

A photograph of Curry College's main building, a red brick structure with a white portico and a clock tower. The building is set against a blue sky with white clouds. In the foreground, a green lawn is visible, with a paved path leading towards the building. Several people are walking on the path. A black lamppost stands on the left side of the path. The overall scene is bright and sunny, suggesting a clear day.

CURRY COLLEGE

# Student Account and Billing Information

2017-2018

CURRY COLLEGE  
Office of Student Financial Services



We are providing you with this brochure to assist you in remaining in good financial standing with the College. It provides information regarding your tuition account as well as your rights and responsibilities about your financial matters. Please do not hesitate to contact the Office of Student Financial Services if you have any questions or concerns at 617-333-2354.

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## Good Financial Standing

All tuition and fees are payable on the date specified prior to the beginning of each semester. Any student who fails to settle all outstanding balances is at risk of losing his/her semester's course schedule and, if applicable, housing assignment. Additionally, the student may not check in at the start of the semester; depart for study abroad/exchange programs; register for or attend classes; participate in student activities, including athletics; utilize campus facilities, such as the Fitness Center; obtain transcript services; receive grade reports; or receive a degree. The student is responsible for any collection costs incurred by the College in collecting past due balances. Students must be in good financial standing to participate in any Curry College programs or activities, including, but not limited to, athletics, resident assistant programs, student government, and clubs. To be in good financial standing, a student must have settled his/her student accounts for all balances currently due. A student's account is considered settled when it is either paid or covered by one or a combination of the following:

- Pending financial aid, including alternative loans, with no outstanding paperwork or other issues. Funds must be approved by the lender to be disbursed directly to the College at a specific future date.
- A current and up-to-date payment plan established through Curry's third-party servicer, Tuition Management Systems (TMS), which allows payments to be spread over the course of the academic year.

## Student Account

Your student account shows a cumulative balance that includes all of the charges and credits applied during your enrollment at Curry College. Some examples include, but are not limited to: tuition and fees, housing and meals, financial aid credits and adjustments, and payments made to your account. This account becomes a part of your permanent information file and remains after you graduate or cease to be enrolled.

## Billing Information

Electronic bills are available via the myCurry portal, starting this year. Students must complete an e-consent form (which can be found on the myCurry portal, under the Finances tab) to receive electronic notifications of bills. Students are strongly encouraged to give bill payers access to their electronic bills by granting them permission to view their financial matters on the myCurry portal for families. (See instructions under the Family Portal section of this brochure.) If you elect to, you may also have a billing statement sent to the permanent home address on file. It is the student's responsibility to notify Curry's Registrar's Office promptly of any change in address. Fall semester bills are generally available to view in mid-June. Spring semester bills are generally available to view in mid-November. Each bill is due in full within 30 days of the billing date.



Students can view their current bill online by logging onto their myCurry account through the portal at:

- [www.curry.edu](http://www.curry.edu),
- clicking on the Finances tab,
- clicking on the student account invoice.

New transactions may take up to 24 hours to appear online.

## Over 18 credits

Students who enroll in more than 18 credits in a single semester will be charged per credit for the overage once the add/drop period is completed.

## Student Health Insurance

Massachusetts Law requires that every full-time and part-time student enrolled in an institution of higher learning in Massachusetts participate in a Student Health Insurance Program (SHIP) or in a health benefit plan with comparable coverage. A part-time student is defined as a student participating in at least 75 percent of the full-time curriculum.

As a result, full-time and part-time enrolled students are automatically billed for individual membership in the Curry College-sponsored student health insurance plan. The plan is serviced by Gallagher Student Health & Special Risk. The plan brochure is available online at [www.gallagherstudent.com/curry](http://www.gallagherstudent.com/curry).

Students must pay for the plan unless they show proof of comparable U.S.-based coverage in a Student Health Insurance Program. Students may provide such proof of coverage annually by completing a Student Health Insurance Waiver Form online at [www.gallagherstudent.com/curry](http://www.gallagherstudent.com/curry) by July 15th. A student health insurance waiver form must be completed each academic year. Waivers received after the published deadline will not be accepted.

## *Instructions for Waiving the Student Health Insurance Payment*

To waive the Student Health Insurance:

- Go to [www.gallagherstudent.com/curry](http://www.gallagherstudent.com/curry).
- On the left toolbar, click 'Student Waive.'
- Create an account.
- Click on 'Student Waive' on the left hand side of the webpage.
- Click the 'I want to WAIVE' button.
- Follow the instructions to complete the form.
- Answer the four questions.
- Print or write down your reference number. Receipt of this number only confirms submission, not acceptance, of your form.

Curry College will be notified electronically of your waiver. Please allow 48 business hours for the credit to appear on your student account.

*Please note:*

- Out of State Health Maintenance Organizations (HMOs), Exclusive Provider Organization (EPOs) and Out-of-State Medicaid Programs generally have a limited network of providers and do not provide coverage for non-emergency care in the local area surrounding Curry College.
- Travel medical insurance plans and international insurance plans will not be accepted for the 2017-2018 academic year.

## **Pending Financial Aid Payments**

Students must complete and return all additional documentation, verification, corrections, and/or new information requested by Curry's Office of Student Financial Services or the outside agency to which an application was submitted. Financial aid awards will not be credited to a student account if any paperwork is missing. If paperwork remains outstanding, the financial aid may be forfeited and the student is responsible for immediately paying any amounts that would have been covered by the financial aid.

## **FERPA**

The Family Education Rights and Privacy Act (FERPA) is a Federal Law that protects the privacy of students' education, financial, and academic records. For the student's protection, FERPA limits the release of student record information without the student's consent. If a student would like to allow the Office of Student Financial Services to share financial information (such as billing and financial aid application/award records) with a person other than himself/herself, including a parent, the student must provide consent through the Family Portal.

## **Family Portal**

The Family Portal allows deposited or enrolled students to provide family members access to campus-wide resources (i.e. tutoring, writing center, Curry van schedule, etc.) and specific personal information.

The student decides which family members, if any, get access and what each individual can view (i.e. schedules, grades, financial aid, billing statements).

The student can request an account for family members by:

- Logging into myCurry portal;
- Clicking on the "myInfo" tab;
- Clicking on the "myFamily" access link.

A student can elect to give a family member access to his/her financial matters (online or via a representative of the Office of Student Financial Services) by changing the individual's access from "no" to "yes." Note: Students can change access rights at any time by returning to the myFamily access link.

## Settling Your Student Account

There are a number of options available to finance a Curry College education. You may use any one or a combination of the options below to help you settle your tuition account.

1. **One Time Payment** – Make a one-time payment online at [www.curry.afford.com/paynow](http://www.curry.afford.com/paynow). Curry College has partnered with Tuition Management Systems (TMS) to process checking and savings transactions and credit/debit card payments online. Log onto TMS' secure website at any time to make an online payment. Students can also access TMS' Payment Gateway directly from their online bills through their myCurry accounts. Please note that if you use a credit or debit card there is a service charge. There is no fee to use a checking/savings account to make a payment.

**Personal Check, Money Order, Traveler's Check** – You can make a direct payment to Curry College. Please make checks payable to Curry College and mail to:

Curry College  
Attn: Office of Student Financial Services  
1071 Blue Hill Avenue  
Milton, MA 02186

Be sure to include the student's name and Curry College identification number on the front of each check. Please note that if your check is returned due to insufficient funds you will be assessed a \$50.00 returned check fee by the College in addition to any other charges you may incur from your financial institution.

2. **TMS Payment Plan** – With the Tuition Management Services (TMS) payment plan, families can elect to break up the cost of the entire year into manageable installments, rather than making lump-sum payments each semester.

Payments may be made for the entire year on an interest-free, 12 or 10-month payment plan. There is a \$55 enrollment fee for both the 12 and 10-month plans. Twelve-month plans begin on May 1 and end on April 1. The 10-month plan begins on July 1 and ends on April 1. We also offer a single-semester plan for an enrollment fee of \$35, in which half the yearly cost is paid to TMS in five installments. For the single-semester payment plan, the Fall semester plan begins on July 1 and ends on November 1, and the Spring semester plan begins on December 1 and ends on April 1. For information about how to enroll in either plan, please contact TMS at [www.curry.afford.com](http://www.curry.afford.com) or by telephone at (888) 216-4258.

**Important Note:** Monthly payment plan payments can be made only by check or money order; credit card payments will not be accepted. Automatic monthly payments can be made directly from your checking or savings account.

3. **Alternative Loan Programs** – The Office of Student Financial Services will work with students and their families to assist them in determining the best loan options for their needs. For more detailed information, please review the Curry College Resources for Alternative Financing brochure, available on line at [www.curry.edu/financingoptions](http://www.curry.edu/financingoptions).

Many families supplement their college financing plans with private educational loans. Private loans are available from a variety of sources and provide additional funding when other types of aid do not cover costs. These loans are not guaranteed by the federal government but by private financial institutions. Interest rates on these loans are typically higher than Federal Direct Loans but lower than personal loans. Generally, student borrowers will need a credit-worthy, income-earning co-signer to borrow from these loan programs.

## **Federal Loans**

If you have been awarded a Federal Direct Stafford Loan or your parent applied for a Federal Direct PLUS Loan, the semester loan amount will appear on your bill as a “pending item” and will be deducted from the amount due until it is disbursed after the add/drop period of the semester.

If you have been awarded a Federal Direct Loan but the loan amount does not appear on your bill as a credit or pending item, it may indicate that certain requirements for the loan have not been completed; students should check their award status in their myCurry account, under the Finances tab.

## **Outside Scholarships**

You may use outside scholarships that will be paid directly to the College to settle your student account, if you provide the Office of Student Financial Services with a copy of the award letter from the agency. Outside scholarships are divided equally between the fall and spring semesters unless the scholarship letter states otherwise.

## **Fees Explained**

### **Comprehensive Fee**

The Comprehensive Fee allows the College to offer a variety of co-curricular, co-academic, and support services to traditional students to enhance their academic and student life experiences while enrolled at Curry. This mandatory, semester-based fee is required of all students and cannot be waived.

### **Late Fees**

Accounts not settled in full by the due date, as described under the “Good Financial Standing” section of this brochure, are subject to late fees each semester.

### **Orientation Fee**

An orientation fee is required of all new students to cover the cost of the orientation program, including room and board for the period and new-student orientation programming into the semester.



## Tuition Insurance

Each year thousands of college students are unable to complete classes for a given semester due to unforeseen medical issues such as illness, accidents, or mental health-related issues. Unfortunately, in many cases these families are unable to recoup all of their tuition dollars. At Curry College, depending on the timing of a student's withdrawal, he/she might not be eligible to receive a refund of all tuition and fees. We understand that these types of situations can be a financial hardship for many families. Therefore, we are pleased to make available the Tuition Refund Insurance plan.

Tuition Refund Insurance can help refund tuition, fees, and room/board charges, up to the policy limits, if a student is unable to complete the semester due to a covered medical reason, such as an illness, accident, or mental health issue. This insurance program complements and enhances our school's refund policy, and we believe families will benefit from this added protection. Visit [www.gradguard.com/curry](http://www.gradguard.com/curry) for more information.

## To Notify Us About Errors on Your Student Account

If you believe your bill contains an error or you wish to dispute any item contained on it, describe the nature of your dispute in writing and mail it to:

Curry College

Attn: Office of Student Financial Services

1071 Blue Hill Avenue, Milton, MA 02186

or email [studentaccounts@curry.edu](mailto:studentaccounts@curry.edu). Contact us in writing as soon as possible to preserve your rights. We must hear from you in writing no later than 30 days from the time that we sent you the first bill on which the error or problem occurred. Please provide the following information in your letter:

- 1) your name and student ID number,
- 2) the dollar amount of the suspected error,
- 3) a description of the error in as much detail as possible, explaining why you believe there is an error.

After we receive your written notice, we will acknowledge your letter within seven days. Within 14 days from the receipt of your letter, we will either correct the error or explain our findings to you.

## Credit Balances and Refunds

If your cash payments and financial aid, including any disbursements of Federal Title IV funds such as Federal Pell Grants or Federal Direct Loans, create a credit balance on your student account, we will retain these credits on your student account to be used against the charges of future terms of enrollment within the same academic year, only if you complete a Credit Balance Authorization Form (CBA Form). Otherwise, a refund, payable to the student, will be either electronically transferred to your bank account\* or a check will be mailed to your permanent address according to the timeframe established by the federal government. Note: checks are not available

for pick-up and can take up to 14 days after your refund is processed to arrive. All student refunds will be made payable to the student except in cases where the credit is based solely on a federal loan to the parent and the parent has not consented to the student receiving the refund. Please be aware that institutional based financial aid funds will not post to your student account until approximately one week after that semester's Add/Drop deadline. Refer to the Academic Calendar for Add/Drop dates.

You may request a student refund for any portion of any credit balance on your student account even if you have filed a CBA Form. Refunds will only be issued for actual credit balances and will not be issued based on "pending" payments. A student refund normally requires approximately two weeks to process. Students may request the refund online through their myCurry account on the portal:

- Once logged in go to the Finances tab
- Click on refund request

\*All students are urged to **register with Nelnet**, the College's electronic refund partner to provide you with faster access to your money. There is NO FEE for this service. To register for E-refunds:

- Log into your **myCurry** account.
- Click on **Account Invoice**, under the **Finances** tab.
- Click on the **Nelnet** link – located at the bottom of the invoice.
- You will be brought to the Nelnet website to create an account. Your account will be prepopulated with information from your Curry student account. Click **NEXT**.
- Each time you log in going forward, this will be your Nelnet account home screen.
- Click on **Manage Refunds** to update banking information.
- Confirm your information is correct, including student ID number. Click **Next**.
- Select "Bank Account/Direct Deposit".  
*Note: If you do not select a refund method, a check will be sent to your permanent address (on file with the College) via first-class mail. It will take approximately 14 days to arrive from the date your refund request is processed. It is crucial that you keep your permanent address current with Curry College.*
- Enter your banking information. Click **Save** after entering the information!

## Bookstore Vouchers

You may request a Bookstore Voucher up to the amount of your expected credit balance, including pending financial aid payments. However, pending TMS monthly payment plan payments will not be considered for this purpose. The vouchers may be used to purchase textbooks in the Campus Bookstore. All vouchers expire 30 days from the date of issue. Unused voucher amounts will be returned to the student account within 31 days of their expiration date. Students must have a Credit Balance Authorization Form (CBA) on file to be eligible for a voucher. You may request a bookstore voucher online through your myCurry account under the Finances tab.

## Frequently Asked Questions

### 1. What are my options for paying the balance?

**A. One-time payment:** Payment may be made online at [www.curry.afford.com/paynow](http://www.curry.afford.com/paynow) or mailed to:

Curry College  
Attn: Student Financial Services  
1071 Blue Hill Ave  
Milton, MA 02186

**B. Payment Plan:** You may set up an interest-free payment plan for the full year balance over 12 or 10 months. The cost is \$55.00 to enroll for the year. To establish the payment plan, log onto [www.curry.afford.com](http://www.curry.afford.com). You can also set up the payment plan per semester for a cost of \$35.00 each semester. We strongly urge you to set the payment plan up for the full year to take advantage of the reduced enrollment fee cost.

**C. Alternative loans:** The Office of Student Financial Services will work with students and their families to assist them in determining the best loan options for their needs. For more detailed information, please review the Curry College Resources for Alternative Financing brochure, available online at [www.curry.edu/financingoptions](http://www.curry.edu/financingoptions). We strongly urge you to apply to borrow once for the entire academic year to protect your credit, however, the loan will be paid to the College in two equal, separate payments prior to the start of each semester. You will not incur interest costs on the portion of the loan remaining to be disbursed.

### 2. Am I required to take the College's Health Insurance?

Massachusetts state law requires that students have health insurance coverage. If you are covered under a comparable U.S.-based plan, then you may be entitled to waive the College's health insurance plan.

### 3. How do I waive the health insurance fee?

As long as a student is covered under another U.S.-based health insurance plan, the cost of the College plan can be waived on-line at [www.gallagherstudent.com/curry](http://www.gallagherstudent.com/curry). The cost will be removed from your account within 48 business hours after the waiver has been completed. The waiver must be completed by the deadline to have this fee removed.

### 4. If I have a credit on my account, how do I request a refund?

Once you have a credit balance on your account, you may request a refund. You, the student, can request the refund online through your myCurry account under the portal's Finances tab. The refund will be directly deposited into the student's bank account, once he/she is enrolled in direct deposit.

## 5. How do I request money for books?

If you are receiving financial aid and are expecting a credit balance on your account, you, the student, may request a bookstore voucher online through your myCurry account on the portal under the Finances tab. You may request up to the amount of your expected credit balance. Pending TMS monthly payment plan payments will not be considered for this purpose, however. Students must complete a CBA form, which can be obtained from the Office of Student Financial Services.

## 6. I was charged a comprehensive fee.

### What is this fee and do I have to pay it?

Yes, the Comprehensive Fee allows the College to offer a variety of co-curricular, co-academic, and support services to traditional students to enhance their academic and student life experiences while enrolled at Curry. This mandatory, semester-based fee is required of all students and cannot be waived. New students are also billed an Orientation Fee.

## 7. How can I change my meal plan?

To make a change to your meal plan, log onto your myCurry account and click on the myCampus tab; then click on “meal plan changes.” There you can choose to increase or decrease your meal plan. Students can decrease their meal plans through the first 14 days of the semester and increase it anytime throughout the semester.

## 8. How can I make a change to my campus housing?

If at any time a student wishes to terminate his/her housing agreement, the student must complete a change-of-status form on the portal, under the Student Life tab on the Residence Life page. The student should then contact his/her Community Director to coordinate a time to check out of the Residence Hall and return his/her key. After they have moved out, the student will be charged a prorated amount and termination fee as outlined in the Room and Board Agreement, based on the date the student vacates his/her residence hall space.

# CURRY COLLEGE

Office of Student Financial Services  
1071 Blue Hill Avenue, Milton, MA 02186

**Hours:** 8:30 a.m.-4:30 p.m., Monday-Friday,  
with late hours until 6:00 p.m. on Wednesdays

**Phone:** 617-333-2354

**Fax:** 617-333-2915

**studentaccounts@curry.edu**

*All information in this brochure is subject to change due to regulation by the U.S. Department of Education, state authorities, lending institutions, and/or Curry College.*





TUITION CALCULATOR

A. EXPENSES

Fall

Tuition per semester

\$18,390.00 per semester, up to 18 credits  
\$1,226.00 per additional credit

Housing per semester

\$4,137.50 - Standard double  
\$5,267.50 - Standard single  
\$4,562.50 - 886 BHR double  
\$5,677.50 - 886 BHR single  
\$4,777.50 - Suites - double  
\$5,262.50 - SCHR multiple  
\$6,382.50 - SCHR single  
\$4,912.50 - Bell Hall - multiple  
\$6,032.50 - Bell Hall - single

Meal Plan per semester

\$3,570.00 - A. 17 meals/week  
\$3,230.00 - B. 14 meals/week  
\*\$2,460.00 - C. 10 meals/week

*\*This meal plan is only available to returning resident students for the 2017-2018 academic year.*

\*FEES

\$908.00 – Comprehensive Fee  
\$340.00 - Orientation Fee (new students only)

PAL Fees – per semester

\$3,470.00 - PAL Fee (credit bearing)  
\$3,390.00 - PAL Fee (non-credit bearing)  
\$1,825.00 - PAL Fee (supportive fee)

\*\*Health Insurance

\$2,892.00 for the year  
\$1,683.00 for spring

Total Expenses

B. DEDUCTIONS

*Enter deductions from the financial aid award letter. Do not include work-study.*

Total of all grants/scholarships

Total loans

Deposits/payments

Payment plan

TOTAL DEDUCTIONS

C. ESTIMATED BALANCE

*Subtract total deductions (B) from total expenses (A)*

Balance for Fall

**Spring**

**Total for the year**

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**Balance for Spring**

**Balance for the year**

# CURRY COLLEGE

Office of Student Financial Services

1071 Blue Hill Avenue, Milton, MA 02186

Ph: 617-333-2354 | Fax: 617-333-2915

M-F 8:30 A.M. - 4:30 P.M.

[studentaccounts@curry.edu](mailto:studentaccounts@curry.edu)