
Student Billing Information

If you have any questions about Tuition Due Dates, Billing Statements, Payment Options, our Payment Plan, Adding an Authorized User, Refunds from Excess Aid, eRefund (Direct Deposit), Tuition and Fee Refund Policy, Online Programs Tuition and Fee Refund Policy, Returned Payment Policy or Tuition Insurance, please email studentbilling@gmercyu.edu.

❖ **Tuition Due Dates:**

- Fall tuition is due by 8/15
- Spring tuition is due by 12/15
- Summer tuition is due by 4/25

❖ **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 Colleague Self-Service account located under the Student Finance tile.

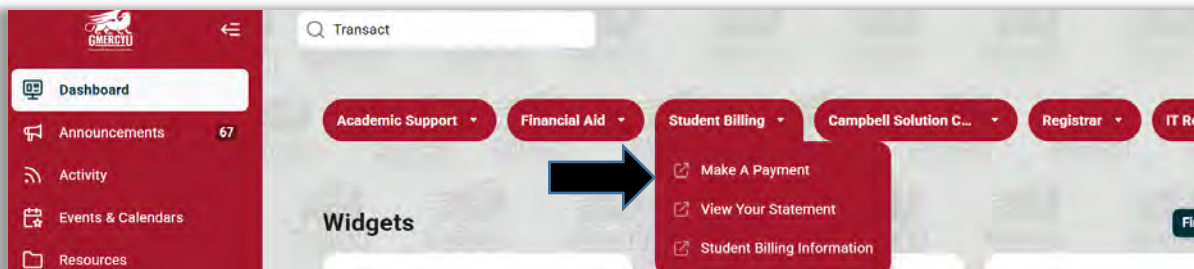
A bill will not be generated until a student is registered for classes. Statements are live and will adjust in real time when any changes are made to a student's account. The approximate dates that student bills will be generated are:

- 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.

❖ **Payment Options:**

1. Pay Online:

On the Nest Portal, click the drop-down menu under Student Billing in the center of the page. Then click the link **Make a Payment** to be taken to our secure payment site.



Once on the payment site, select the semester you want to pay towards. In the empty box on the right, enter the amount you want to pay. Next, click the green **Continue** button. Select your method of payment (Credit or Debit Card or Other Payment Methods- which is an Electronic Check).

Electronic Check: Paying using a personal check online. You will enter your routing and account number into the system. The payment will post immediately and there are no additional fees for paying in this format.

Credit or Debit Card: Please note there is an additional 3% processing fee added on when paying with any card payment (credit or debit card).

2. Payment Plan:

You may sign up for the payment plan through the Nest Portal. Click the drop-down menu under Student Billing in the center of the page. Click the link **Make a Payment** (screenshot shown above):

From there, click **Enroll in Payment Plan**. There is a \$40 enrollment fee to enroll in the payment plan and you must re-enroll each semester you wish to use the payment plan as your method of payment. This payment plan is the only approved installment plan the University will recognize.

Please Note:

- The number of installments you have on the plan depends on the date you enroll in the plan. The enrollment date installment details for each semester are on next page.
- You have to enroll in the payment plan each semester you would like to use it as your payment method.
- When paying your payment plan installments, payments can only be made online with an electronic check, debit or credit card

Enrollment Dates for Fall: Enrollment from 7/06 to 9/14

Enroll 7/06 to 7/14- 5 installment payments due on 7/15, 8/15, 9/15, 10/15 and 11/15

Enroll 7/15 to 8/14- 4 installment payments due on 8/15, 9/15, 10/15 and 11/15

Enroll 8/15 to 9/14- 3 installment payments due on 9/15, 10/15 and 11/15

Enrollment Dates for Spring: Enrollment from 11/15 to 2/14

Enroll 11/15 to 12/14- 5 installment payments due on 12/15, 1/15, 2/15, 3/15 and 4/15

Enroll 12/15 to 1/14- 4 installment payments due on 1/15, 2/15, 3/15 and 4/15

Enroll 1/15 to 2/14- 3 installment payments due on 2/15, 3/15 and 4/15

Enrollment Dates for Summer: Enrollment from 4/01 to 6/24

Enroll 4/01 to 4/24- 4 installment payments due on 4/25, 5/25, 6/25 and 7/25

Enroll 4/25 to 5/24- 3 installment payments due on 5/25, 6/25 and 7/25

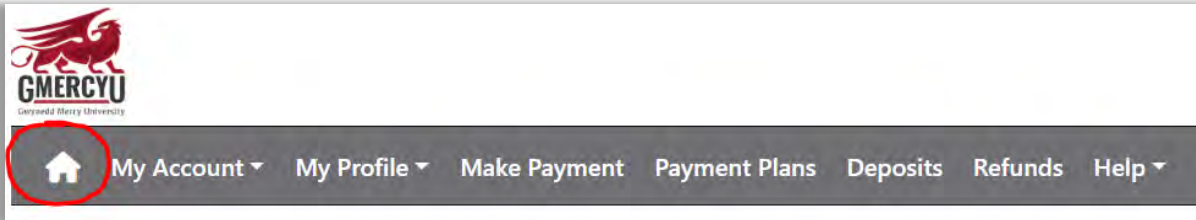
Enroll 5/25 to 6/24- 2 installment payments due on 6/25 and 7/25

Late Fees: A \$10 late fee for any installment payment that is made more than 3 days after the due date of the installment.

A student may also be subject to an additional \$100 late fee from the University if their account is not paid in full by the end of the semester.

❖ **Adding a Person as an Authorized User to View or Pay on your Account:**

- On your Self-Service account, click on the **Student Finance** tile
- On the right side of the page, listed under "Helpful Links", click the link **Make a Payment**
 - The system may require you to log back into the secure payment site
- Once you are on the payment site, click on the home icon located on the gray tool bar at the top left of the screen (circled in red in the screenshot below)



- On the next page, on the right side of the screen listed under **My Profile Set Up**, please click **Authorized User**
- Next, click the tab at the top that says, **Add Authorized User**
- After that, choose the access you would like your authorized user to have and enter the email for the authorized user
- Click continue and an email will automatically be sent to the authorized user with the appropriate PIN and password to access the system
 - Once the authorized user has been given access and logged in for the first time, they can use this link, https://secure.touchnet.net/C20371_tsa/web to access the site directly.
- ***Reminder: Authorized Users can only access billing statements, account activity, and payment history. The authorized user will not be able to access grades, registration, or transcripts.***

❖ **Refunds from Excess Aid:**

Once your financial aid is disbursed to your student account any student with a credit balance (excess aid) will receive a refund. The University has procedures in place that all refunds are reviewed by both the Financial Aid and Student Billing Office's prior to the refund being processed. Per federal regulation, all refunds will be processed within 14 days of the date your aid has been disbursed to your account.

You can always review your account in Self-Service to see if your aid has been disbursed. You can do this by clicking the Student Finance tile, then clicking the semester you would like to view, then select the drop-down arrow under Financial Aid to verify that your aid is listed under the disbursed column. If it is listed under the anticipate aid column, your aid has not been disbursed to your account yet.

Please know we strongly suggest receiving your refund through direct deposit (eRefund). You will always receive your refund faster through eRefund than if it is processed and mailed as a paper check.

The University and the Student Billing office are aware that some students rely on their refunds for living expenses. Please take the approximate disbursement dates below into consideration and make arrangements where necessary to cover your personal costs up until your refund is disbursed and the 14 days allotted to process the funds.

The dates listed below are approximate time frames for disbursements, as the disbursement dates vary per student as well as the type of aid the excess funds are coming from:

-Fall loans are disbursed at the end of September to mid-October

-Spring loans are disbursed at the end of January to mid-February

-Summer I and Summer loans are disbursed at the end of May

-Summer II are disbursed mid-July

❖ **Sign Up for eRefund (Direct Deposit):**

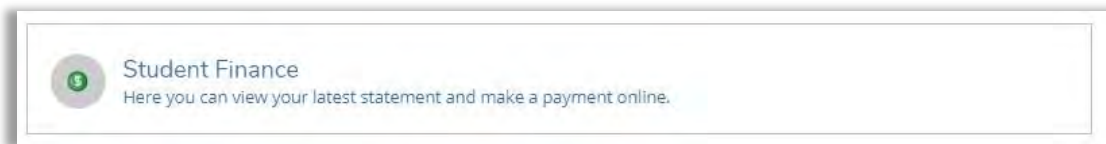
eRefund is our version of direct deposit. There are no fees to enroll, and you will always receive your refund faster through eRefund than if your refund is processed and mailed as a paper check. After your aid is disbursed to your account and your refund is processed (which can take up to 14 days to be processed), if you sign up for eRefund, your refund will be directly deposited into the bank account you enter in the system within 3-5 business days.

If you choose to receive a paper check, please make sure your address is always up to date in our system or the check might not be delivered to the correct address causing a significant delay in receiving your refund. If you need to update your address, you can do so by completing the [Address Change Form](#).

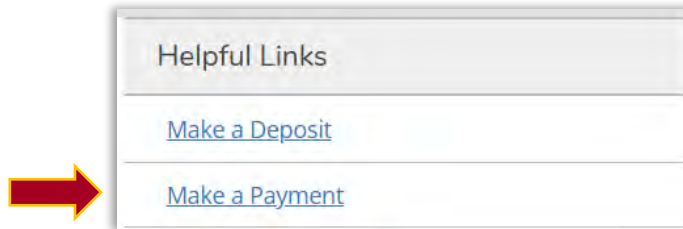
Instructions to sign up for eRefund:

Go to your Self-Service account.

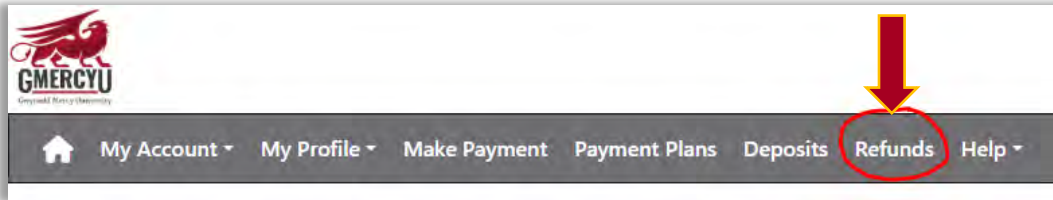
Next, click on the **Student Finance** tile.



On the right side of the page, under Helpful Links, select **Make a Payment**.

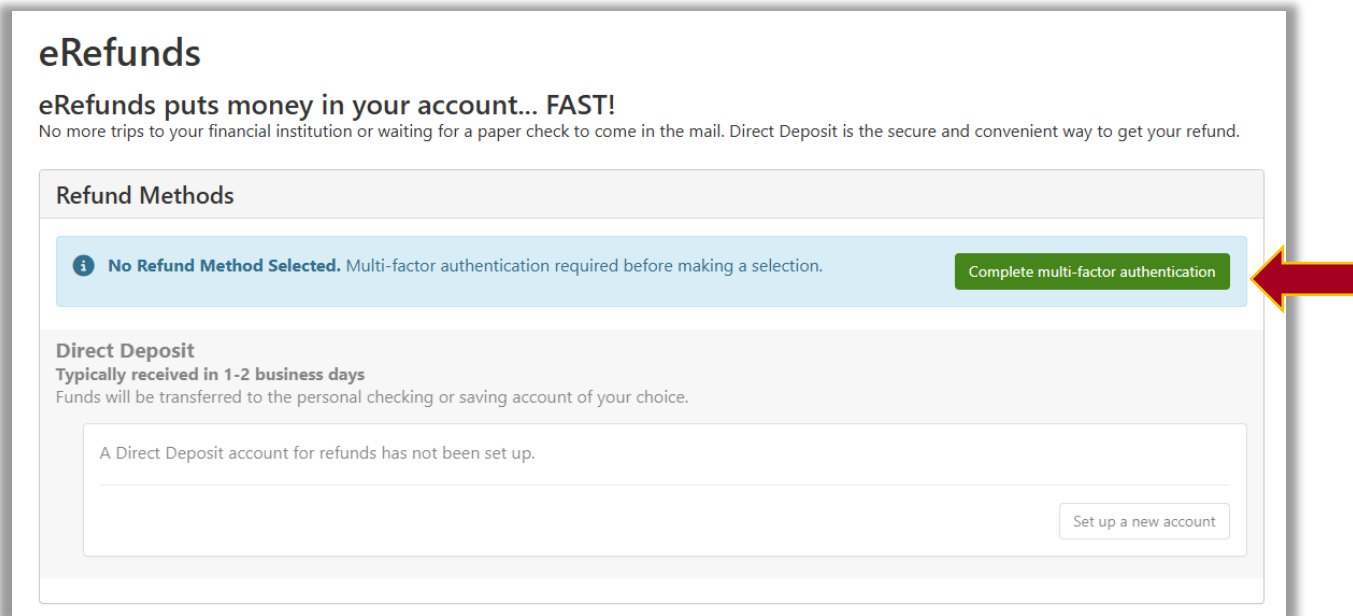


Once you are on logged onto TouchNet's payment center, our secure third-party payment vendor's site, you will select **Refunds** located on the gray tool bar at the top of the page.



The first time you sign up for electronic refunds you will be instructed to set up a two-step verification.

Click the green **Complete multi-factor authentication** to continue.



A passcode will be sent to you. Please enter the passcode in the blank box and click the green **Verify** button.

Refund Methods

No Refund Method Selected. Multi-factor authentication required before making a selection. [Complete multi-factor authentication](#)

A passcode was sent to you for multi-factor authentication. Please enter the passcode to update refund method

[Cancel](#) [Resend Code](#) [Verify](#)

Once you verify the code, please follow the steps to complete the Two-Step Verification Enrollment.

Multi-Factor Authentication

Multi-factor authentication (MFA) enhances security by requiring multiple proofs of identity.

Select your preferred method for one-time passcode (OTP) delivery.

Primary Method

☐ **Google Authenticator (Preferred)**
New to Google Authenticator? Download from the App Store or Google Play to get Started!

☐ Text message to existing or new mobile number

☐ Email message to existing or new email address

After you have completed the Two-Step Verification Enrollment, click **Set up new account**.

Direct Deposit
Typically received in 1-2 business days
Funds will be transferred to the personal checking or saving account of your choice.

A Direct Deposit account for refunds has not been set up.

[Set up a new account](#)

You will be asked to enter in your banking information. **Please note**, you will need to the add a routing and account number, as we cannot process refunds to a debit card.

Set Up Refund Account

Account Information

* Indicates required fields

You can use any personal checking or savings account. Do not enter other accounts, such as corporate account numbers, credit cards, home equity, or traveler's checks.

Do not enter debit card numbers. Instead, enter the complete routing number and bank account number as found on a personal check.

*Account type:

*Routing number:

*Bank account number:

Billing Information

*Name on account:

*Billing address:

Billing address line two:

*City:

*State:

*Postal Code:

*Save payment method as:



Once you have entered your banking and billing information, please click the green **Continue** button.

On the main Refunds page, you will now see the account listed under Current Refund Methods.

eRefunds

eRefunds puts money in your account... FAST!

No more trips to the bank or waiting for a paper check. Direct Deposit is the secure and convenient way to get your refund.

This is a test message.

Current Refund Method

My Checking - xxxxx6789

You have now completed your enrollment in eRefund.

❖ Tuition and Fee Refund Policy:

Please Note: Students in our **Online Programs, have a different tuition and refund policy** based on the number of weeks in their classes. The chart for Online Programs is listed on the next page under the title Online Programs Only- Tuition and Refund Policy.

Dropped Classes: If you drop your classes by the last day of the drop/add period, you are eligible to receive 100% back of your payment towards your tuition and fees, with the exception of the \$40 enrollment fee, if you had signed up for the payment plan. Please know your refund will be processed within two weeks after the last day of the drop/add period.

Withdraw: After the drop/add period ends, to be eligible for refund, you will need to complete a Course Withdrawal form to withdraw from one or more courses or a University Withdrawal form to officially withdraw from the University. If you are a full-time student, taking between 12-18 credits, please know the refund percentages below only pertain to you if you withdraw from all your classes. When you withdraw, you are only eligible for a refund on tuition, as our fees are non-refundable*. Please speak to the Financial Aid and Student Billing Offices prior to completing your withdraw form to understand how your financial obligations will be impacted. After you have spoken to both offices

and are aware of your financial responsibilities, if you would still like to withdraw, please contact your Academic Advisor. They will provide you with the withdraw form and an explanation of the process. The date that you sign the withdrawal form and what is recorded by the Registrar's Office is the basis to determine refunds, tuition changes and/or financial aid adjustments (please see chart below for details). Not attending class does not automate an official withdraw. Please know if you stop attending classes and do not withdraw, you will be responsible for all of your tuition and fees charges.

Room and Board: To be eligible for a refund of your room and board charges, you must officially notify the Office of Residence Life of your decision to withdraw. You must complete a contract release form to be eligible for a Room and Board refund. The amount of Room and Board refund you are eligible for is based on the date of your withdrawal.

Please Note: the refund percentages for Room and Board are different from than the tuition refund percentages listed in the tables below. You can access the refund percentages for Room and Board in your Housing Contract. If you have any questions about refunds for Room and Board, please email the Office of Res Life at reslife@gmercyu.edu.

Fall and Spring Semester	Percentage of Refund
Dropping Classes prior to the First Day of the Semester	100%
Dropping Classes through the last day of the Drop/Add Period	100%
Withdraw up to 7 days after the last day of Drop/Add	75%
Withdraw 8 to 14 days after the last day of Drop/Add	50%
Withdraw 15 to 21 days after the last day of Drop/Add	25%
Withdraw 22 days or more after the last day of Drop/Add	0%

Summer Semester	Percentage of Refund
Dropping all Classes prior to the First Day of the Semester	100%
Dropping all Classes through the last day of the Drop/Add Period	100%
Withdraw 7 days after the last day of Drop/Add	50%
Withdraw 8 days or more after the last day of Drop/Add	0%

*The only exception to this policy is the Integrated Studies program fee. The service fee for this program will be refunded at the same percentage as the tuition refund.

❖ **Online Programs Only- Tuition and Refund Policy:**

Refund Policy	Percentage of Refund
Prior to the First Day of Class	100% (tuition and fees)
First Day of Class through 11:59pm EST on Sunday of Week 1	100% (tuition and fees)
Monday of Week 2 at 12am EST to Sunday of Week 2 at 11:59pm EST	50% (tuition only)
Monday of Week 3 at 12am EST and all Future Weeks	0%

For students in an Online Program, not attending class does not automate an official drop or withdrawal. If any student stops attending an enrolled class or classes and does not notify their adviser of their intent to withdraw via email, then the student will be administratively withdrawn and financially responsible for the total cost of the class and/or classes they stopped attending.

❖ Returned Payment Policy:

Returned Payment made with an Electronic Check or Debit Card: If you have a returned electronic check or debit card payment that is returned by the bank for any reason, please know the next time you are making a past due payment with an electronic check or debit card for a semester that has a billing hold, you will be subject to a 10-business day waiting period before your billing hold is removed to ensure the check clears and is not returned by the bank. Please know this 10-business day waiting period will be enforced for one year from the date of the returned payment. If you have not had any additional returned payments during that time, you will no longer be subject to the waiting period before your hold is removed.

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.

Additionally, when a payment is returned by the bank, the bank will charge you a returned payment fee of \$50 that will need to be paid by the student.

❖ Billing Holds:

Billing holds are applied to a student's account approximately two weeks after the semesters 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 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 you would like a full list of our Student Billing payment policies, they can be found on the Student Billing webpage at gmercyu.edu or by clicking this link, [Payment Policies](#).

❖ 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.
 - o Fall semester: If a resident student signs up for the payment plan on or after 8/15, they are required to pay their 9/15 installment payment to be cleared to move into the Res Halls.
 - o 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.

❖ Tuition Insurance with GradGuard:

We are very excited to be partnering with GradGuard™ to offer our students tuition insurance during the Fall and Spring semesters. We recommend considering the option to protect your Higher Education Investment with GradGuard™ Tuition Protection Plan.

Learn more at GradGuard.com/Tuition/Gmercyu or by calling GradGuard's Customer Service Team at 866-985-7598 or clicking the QR code below.



❖ Other Helpful Info:

- ✓ Please make sure to always use your GMercyU email address when corresponding through email. **Your GMercyU email is used to verify your student status which then allows us the ability to share personal account information with you should you need assistance.**
- ✓ If you have any problems logging into your portal at mygmercyu.edu or your Colleague Self-Service account, please contact our IT help desk via email at IT@gmercyu.edu or by phone at 215-646-7300 x 21444.

