

Student Financial Services: General Information

Find this information and pay your bill at:

My.BethelCollege.edu/Student/Financial Information

LOGGING IN

- Your **username** is: your firstname.lastname
- The first time you log in, your **password** will be: uppercase first letter of your first name, lowercase first letter of your last name, the # symbol and first five digits of your Social Security number.
- Example for John Doe with SSN 123-45-6789: Jd#12345.
- You will be required to change your password the first time you log in. If you need help logging in, contact the Bethel College I.T. Help Desk at 574.807.7777.

VIEWING YOUR BILL

[Go to STUDENT / Financial Information / MY BILL / Payment and Billing Center / View Bills](#)

MAKING A PAYMENT ONLINE

[Go to STUDENT / Financial Information / MAKE A PAYMENT / Payment and Billing Center / Click here to make a payment](#)

- Successful online payments are reflected immediately on your account statement.
- There is NO processing fee when you make an online electronic check (ACH) payment (using your bank routing number and bank account number).
- Credit/debit card payments are no longer taken over the phone or at the cashier's desk. You can still make a credit/debit card payment online; however, there is a 2.75% processing fee.

CHANGING INFORMATION CONSENT

[Go to STUDENT / STUDENT INFORMATION / Update Information / Add New Consent](#)

Giving your parents, guardians, or spouse consent allows Student Accounts and the Financial Aid Office to discuss your billing statement, financial aid, etc. You can also create a login for your parents, guardians, or spouse so they can view your bill online and make online payments by following the steps above.

GETTING YOUR 1098-T FORM

[Go to STUDENT / Financial Information: MY BILL / Go to My 1098-T Info / View / Print Statement](#)

ENROLLING IN THE E-REFUND PROGRAM

[Go to STUDENT / Financial Information / Online Forms / eRefund / Click to enroll in eRefund](#)

Refunds of credit balances/overpayments will be processed approximately 14 days after the start of classes. All refunds will be processed for the entire credit balance on the student account.

CHANGING YOUR MEAL PLAN/HOUSING

[Go to STUDENT / CAMPUS PROFILE / Continue to your campus profile](#)

Meal plan selections can be changed up until one week after classes start.

EMERGENCY CONTACT INFO

[Go to STUDENT / CAMPUS PROFILE / Continue to your campus profile](#)

VIEWING YOUR FINANCIAL AID AWARDS

[Go to STUDENT / Financial Information / MY FINANCIAL AID / View Financial Aid Awards](#)

GENERAL STUDENT ACCOUNT POLICIES - TRADITIONAL STUDENTS

- Payment in full, approved PLUS loan or alternative loan to cover your balance due, or a payment plan through Tuition Management Systems is required by the designated payment due date:
 - Summer Semester 2018: May 1, 2018
 - Fall Semester 2018: August 15, 2018
 - Spring Semester 2019: January 3, 2019
 - Summer Semester 2019: May 1, 2019
- The financial aid portion of a bill may be deferred if all paperwork has been properly completed and filed with the Financial Aid Office.
- Students may not register or attend classes for a subsequent enrollment period if they have a balance due from a previous enrollment period.
- Class registration may be invalidated and the student dropped from the college if their account is not paid in full by the designated payment date.

GENERAL STUDENT ACCOUNT POLICIES - ADULT & GRADUATE STUDENTS

- Payment in full, or a payment plan through Advanced Education Systems, is required by the first day of class each session.
- The financial aid portion of a bill may be deferred if all paperwork has been properly completed and filed with the Financial Aid Office.
- Students may not register or attend classes for a subsequent enrollment period if they have a balance due from a previous enrollment period.
- Class registration may be invalidated and the student dropped from the college if their account is not paid in full by the first day of class each session.

E-BILLS AVAILABLE ON MYBETHEL

ATTENTION: Paperless Billing!

In an effort to save money and the environment, the Bethel College Business Office will be mailing only one paper statement per semester. You can view your electronic bill (e-Bill) for any updates by logging in to My.Bethel. The e-Bills show all charges and financial aid, both posted and pending.

- To viewing your bill: [Go to STUDENT / Financial Information / MY BILL / Payment and Billing Center / view bills](#)
 - To see the detail of your posted student account transactions, go to "My Account Balance" on My.Bethel and click on your balance (in blue).
- To view your current Balance: [Go to STUDENT / Financial Information / MY BILL / My Account Balance](#)

REMINDER: INFORMATION CONSENT NEEDED!

In order for Bethel's Business Office staff to be allowed to speak to parents or guardians, information consent must be given by the student. Please see instructions for giving consent on the "Student Financial Services – Guide to My.Bethel."

CAMPUS STORE/ONLINE BOOKSTORE

At the beginning of each semester, a charge limit is set for students at the Campus Store and Online Bookstore. This means students are allowed to charge textbooks to their student account up to the charge limit to be paid within 10 days of purchase once a semester has begun. Online Bookstore Charge Limits per Semester: Nursing Students \$1,200, Grad Students \$600, All Others \$500. Campus Store Charge Limit per Year: \$700.

The Bethel College Catalog policy:

- Bookstore purchases and other fees which are added to the student account are due and payable in full within 10 days of the transaction date.
- Any textbooks or educational supplies you charge to your student account must be paid within 10 days unless you have an excess of financial aid that will cover the charges.
- If you have questions about your charge limit, please contact the Campus Store at 574.807.7577.
- To purchase your textbooks online through the Bethel College Bookstore website, go to bethelcollege.textbookx.com.
- If your order is more than your charge limit, you will need to add an additional payment method to complete your order.

STUDENT ACCOUNTS FAQs - TRADITIONAL STUDENTS:

Q: How can I make a payment on my student account?

A: Payment Options:

- Check or Cash: Make a payment at the cashier's desk in the Business Office (lower level of the Huffman Administration Building). *If you are writing a check, please write your student ID number in the memo line of the check.*

Mail your payment to:

Bethel College - Business Office

Attn: Cashier

1001 Bethel Circle

Mishawaka, IN 46545

- Pay online through My.Bethel:
- Electronic Check (ACH) Payment - use your bank account number and routing number to make a direct payment from your bank account (no processing fee)
- Credit/Debit Card Payment (2.75% processing fee is assessed)

STUDENT ACCOUNTS FAQs - ADULT & GRADUATE STUDENTS:

Q: How can I make a payment on my student account?

A: Payment Options:

- Check or Cash: Make a payment at the cashier's desk in the Business Office (lower level of the Huffman Administration Building). *If you are writing a check, please write your student ID number in the memo line of the check.*

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Tuition Management Systems Payment Plans

We are pleased to offer payment plans through TMS beginning the fall 2018 semester!

What is a TMS payment plan?

- Bethel College partners with a 3rd party payment plan provider – Tuition Management Systems (TMS) – for all payment plan needs. If enrolling in the plan before bills have been published, please utilize your cost estimate sheet included with your award package to create your initial payment plan budget. When you receive your semester bill, you can adjust your budget accordingly by visiting bethelcollege.afford.com or by calling 800-722-4867. *Adult & Graduate students – please create your semester budget to cover both 1st and 2nd*

There are different plans throughout the academic year:

Fall Payment Plans

- Enrollment after **September 10th** will require back payments
- Enrollment for fall plans opens May 1

| 5 payments due: | 4 payments due: | 3 payments due: |
|-----------------|-----------------|-----------------|
| July 10 | August 10 | September 10 |
| August 10 | September 10 | October 10 |
| September 10 | October 10 | November 10 |
| October 10 | November 10 | |
| November 10 | | |

Spring Payment Plans

- Enrollment after **February 10** will require back payments
- Enrollment for spring plans opens October 1

| 5 payments due: | 4 payments due: | 3 payments due: |
|-----------------|-----------------|-----------------|
| December 10 | January 10 | February 10 |
| January 10 | February 10 | March 10 |
| February 10 | March 10 | April 10 |
| March 10 | April 10 | |
| April 10 | | |

Summer Payment Plans

- Enrollment after **June 10** will require back payments
- Enrollment for summer plans opens February 10

| 3 payments due: | 2 payments due: |
|-----------------|-----------------|
| May 10 | June 10 |
| June 10 | July 10 |
| July 10 | March 10 |

Is there a cost to enroll in a payment plan?

- There is a \$40.00 enrollment fee per semester plan.

Can I enroll after the first payment date?

- **Yes, you may still enroll after the first payment date, but this will increase the amount due of your remaining monthly payments.** Please see the above payment schedules for the various plans. Enrollment after certain dates will require back payments due at the time of enrollment.

How can I enroll?

- Enrollment and budget adjustments can be completed online by accessing bethelcollege.afford.com or by calling 800-722-4867.

Please email studentaccounts@bethelcollege.edu with any questions. Thanks!

Answers for Parents

Concern: I am paying for my child's education, but no one will talk to me about the account. I need to have access to the information in order to be able to pay the bill.

Answer: Your student is the "owner" of their student account. According to Federal Law (Family Educational Rights and Privacy Act – FERPA), the student's records are protected and cannot be discussed with anyone other than the student, without the student's permission. Your student can grant access to others by filling out the Information Consent on My.Bethel.

Also, your student can grant you access to their Student Account Center on TMS by sending you an invitation once they have logged in and established their profile. Please note, just because you were granted access to the Student Account Center, that does not mean that we have an Information Consent on file.

Concern: My child is receiving letters stating they have a balance due and, if it is not paid, the balance will go to collections.

Answer: Students are sent one paper invoice at the beginning of the term. After that, they receive statements on TMS twice a month. Once statements are uploaded, the student, and anyone with access to their Student Account Center, will receive emails letting them know there is a balance due and the statement is available to view. If payment has not been received by the time payment plans are finished, the student will receive a letter to prompt a conversation with the Business Office. We want to make sure the student is aware of the balance due and help them with a plan on how to pay the balance.

Ultimately, the payment of a student account balance is the responsibility of the student. If the balance is not paid, the student is the one who needs to make contact with the Business Office to confirm payment arrangements. If this is not done, the collection process will continue to move forward, up to, and including having the balance sent to a collection agency. This will be under the student's name, will incur additional collection fees, and can end up on their credit report.

Concern: We were expecting a scholarship, but it was late in arriving. Why are we being charged a late fee?

Answer: Information regarding late fees are sent with the paper statement mailing. There is also a message on the bottom of statements regarding when late fees will be applied. Late fees are not assessed until 2 weeks into the term. The payment deadline was weeks before classes even started. If you are aware of a payment that is coming, the Business Office and/or Financial Aid need to be notified prior to the deadline to avoid a late fee.

Concern: Why do we have to pay online? We are charged extra.

Answer: When using a credit/debit card as a form of payment, the credit card company charges a processing fee. We pass that fee along to only those who are choosing to use a credit/debit card as a form of payment, instead of raising the tuition of everyone to accommodate that cost.

To avoid the credit card fee, if the money is coming out of a bank account, you can pay using an electronic check or ACH payment. There is no fee for this, unless the payment is returned. Then, we pass

along the fee that our bank charges us for having a returned payment. TMS also charges a fee for returned payments.

Concern: How does my child get the textbooks that are required for class?

Answer: Bethel does not require that you purchase books from us. That allows you to find the best deal for the books that you need. Our Campus Store does not provide textbooks; textbooks can only be ordered online. If your child is receiving financial aid, and has an available credit, your child may use that credit to purchase books online. The charge limit is the LESSER of the available credit on the student account or the base amount according to their program. Your student can access this information on My.Bethel on the Student Accounts page.

Your student should not be able to spend more in the bookstore than the financial aid on their account can cover. We do not want them to have any more debt than is necessary.

All students will receive a charge limit of \$100.00 each term to use in the Campus Store to purchase incidentals and/or Bethel wear. These charges will be added to the student account. Any amount not covered by financial aid is to be paid within 10 days of the purchase, per the Catalog.

Concern: Who do I talk to about changes in meal plans, housing, athletic insurance, or changes in financial aid?

Answer: If a meal plan needs to be changed, please email Student Life.

If there needs to be a change made to housing, please contact Student Life. Housing is not refundable once classes have started.

If your student has athletic insurance on their account but is not participating in a sport for that term, contact the Athletic Department and/or Student Life.

If changes have occurred on the student bill and/or the financial aid amount does not appear correct, please contact the Financial Aid Department at FinAid@bethelcollege.edu. Some important things to keep in mind regarding financial aid and your student bill – 1) if a student is selected for verification by the government, emails will be sent requesting additional information. This information needs to be received before ANY financial aid can be applied to the student account. 2) There are some forms of financial aid that do not appear on any statement until they are actually applied to the account (i.e. outside scholarships, Vocational Rehab payments, etc.).

Please impress the importance of checking emails and responding timely to any emails that are requesting information for Financial Aid or stating there is a balance due to your student.

Concern: We paid based on the estimate we received from Financial Aid, why is there still a balance due?

Answer: The estimates that are sent out are just that, an estimate. The balance may change based on the meal plan or housing option your student has chosen. Also, fees are not shown on an estimate. Students will have a Service Assessment applied to their account. There can also be possible athletic insurance and course/lab fees based on their schedule, along with fees for lessons and tutoring that are specific to the student's schedule. Parking fines are applied to a student account throughout the term.

To find an accurate balance, the Summary page of the Student Account Center on TMS is updated daily. (Sometime in the Spring 2019 term we expect to be able to show balances and account history in real-time; until then, statements are uploaded on the 15th and at the end of every month.)

Concern: I set up a payment plan for the Fall on TMS, but now I go online and cannot view any information about my student's account. What do I do?

Answer: You more than likely set up a payment plan before we were live with the TMS Student Account Center. To fix this, your student will need to send you an invitation to grant you access to the actual Student Account Center.

Please note: If you had previous login information for a payment plan and you use the same email address, you may get an error message that the email address is already in use when you attempt to click the link in the email. If you receive that error, click the "login" link on the error message and then you should be able to log in with your existing information and view the Student Account Center.