing
1325 Sumneytown Pike
P.O. Box 901
Gwynedd Valley, PA 19437

529- College Savings Plan:

- At this time, we do not accept wire payments from 529 savings plans.
- **It is important to make sure Attn: Student Billing Office is included in the mailing address** when mailing these checks to our office. This ensures the check will arrive in a timely manner.
 - It is not uncommon for this type of check to take 2-4 weeks to be received by our office.
- If the check will be received after the semester's due date, we ask that the student emails the Student Billing Office at studentbilling@gmercycu.edu a copy of their confirmation letter from their 529 plan provider with the payment amount and the date the request was submitted.

Cash:

- We accept unannounced cash payments up to \$1,500.
- Bring cash to the front desk of the Campbell Solution Center, located in Campbell Hall.
 - If a student or payee would like to pay a cash amount larger than \$1,500, please email the Student Billing Office at studentbilling@gmercycu.edu to

schedule a time when adequate staff is available to take a larger payment amount.

- No cash payments over \$10,000 accepted.

Money Order:

- Bring a money order to Campbell Hall. A student can complete their money order at the front desk of the Campbell Solution Center, located in Campbell Hall.

Payment Plans:

- Our payment plans are provided through a secure payment system provider, TouchNet. These payment plans are the only ones recognized by the University.
- When paying on the payment plan, all installments must be made online with an electronic check, debit or credit card.
- The date a student or payee enrolls in the payment plan decides the number of installments the plan will have for that semester.
- There is a \$40 enrollment fee for each semester's payment plan.
- A student or payee must enroll in a new payment plan for each semester. There is no rolling enrollment.
- For enrollment dates, installment information and where to enroll, [please click here](#).

❖ Payments Made by an Authorized User:

Students can grant anyone they choose the ability to view their tuition charges, billing statements and to make payments to their account. This is called an Authorized User. Once an account is created, the Authorized User will have their own username and password to access the student's account.

- [Please Click here for Instructions on How to Sign Up as an Authorized User](#)

❖ Billing Statements:

The University does not mail billing statements home. It is the student's responsibility to review their billing statements each semester in their Self-Service account located under the Student Finance tile. A bill will not be generated until a student is registered for classes. Statements are live and will adjust in real time when any changes are made to a student's account. The approximate dates that student bills will be generated are below:

- Statements for the Fall semester are generated at the beginning of July.
- Statements for the Spring are generated mid-November.
- Statements for the Summer are generated the beginning of April.

❖ Due Dates:

Students pay per semester. We ask that by the due dates listed below, students are either paid in full (either out-of-pocket or with financial aid) or are enrolled in the payment plan and

are current on all installment payments.

- The due dates by semester are as follows:
 - Tuition for the Fall semester is due 8/15.
 - Tuition for the Spring semester is due 12/15.
 - Tuition for the Summer semester is due 4/25.

❖ **Loan Funding Covering Past Due Balance(s):**

If a student has a billing hold on their account, and they secure a loan that covers their outstanding balance, our office will temporarily remove the billing hold to allow registration as long as the loan is certified and the amount is confirmed by the Financial Aid Office.

- It is the student's responsibility to bring this to the attention of the Student Billing and Financial Aid Offices. Once the Financial Aid Office confirms the loan is certified and the loan amount covers the outstanding balance, the Student Billing office can temporarily remove the hold to allow registration.

❖ **Covering Past Due Balances with a Credit Balance from Another Semester:**

If a student would like to authorize the Student Billing office to move a credit balance from past, current or future semester (this credit could be resulting from Title IV funds or overpayment) the student must officially request this in writing via their GMercyU email address to the Student Billing Office's email studentbilling@gmercyu.edu.

❖ **Resident Student Clearances:**

All resident students must have their account paid in full or enrolled in the payment plan and have paid their first installment payment (even if the first installment due date is later than the move in date) to be cleared by the Student Billing office to move into the Res Halls.

- Please note, the due dates of payment plan installments are based on the date a student enrolls in the plan.
 - Fall semester: If a resident student signs up for the plan from on or after 8/15, they are required to pay their 9/15 installment payment to be cleared to move into the Res Halls.
 - Spring semester: If a resident student signs up for the payment plan on or after 1/15, they are required to pay their 2/15 installment payment to be cleared to move into the Res Halls.

❖ **UPenn Vouchers or Direct Bill:**

Students must submit their vouchers or letter of credit to the Student Billing Office at the beginning of the semester.

- Once the voucher has been submitted to the Student Billing Office, if there will be any remaining balance due that is not covered by the UPenn voucher or an employer (Direct Bill), this remaining balance needs to be paid in full (either out-of-pocket or with loans) or by enrolling in the payment plan for the difference.

❖ **Online Programs Only- School District Reimbursements:**

Students planning to have their school district pay for their tuition and fees, need to provide a copy of their employer's tuition reimbursement policy and a statement from their employer outlining the student's eligibility for reimbursement.

- Once the student's school policy has been received, via email by the Student Billing Office, the student will receive an email notifying them that they have been approved to pay their balance at the end of the semester.
 - Students that have an approved reimbursement through the Student Billing office, have revised tuition due dates as follows:
 - Fall Tuition is due by 12/15
 - Spring Tuition is due by 5/15
 - Summer Tuition is due by 8/15

Please Note: If tuition is not paid when the Student Billing Office applies billing holds for the semester, a student will receive a billing hold even if they are approved to pay by the end of the semester. Once we have received your payment, your hold will be removed and you will be eligible to register for the following semester.

- The benefit of being on this approved deferred plan is that you will not receive late fees or be dropped from your classes for non-payment.

❖ **Academy (CIC) Course Payments:**

Any student taking a class or classes at another institution through our Academy course share partnership, must adhere to the drop or withdraw policy of the partner institution.

- If the student withdraws from an Academy class after the other institution's drop/add period is over, the student will be responsible for the Academy fee that is charged to the University. This fee varies by institution and the amount owed will be communicated to the student by the Student Billing Office after the withdraw from the partner institution is completed.

❖ **Billing Holds:**

Billing holds are applied to a student's account approximately two weeks after the semester's due date. They are applied if a student:

- Has not paid in full or paid their remaining balance due (either out-of-pocket or with loans).
- Has not enrolled in the payment plan or has enrolled in the payment plan, but is delinquent on one or more installment payments.

A Billing Hold will:

- Prevent a student from registering for future semesters.
- Prevent a student from adjusting their schedule (dropping/adding a class or classes).
- Prevent a student that has graduated from receiving their diploma (until all debts are paid).

Please Note: Billing holds are removed manually by the Student Billing Office every morning for payments made the day before that satisfied the past due balance or balances.

- Once the student's past balance(s) is paid in full the billing hold will be removed within 24 hours (if a payment is made Monday through Thursday) and within 72 hours (if a payment is made Friday through Sunday).

- If a student would like to have their hold removed sooner, they can email the Student Billing Office to notify us that their past due payment has been made. If we are in the office on the day that you email us, we will do our best to remove your hold sooner.

❖ **Online Programs Only- Dropped Classes for Non-Payment:**

Once billing holds are applied, a student in any Online Program that is not paid in full or enrolled in a payment plan and current on all their installment payments will be dropped from their future classes.

- With a billing hold a student will not be able to register for their future classes until their current or past due balance is satisfied and the billing hold has been removed.

❖ **Late Fees:**

- At the discretion of the University, a \$100 late fee may be assessed for any outstanding balance not paid by the due date or for a student that is delinquent on their payment plan installment payments.
- A \$10 late fee will be assessed by our payment plan provider, TouchNet, for any late payment plan installment(s). There is a 3-day grace period after the installment due date to make the payment without receiving a late fee.

❖ **Returned Check/Insufficient Funds (NSF):**

All returned checks or debit card (ACH) payments will be assessed a \$50.00 fee when a payment is returned by our bank.

- If a student has an electronic check or debit card payment returned by the bank for any reason, the next time a student is making a past due payment with an electronic check or debit card on a semester that has a billing hold, the student will be subject to a 10-business day waiting period before their billing hold is removed to ensure the check clears and is not returned by the bank.
 - This 10-business day waiting period for hold removal will be enforced for one calendar year from the date the payment was returned.
 - If a student has no other returned payment within that year the hold will be removed and they will no longer be subject to the 10-business day waiting period when paying with an electronic check or debit card.
 - If a student has 5 or more returned payments in total, then they will have to wait the 10-business days for any payment made with an electronic check or debit card going forward before their hold is removed.

❖ **Delinquent/Outstanding Accounts:**

A student who is financially delinquent shall forfeit the privilege of attending classes and registering for future semesters.

- If a student has graduated from their program and has any outstanding balance in any semester, they will not be able to obtain their diploma or certification until all debt is paid.
- Students that wish to receive a transcript with an outstanding balance, must speak with the Student Billing Office to discuss their outstanding balance and payment plan options.

Their transcript will be released within 3 days even if no communication has taken place.

❖ **Right to Adjust Cost:**

Tuition and fees charged by the University will not change in the middle of an academic year, but Gwynedd Mercy University reserves the right to increase tuition and fees with the start of each new academic year.

If you have any questions about these Payment Policies, please email the Student Billing Office at studentbilling@gmercyu.edu. Thank you.

