Office of the Bursar
Academic Year 2022 - 2023

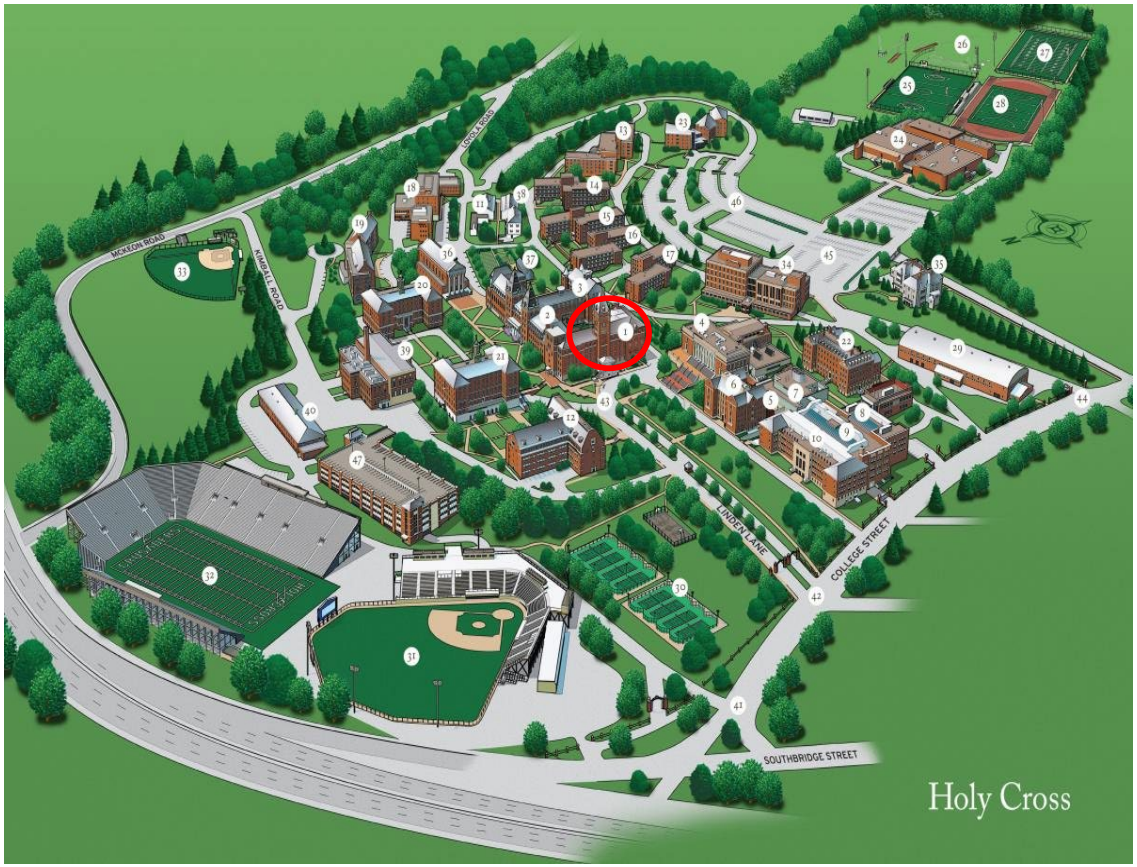


Welcome to the Class of 2026!

Bursar Office

Located in O'Kane Hall 159

Office of the Bursar
College of the Holy Cross
1 College Street
Worcester, MA 01610-2395





How to Contact Us



Sheila Coakley, ***Bursar/Director of Student Accounts***

Phone: 508-793-2521

E-mail: scoakley@holycross.edu

Angela Fochetti, ***Assistant Bursar/ Assistant Director of Student Accounts***

Phone: 508-793-3493

E-mail: afochett@holycross.edu



Heather Stewart, ***Student Accounts Coordinator***

Phone: 508-793-2521

E-mail: hstewart@holycross.edu

Bursar Office Fax: 508-793-3045

Bursar Email: bursar@holycross.edu

Telephone Numbers to Remember



Office of the Bursar……508-793-2521
Office of Financial Aid……..508-793-2265
Bookstore……508-793-3393
Crusader Express……508-793-3301
Dining Services……508-793-3314
Residence Life……508-793-2411
Health Services……508-793-2276
Public Safety Office……508-793-3570
Registrar's Office……508-793-2511
Study Abroad Office……508-793-3082
Student Activities……508-793-3487
Help Desk (ITS/STAR) ……508-793-3548



Mark Your Calendar



- **Tuition** payments are due August 1st for the Fall and January 1st for the Spring.
- **On-line Health Insurance Waiver** or **Enrollment** is due by August 15th.
- **Arrival on Campus** is Saturday, August 27th, beginning at 9:00 a.m. Students should report to their respective residence halls for check-in.
- **Family Weekend** is Friday, October 28th through Sunday, October 30th.

BREAKS

- **Fall Break** begins after last class on Friday, October 7th and resumes on Monday, October 17th.
- **Thanksgiving Recess** begins after last class on Tuesday, November 22nd and resumes on Monday, November 28th.
- **Spring Break begins** after the last class on Friday, March 3rd and resumes on Monday, March 13th.
- **Easter Recess** begins after last class on Wednesday, April 5th and resumes on Tuesday, April 11th.

Sample Tuition Bill

Date	Description		Charges	Credits	Balance
	Balance Forward				$0.00
06-01-2022	Tuition-Fall		$28,800.00		
06-01-2022	Visual Arts Course Fees		$70.00		
06-01-2022	Health Service Fee		$190.00		
06-01-2022	Student Activity Fee		$380.00		
06-01-2022	Health Insurance		$2,993.00		
06-01-2022	Standard Room - Fall		$4,550.00		
06-01-2022	Resident Meal Plan		$3,760.00		
06-01-2022	Parking Fine	#0354 on 08-16-22	$50.00		
06-01-2022	Acceptance Deposit			-$500.00	
06-01-2022	On-line Waiver of Health Insurance			-$2,993.00	
	SUBTOTAL	Charges and credits before Anticipated Aid. This will include any disbursed Aid and TouchNet payment plan payments received.			$37,300.00
	ANTICIPATED FINANCIAL AID	After the semester begins you will need to follow up on any anticipated aid that has not yet been disbursed			
03-19-2022	Holy Cross Scholarship			$-12,450.00	
03-19-2022	Federal Pell Grant			$-380.00	
03-19-2022	Federal SEOG			$-2,000.00	
03-19-2022	Federal Subsidized Stafford Loan			$-1,731.00	
03-19-2022	The Holy Cross Loan			$-1,250.00	
	CURRENT DUE	The amount that is due after Financial Aid Please note that your payment plan will not be reflected on your statement			$19,489.00

E-Billing

3 steps for easy access







If you are not already an authorized user

- ✓ **Students authorize who receives the bill by logging into their STAR account and going to TouchNet Bill + Payment. Under the My Profile Setup click Authorized Users.**
  - ❖ **Please note that an email address is necessary to receive communications from the College.**
  - ❖ **Authorized Users will be able to access**
    - **Billing Statements**
    - **Account Activity**
- ✓ **An e-mail will be sent to authorized user(s) with a temporary password to log into TouchNet Bill + Payment.**
- ✓ **Authorized users can go through the parent portal and then click on the Billing tab. This will bring you to the Authorized User Login page to access TouchNet Bill + Payment Or you can go to the Bursar Web Page and click on Pay My Bill.**

Authorized Users



The Bursar's Office can only discuss your tuition bill with the student or authorized user.

It is the policy of the Bursar Office to provide tuition statements and billing information to the student or authorized user that the student has designated.

Adding or changing an authorized user is done by the student on both the student's STAR account and TouchNet account

Health Insurance

University Health Plans
Blue Cross Blue Shield

The College of the Holy Cross has partnered with University Health Plans and Blue Cross Blue Shield to provide student health insurance for the 2022 – 2023 academic year. The insurance coverage is through Blue Cross Blue Shield with University Health Plans providing administrative support for enrollment and customer service for general insurance questions.

$2,993.00 coverage for a full year

$1,698.00 coverage for a half year beginning January 1, 2023

Requirements:

The law in the Commonwealth of Massachusetts (QSHIP) requires that all full time students attending college in Massachusetts be covered by a qualifying health insurance program. In addition, Massachusetts colleges are required to offer their students a health insurance program that meets state requirements.

If health insurance is purchased through the school, then the coverage will begin July 25, 2022 and will be effective through July 24, 2023.

To ensure compliance with the QSHIP law, all Holy Cross students are automatically billed for the student Health Insurance program. Students must choose to WAIVE or ENROLL in the medical insurance plan offered through the college no later than August 15, 2019.

United Health Plans
Contact Information

Toll- Free: (833) 251 - 1732

15 Pacella Park Drive, Suite 130
Randolph, Ma 02368

Making a Tuition Payment



To pay your tuition online, go to

https://secure.touchnet.net/C20600_tsa/web/login.jsp

OR

Open the camera on your smart phone or tablet to access the QR code

There is no additional charge for making the payment online by ACH. However if you are paying by Credit Card there is a 2.85% Convenience fee.

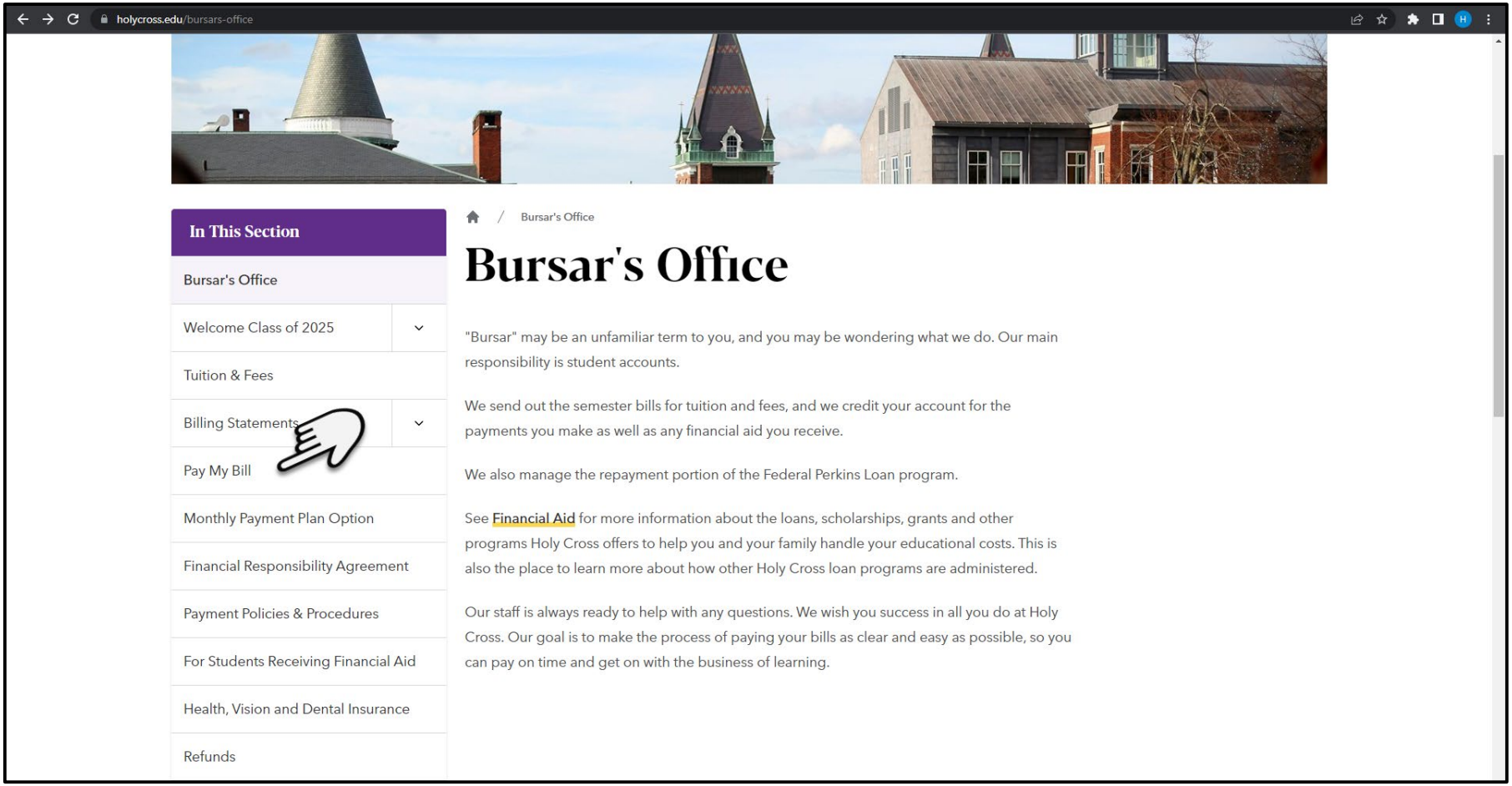
If you need to mail in a payment, please mail payment including the Holy Cross student ID number on the check or letter to:

College of the Holy Cross
Office of the Bursar
One College Street
Worcester, MA 01610

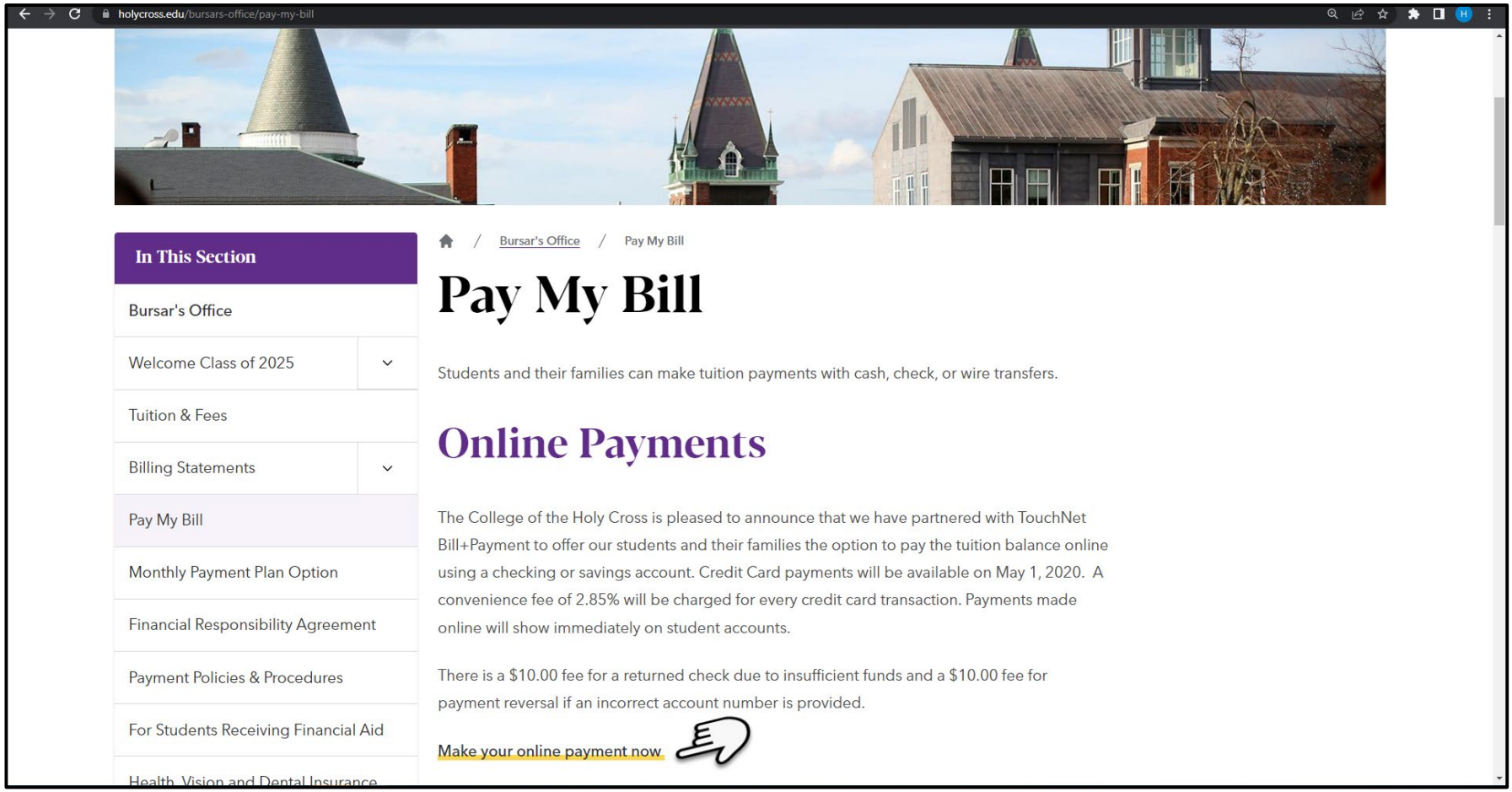
How to Make an Online Payment

Step 1: Go to https://www.holycross.edu/bursars-office

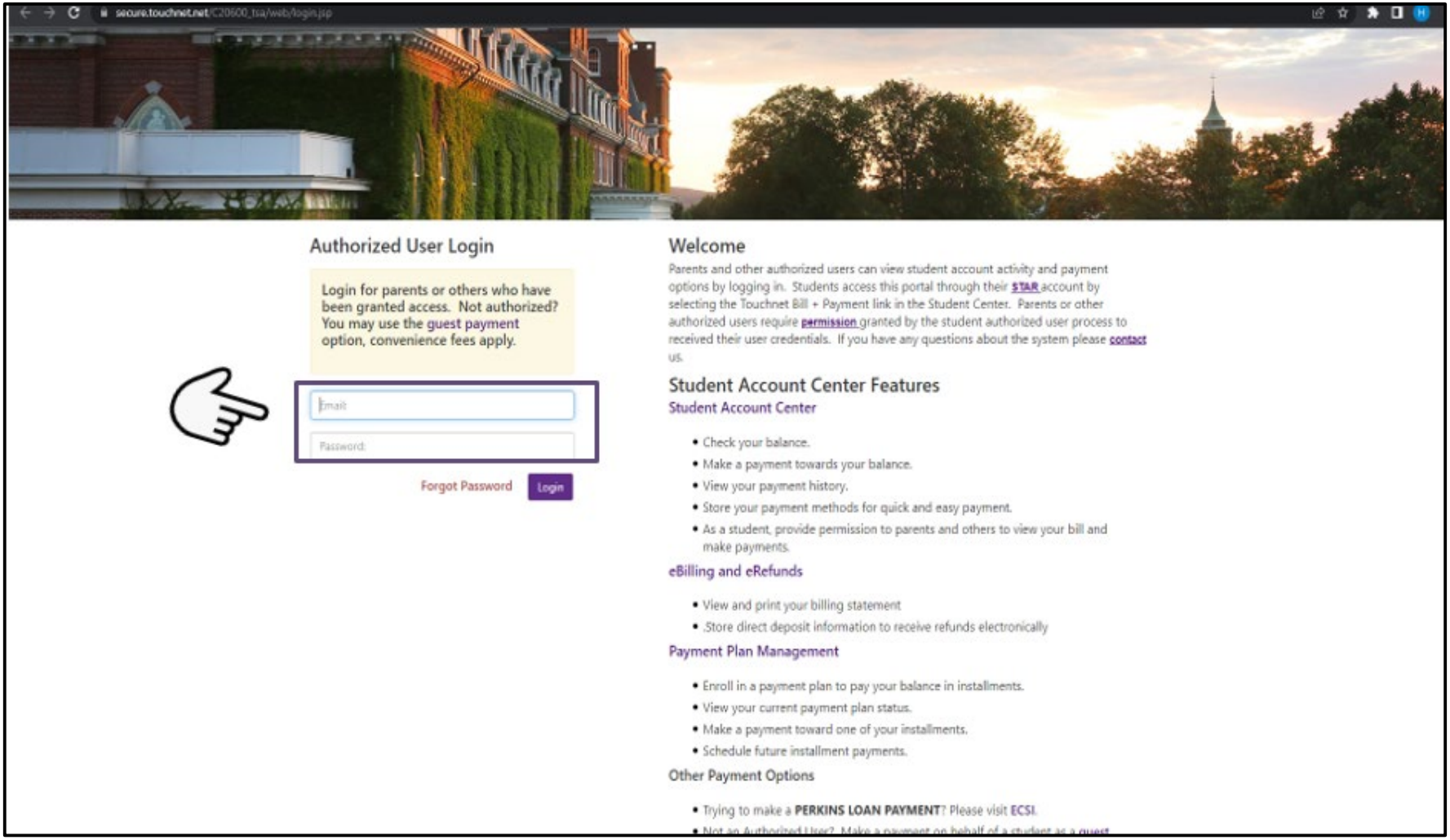
Step 2: Click on Pay My Bill



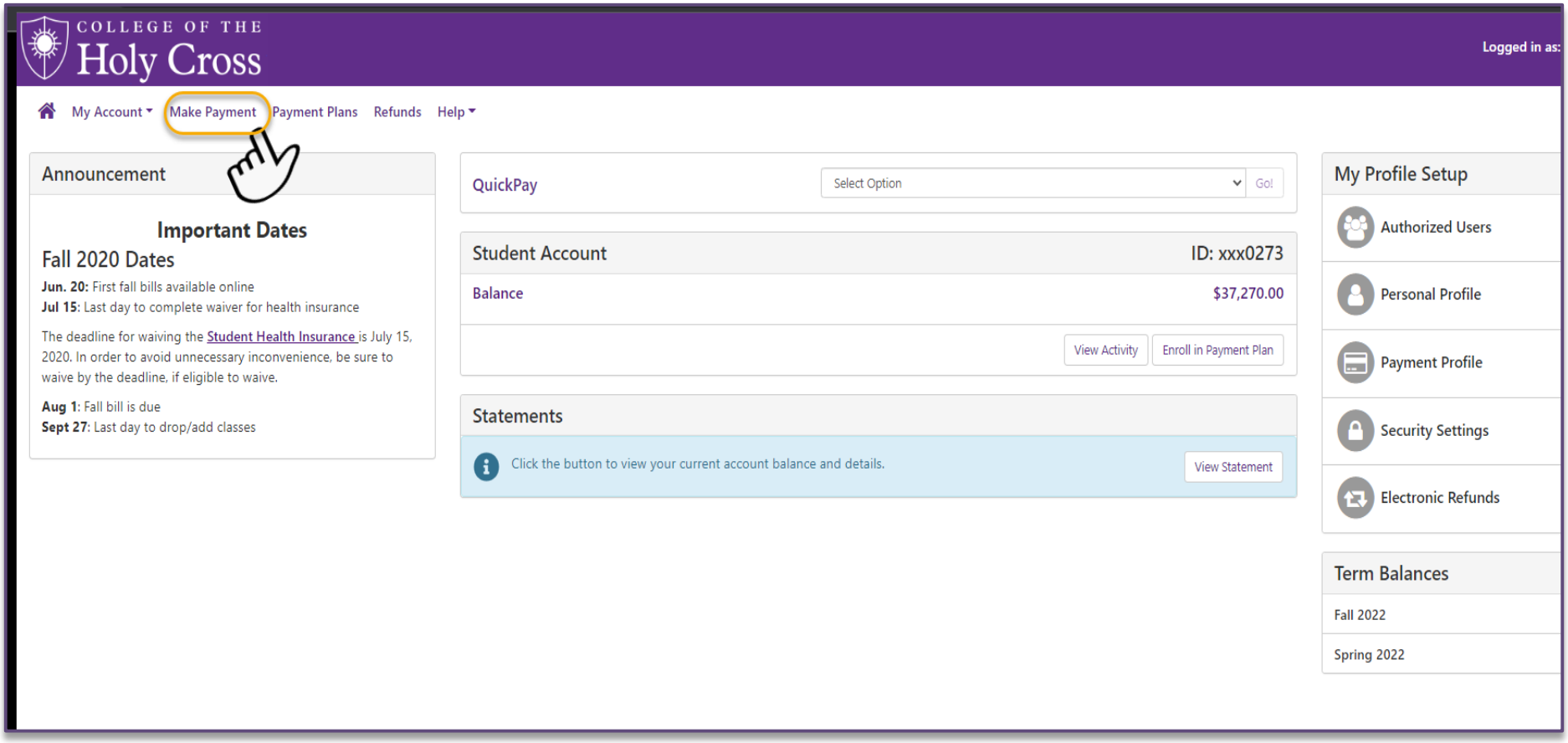
Step 3: Click on Make your online payment now



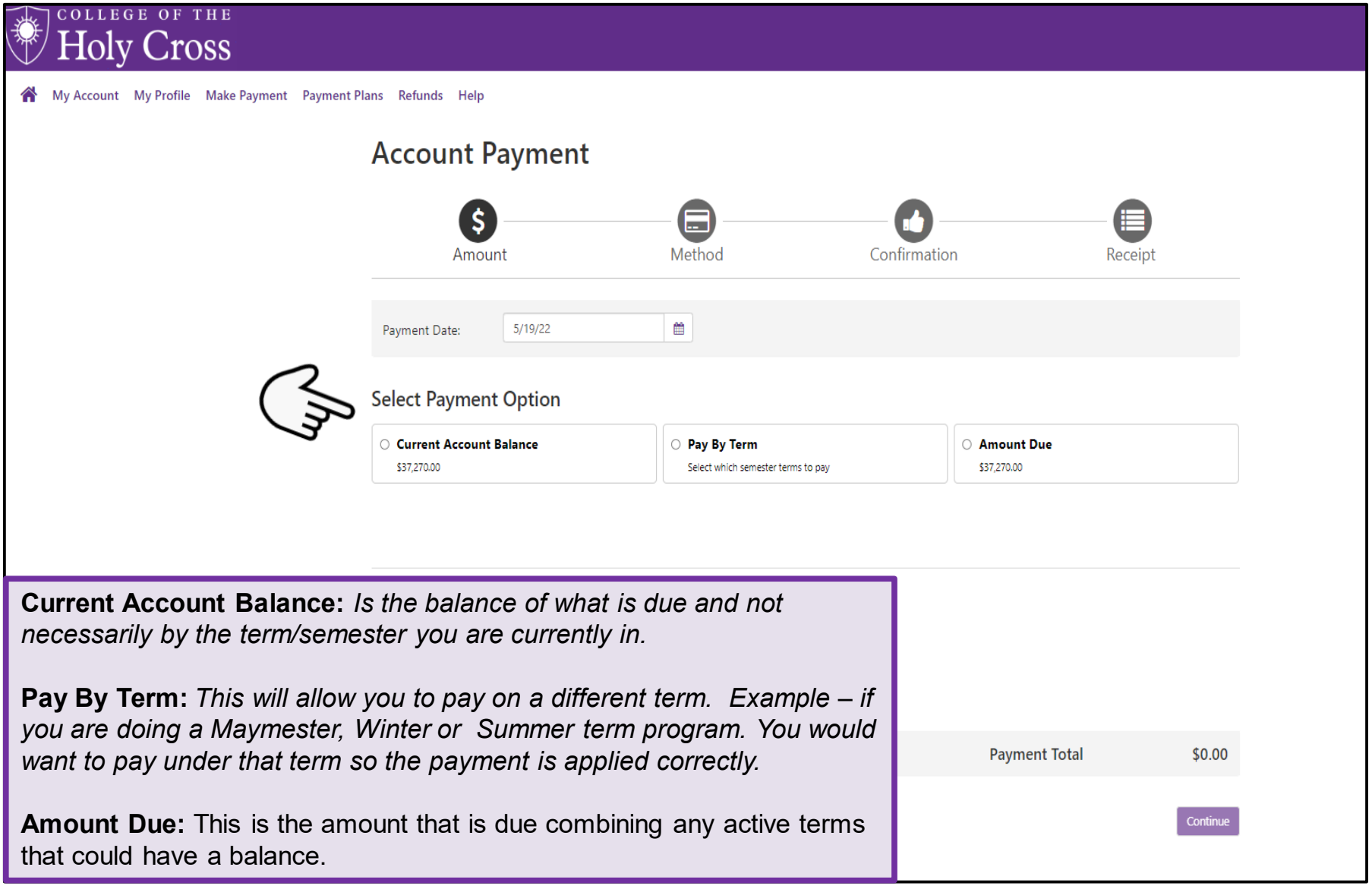
Step 4: Enter your email and password.



Step 5: Click on Make a Payment



Step 6: Click on one of the Payment options



Current Account Balance: *Is the balance of what is due and not necessarily by the term/semester you are currently in.*

Pay By Term: *This will allow you to pay on a different term. Example – if you are doing a Maymester, Winter or Summer term program. You would want to pay under that term so the payment is applied correctly.*

Amount Due: This is the amount that is due combining any active terms that could have a balance.



SCHOLARSHIPS

If you are receiving an outside scholarship, this **must be** reported to the **Financial Aid Office** so it can be properly credited to your tuition bill as anticipated aid. To report additional aid students can log into their STAR account – view their Financial Aid award - click on Report Other Financial Aid – Click Report Additional Aid. If we receive a Scholarship check we will automatically notify the Financial Aid Office.

Please note that if a scholarship is not on your tuition bill and a balance is still remaining, this will cause a **Registration Hold** to be placed on your child's account and you will be subject to a late fee.

If an awarding scholarship agency requires an invoice from the College in order to release a scholarship check, we would be able to do so upon receipt of the award letter/certificate. Please note that this is not your child's tuition bill but rather an invoice of the scholarship amount.

Please mail all outside scholarship checks to the Bursars Office at the below address:

College of the Holy Cross
Office of the Bursar
One College Street
Worcester, MA 01610



touchnet®

A **Global Payments** Company

Payment PLANS

Need help Paying Tuition?

Enroll in a Payment Plan Today!

Many students and their families are looking for ways to budget their educational costs. The College of the Holy Cross has partnered with TouchNet Bill + Payments to offer Semester payment plans. With TouchNet Bill + Payment you can plan for your educational expenses thereby eliminating the need to make a single large payment prior to each semester.

The Payment Plan is set up to pay the remainder balance due on the account after charges and financial aid or any other payments that are applied to the account. When you have new charges, your installments will go up; when you have payments or other credits, your installments will go down.

touchnet

A **Global Payments** Company

Monthly Payment Plan Option

Fall Semester

- Four (4) Month Payment Plan beginning July 1st
- Three (3) Month Payment Plan beginning August 1st
- Two (2) Month Payment Plan beginning September 1st

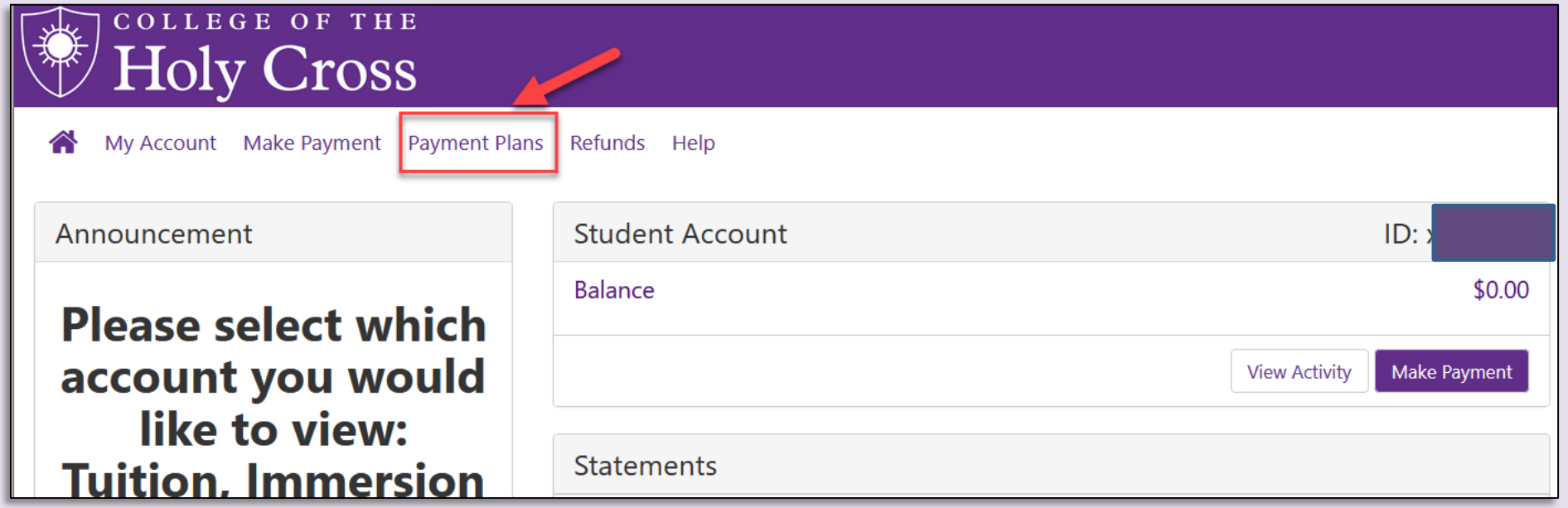
Spring Semester

- Four (4) Month Payment Plan beginning December 1st
- Three (3) Month Payment Plan beginning January 1st
- Two (2) Month Payment Plan beginning February 1st

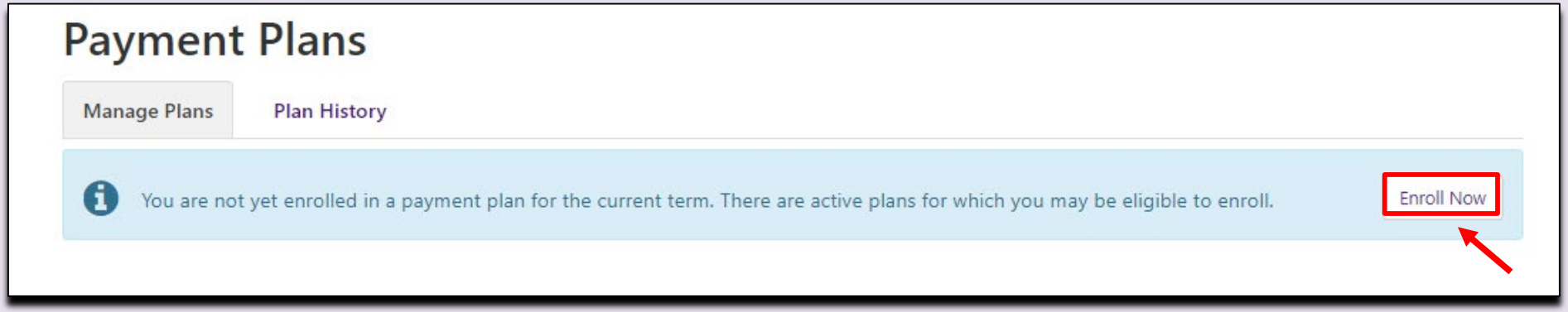
- You can enroll in the payment plan when the official billing statement has been released.
- The monthly payment plan through TouchNet is interest free, (plan enrollment includes a $60.00 non-refundable fee per semester).
- If a change in billing occurs within seven days of an upcoming installment, recalculation locks in the upcoming installment amount and will only spread the change over any remaining payments.
- A notification of the change in monthly installments will be sent to the plan holder when any recalculation occurs.
- There is a returned payment fee of $10.00 for all returned payments.
- All payments are due on the first of the month. The entire payment plan will be canceled for nonpayment on the 15th of the month if no payment has been received.

Setting up your Payment Plan:

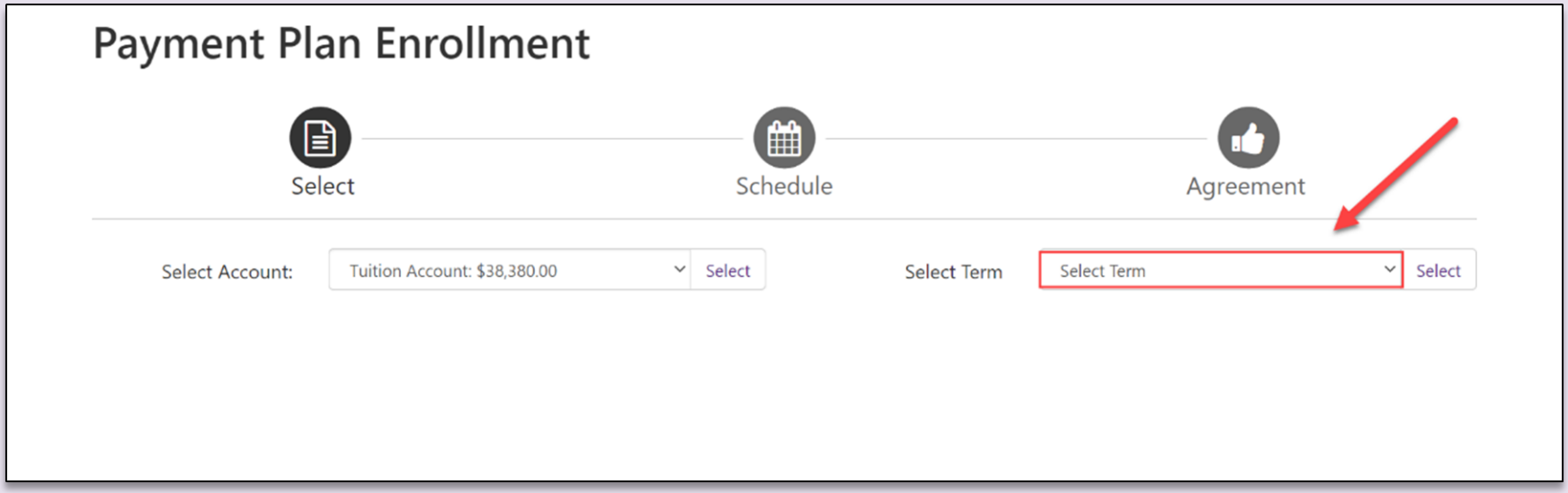
Step 1: Log into your TouchNet Bill + Payment and then click on *Enroll in a Payment Plan*.



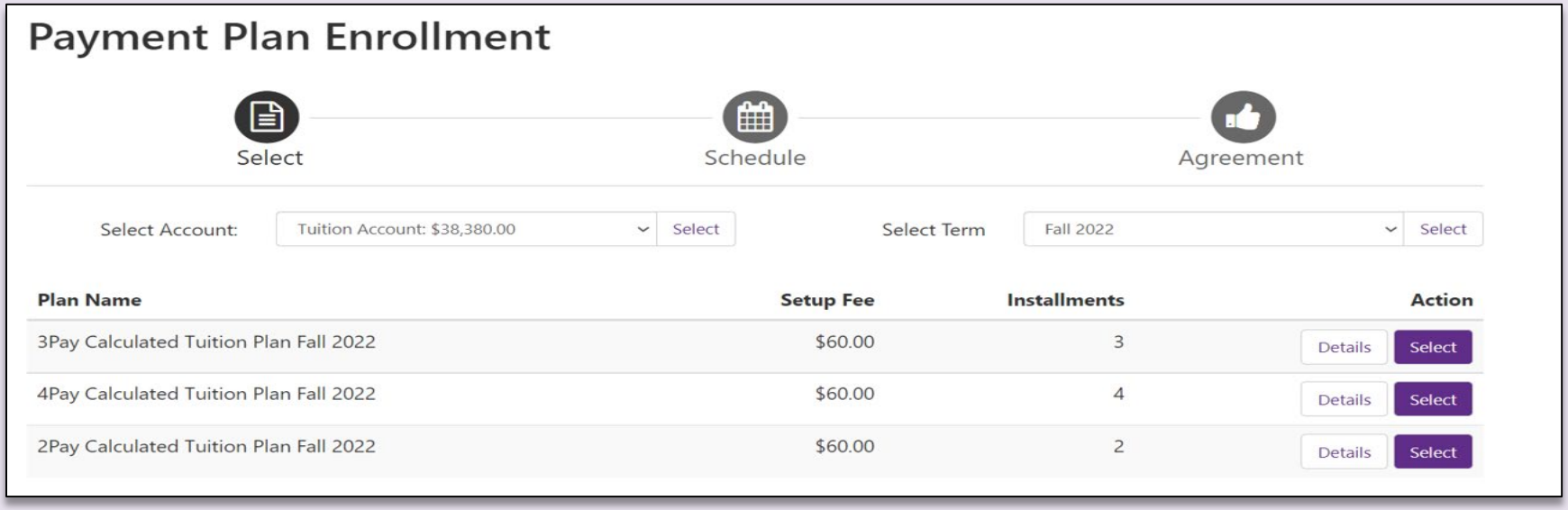
Step 2: Click on Enroll Now



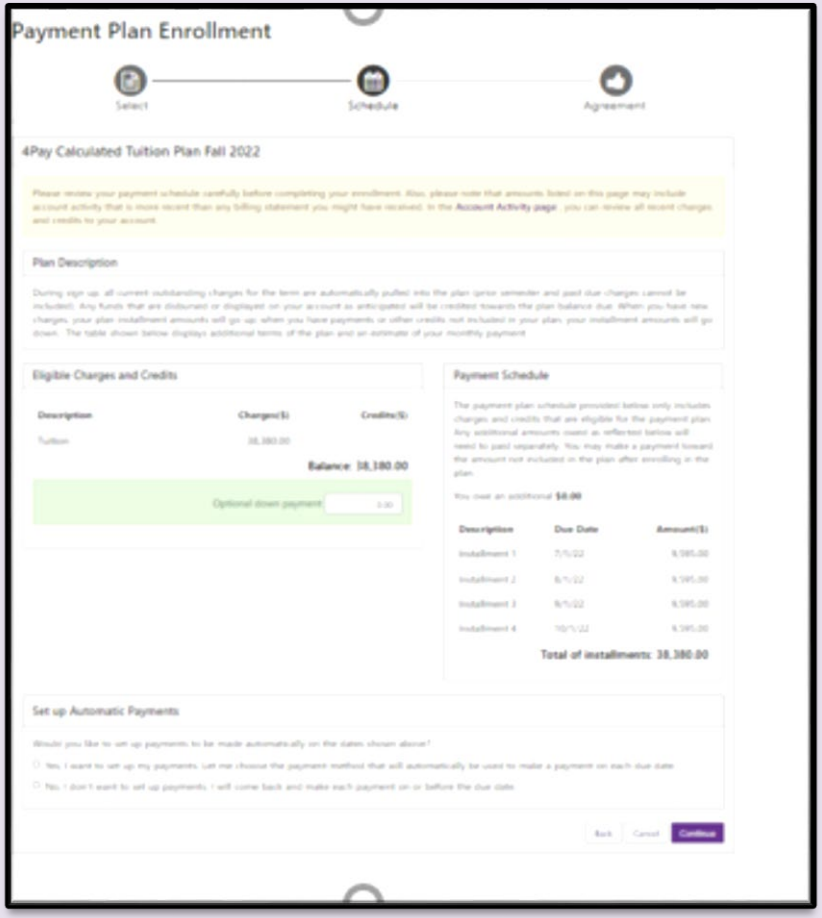
Step 3: Select the Payment Plan Term from the dropdown box and select the plan.



Step 4: Select whether you want a 2, 3 or 4 Payment Plan.

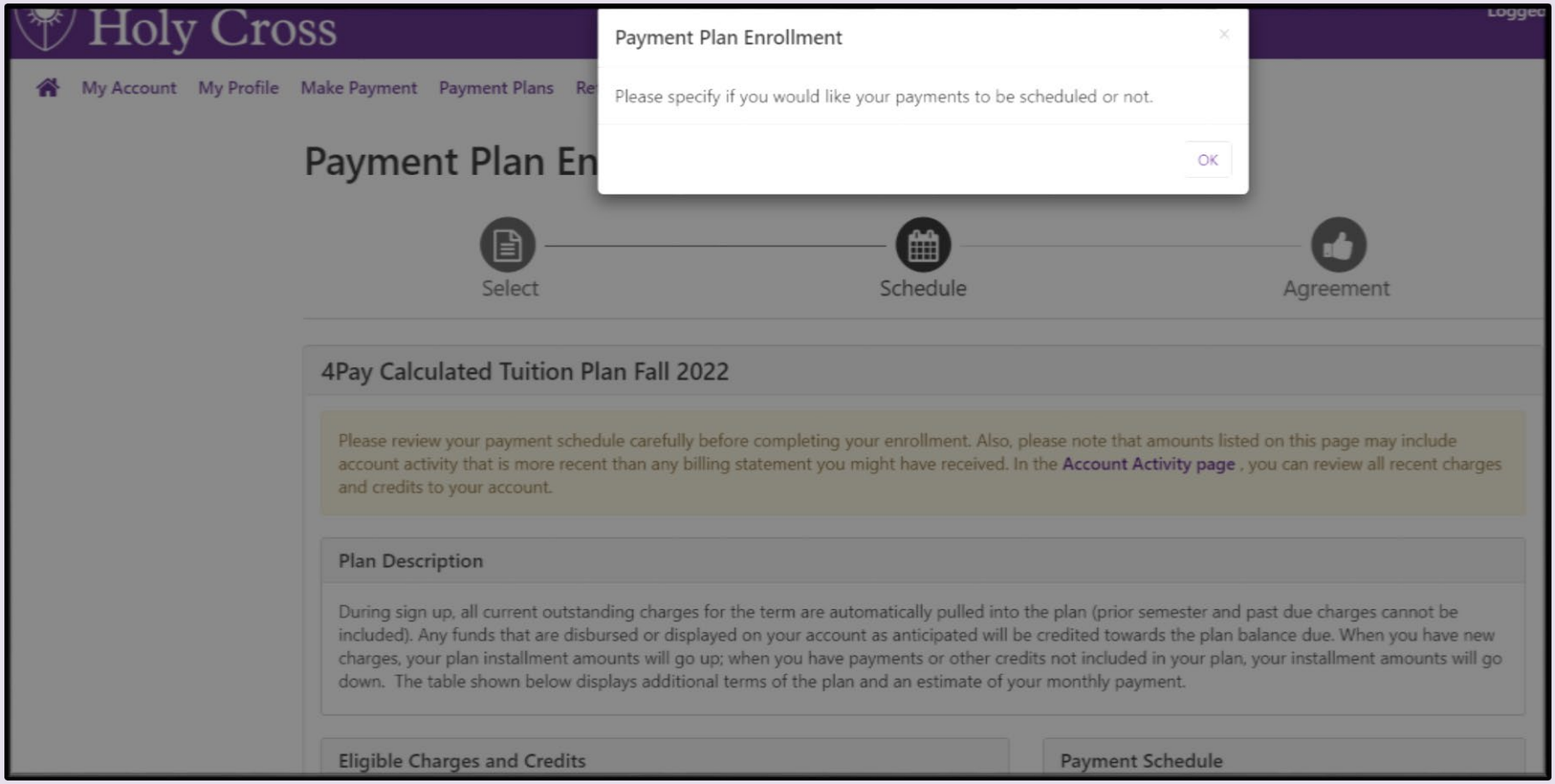


Step 5 : Review the plan to confirm the charges and financial aid that has been included you will also see the Payment Schedule. If you would like to setup Automatic Payments, you can set it up by clicking "Yes" or "No" in the Setup Automatic Payments area and then click continue.

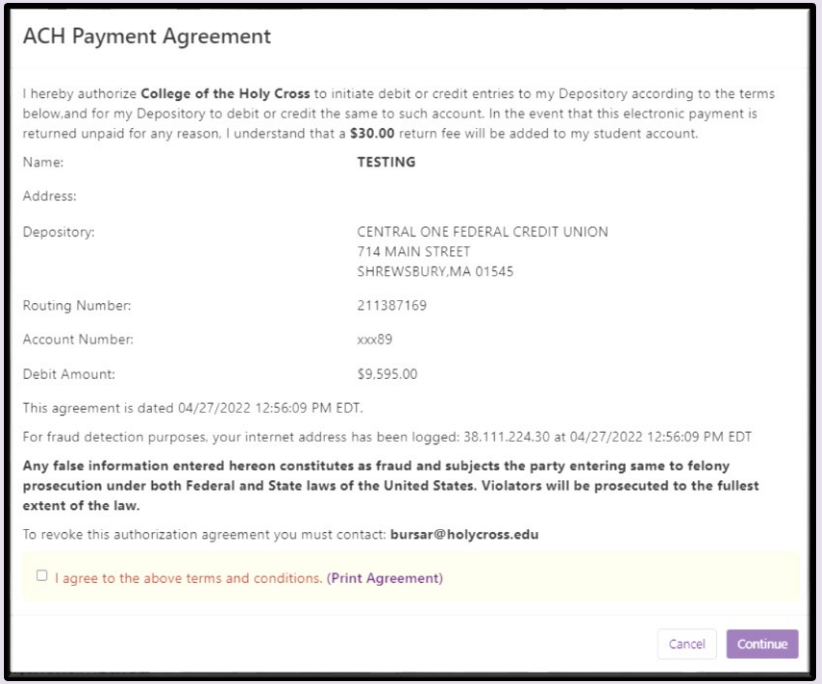


Note: The plan enrollment fee will be withdrawn today. If you choose to make an optional down payment, that will be withdrawn today. Choosing to make an optional down payment does not replace the first installment payment. A down payment will reduce all upcoming installments equally

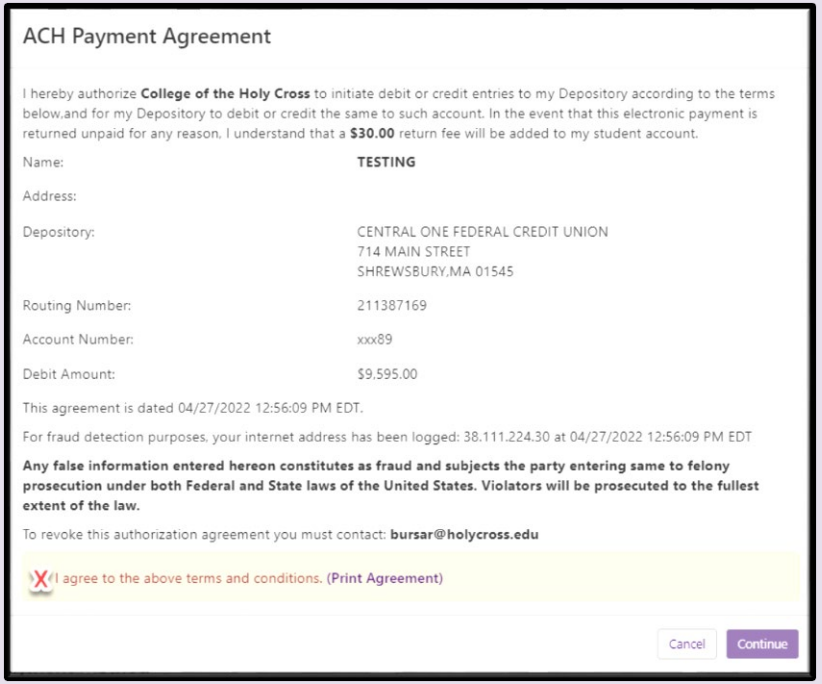
Step 6: Specify if you would like to have your payments scheduled or not. Then review the Payment Plan Agreement and click to "Agree" to the Payment Plan.



Step 7: Review the ACH Payments Agreement and click to Agree to the scheduled payments. You do not need to schedule or make payments in advance of this date, they will process automatically.

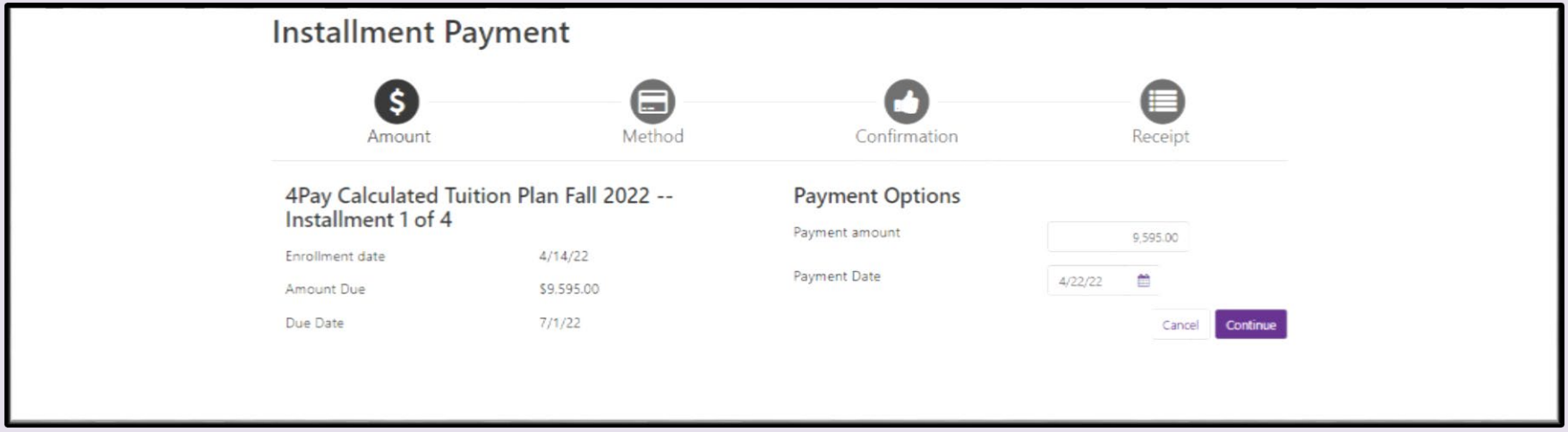


Step 8: A final confirmation page confirms your enrollment in the Installment Payment Plan. On the home page you will also see the schedule of the upcoming payments.

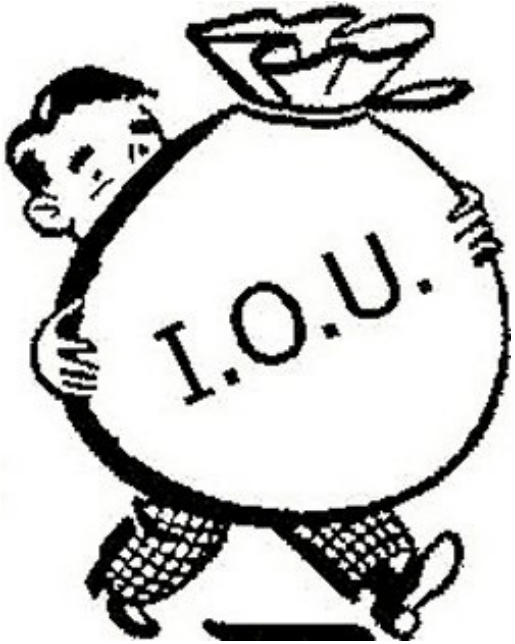


IMPORTANT NOTE on Making Additional or Advance Payments:
If you choose to make any payments in addition to the IPP scheduled payments, all upcoming installment payments will be reduced equally. The IPP payments cannot be skipped. If you wish to pay one of the Installment Payment Plan payments early (advance payment), you must take the following steps:

- **Log into your account at https://secure.touchnet.net/C20600_tsa/web/login.jsp**
  Go to the Payment Plans Tab
- **Use the purple "Pay Next Installment" button at the bottom of the page. You will be reminded that the payment is already scheduled. The Payment Amount will be displayed.**
- **If you wish to pay the full payment amount, select "Continue" and follow the system prompts.**
- **If you wish to pay less than the full payment amount, enter the desired payment amount, select "Continue" and follow the prompts. The remaining amount of your scheduled installment will be automatically deducted according to the IPP schedule.**



BORROWING





Be a Wise Borrower



HERE'S HOW:

- Borrow only what you need
- Use a monthly payment option to minimize borrowing
- Know your credit history
- Consider major/career choice, employment rates and starting salary

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- Think in terms of total enrollment (4+ years) and total debt
  - Consider the post-graduation monthly repayment
- Find the best options to meet your family's needs:
  - Fixed rates or variable rates
  - Repayment timeline
  - Primary borrower

Federal Direct Plus Loan



- The Federal Direct Plus Loan is a parent loan with the federal government as the lender.
- Consider your annual borrowing needs.
- Fixed Interest Rate of 7.54%
- Enter repayment once the loan is fully disbursed.
- If you wish to defer repayment, parent borrower should contact the loan servicer for information on this option.
- Origination fee of 4.228%. (Be sure to mark up the amount you want to borrow by 4.228%.)
- A 2022 – 2023 FAFSA needs to be on file with the Financial Aid office in order to receive the Federal Direct Plus Loan.
- Please note that these rates are subject to change.

More Information regarding the Federal Direct Plus Loan can be found on the Financial Aid website.

https://www.holycross.edu/how-aid-works/family-financing-options

The College of the Holy Cross Loan

- The loan is awarded by the Office of Financial Aid based on demonstrated financial need. The program is administered by the College with a limited amount of funds available each year.
- **Amount you can borrow:** Holy Cross students are awarded up to $6,800 over four years.
- **Interest rate:** Fixed Rate of 6%
- **Repayment terms:** Repayment begins when your three (3) month grace period — discussed on your Holy Cross Loan Master Promissory Note — ends. You have up to 10 years to repay the loan in full.
- There is a minimum payment requirement of $50 each month and the monthly payment will be more, if necessary, to repay the loan in equal monthly installments within the Repayment Period.
- This loan **DOES NOT QUALIFY** for any cancellation, hardship, forbearance, deferment, or rehabilitation benefits.
- This loan is not eligible for any Income-Based Loan Repayment Program.
- The College may impose a late charge not to exceed 20% of the monthly payment amount if payment is not received on time.
- Information/directions will be sent to the student from the Bursar Office in August.



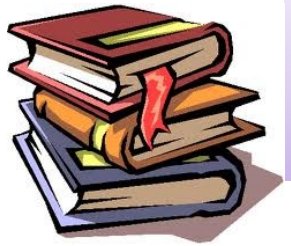
Student Loan paperwork must be completed by the student and not by parents.

Federal Direct Subsidized/ Unsubsidized Stafford Loan

- The Federal Direct Stafford Loan is a low-interest, long-term educational loan available to students. Your demonstrated financial need as determined after completing the FAFSA will determine if your loan will be subsidized or unsubsidized.
- If you are awarded a **Subsidized Stafford Loan**, the federal government will pay the interest on the loan as long as you are enrolled at least on a half-time basis.
- If you are awarded a **Unsubsidized Stafford Loan**, interest is not subsidized and will accrue (accumulate) while you are in school. You have the option of paying the interest while in school or deferring the interest and allowing it to add to your principal balance.
- **Disbursement:** Stafford Loan funds are disbursed directly to the tuition account in two equal disbursements, half to the fall semester and half to the spring semester.
- **Interest rate:** Interest rates for the 2022-2023 academic year are fixed at 4.99% for both subsidized and unsubsidized loans.
- Repayment terms: Repayment to the Department of Education, through your assigned Loan Servicer, begins six months after you graduate or after you cease to be enrolled at least half-time. You may extend your repayment period beyond 10 years.
- The Financial Aid Office will send out an email to the student's Holy Cross email address about completing their Stafford Loan Paper work in August.
- For more information: To learn more about Stafford Loans, sign your Master Promissory Note, or complete Entrance Counseling visit https://studentloans.gov. If you have a Stafford Loan and are looking for payment information, visit National Student Loan Data System (NSLDS) website https://nslds.ed.gov.



Student Loan paperwork must be completed by the student and not by parents.



Ordering Your Books Online

- **Students are encouraged to start ordering their books late-July online at https://bncvirtual.com/collegeholycross**



Bookstore
Located in Hogan Campus Center
Hours of operation
Monday – Friday 9:00 AM – 4:00 PM

Financial Responsibility Agreement

- The College is committed to being transparent about its billing and payment policies/procedures and collection requirements. We want our students to be aware of these policies and thus their responsibilities. Our goal is to help our students understand the cost of their education and the financial policies associated with their enrollment at the College.

- While information is available on the College's website, to further support transparency about financial costs and policies, beginning with the enrollment period for the 2022 Fall Semester, the College will require students to complete a Financial Responsibility Agreement (FRA). Under this agreement, each will acknowledge and agree to their financial obligations and understanding of the related financial policies of the College. The FRA, in conjunction with our website, ebill, letters, and other documentation, helps define the College's expectations for payment and allows us to clearly inform students of our policies related to billing, late payments, contact methods, IRS Form 1098-T, etc.

- As each semester's registration is considered a separate commitment for which a student must accept financial responsibility, the FRA must be completed online on your STAR account every semester prior to accessing your backpack for course enrollment. If a student chooses not to complete the FRA, they will not be permitted to participate in the course enrollment process. Once you have logged into your STAR account, you may access the FRA by clicking the link to the Student Center or by selecting the FRA from your To Do list. The process itself should only take a few minutes. You must take the time to read the FRA carefully before submitting an electronic signature. Once completed, you will be able to access your backpack and begin the course selection process.

Late Fee Structure

Late fees will be assessed in those cases when a balance remains on a student's account and mutually agreed upon arrangements have not been made. The following late fee structure will be implemented:



Balances up to $1,999.99 = $50.00
Balances of $2,000.00 - $2,999.99 = $100.00
Balances of $3,000.00 - $3,999.99 = $150.00
Balances of $4,000.00 - $4,999.99 = $200.00
Balances of $5,000.00 - and higher = $250.00

* We regret the need to have to assess a fee for late payment as the vast majority of students and parents pay their semester bill by the due dates. This policy assures fair and equitable treatment for all student accounts and the timely receipt of tuition payments to help the College meet its operating expenses for the semester.

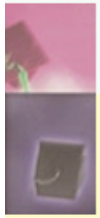
Refunds from Withdrawals

For more information regarding our refund policy for withdrawals please refer to our web page at https://www.holycross.edu/bursars-office/refunds or the below QR code.



DEWAR *Originators of the Tuition Refund Plan Since 1930*

College of the Holy Cross



Dear College of the Holy Cross Students and Parents:

Given the substantial financial commitment that students and their families must make to pay for a Holy Cross education, we have become increasingly concerned about finding ways to help families protect this investment. Of particular concern are those who suffer a serious illness and have to leave before a semester is completed. In many instances, it means not only the loss of time invested in studies, but a significant financial loss. Those situations where families feel pressure to choose between major financial losses and their child's health and well-being are particularly difficult.

The College is pleased to have made available an insurance program, the Tuition Refund Plan (TRP) offered by A.W.G. Dewar, Inc. to minimize the financial portion of the loss. This elective insurance plan provides coverage for Tuition, Room and Board, the Health Service Fee, and the Student Activity Fee charges should a student suffer a serious illness or accident and leave before the semester is completed.

The TRP is a private insurance program that significantly extends and enhances the College's published refund policy. You are assured a 100% refund throughout the term even though the college's own refund policy may have expired at the time you are forced to withdraw for medical reasons. NOTE: Please refer to the Holy Cross Guide to Payment Policies and Procedures located on the Bursar web page for a full description of the Holy Cross Refund policy. For withdrawals for mental health reasons, the Tuition Refund Plan pays 60% of costs insured in accordance with the terms as outlined in the insurance contract.

We strongly encourage you to read the coverage section carefully and assess the plan's suitability for you and your family. If you wish to subscribe to the plan online, please submit the application and payment by the first day of classes. Online applications cannot be accepted after opening day.

If you have any questions or require further information about the Tuition Refund Plan, please contact A.W.G. Dewar at (617) 774-1555.

Sincerely,

Sheila E. Coakley
Bursar



Contact Us

A.W.G. DEWAR, INC.
Four Batterymarch Park
Quincy, MA 02169-7468
(617) 774-1555
Fax: (617) 774-1715
trp@dewarinsurance.com

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Refunds from Credit Balances



- If a student's tuition account is at a credit balance after receipt of all financial aid and receipt of all online payments, the Bursar Office would be able to return excess funds upon receipt of **written request by the student.**
- A credit balance that is coming from a parent loan will be refunded to the parent by a paper check.
- A credit balance that is coming from a scholarship or grant or a student loan will be refunded to the student.
- A Refund Request form must be submitted by the student via the student's HC email account. This form is found on the Bursar's web page.
- https://www.holycross.edu/bursars-office/refunds or use the QR code below and scroll to the bottom for the Refund request form PDF.

College of the Holy Cross

Refund Request Form

Return Form To:
Bursar@HolyCross.edu
from the student's Holy Cross email account

You may leave a credit balance on your tuition account to reduce the amount of future family contributions or personal payments. Or, you may request a refund of all or part of your credit balance by completing this form.

Please Complete the Following *Please Print Clearly*

Date of Request _____ Student ID _____

Student Name _____

Amount to be Refunded _____

Direct Deposit is the Default Refund Method

Do you have Refund information set up in Touchnet? _____

We can no longer process electronic refunds from financial aid unless the account holder is clearly identified in TouchNet. The account holder's name must be identified under "Name on Account" and "Save Payment Method".

If Yes, what is the "Name on Account" in TouchNet? _____

Is the Refund Flag in TouchNet set to "Y"? _____

OR

If No, a paper check will be issued

Please Make Check Payable To _____

ADDRESS CHECK SHOULD BE ISSUED TO

STREET _____

CITY _____ STATE/ZIP _____

Relationship of Payee to Student _____

Sample

*Please Note: Refunds will NOT be processed based on anticipated credits. If you have anticipated scholarships or loans, your refund will be processed upon receipt of these funds. The College will not issue refunds to third parties, i.e. loan agencies, banks, companies. Plus Loan and MEFA Loan refunds must be issued to the borrowing parent unless written instructions to do otherwise are submitted each semester. **Student loan, grant, and scholarship refunds must be issued to the student. If the student lives on campus or is an off campus student and does not want an electronic refund, then the refund will be issued in a paper check and sent to the student Holy Cross PO Box. Refunds from 529 disbursements are issued to the student.** *The student is encouraged to consult with their parents regarding the completion of this form so that all parties are in agreement with regards to the return of excess funds.*

Please allow 7-14 days for processing your refund. Thank you.

Student Signature _____ Date _____

For Office Use Only

Select Reason for Refund:

❑ Overpayment	❑ Stafford Loan	❑ SEOG	❑ Withdrawal
❑ Status Change	❑ Holy Cross Loan	❑ Pell Grant	❑ Leave of Absence
❑ HC Scholarship	❑ Plus Loan	❑ Gilbert Grant	❑ Senior
❑ Outside Scholarship	❑ MEFA Loan	❑ Gear Up	❑ State Scholarship
❑ Outside Loan	❑ TMS Payment Plan		

Does this refund result in a balance due? ❑Yes ❑ No

Processed By _____

Approved By _____

How can Students stay informed?



READ all emails sent by College offices regarding deadlines.

FOLLOW UP an email with a telephone call if you are unsure what the email is asking you to do.





REVIEW the Payment Polices and Procedures Guide on the Bursar website.

IF you are a recipient of financial aid, check the Financial Aid "TO DO" lists on your STAR account.







KEEP informed via department websites.

CALL or **VISIT** an office if you have any questions or concerns.

Any questions regarding your tuition bill?



The Bursar's Office is here to help!
Call us at 508-793-2521



Town Houses
Coming Fall 2023



Questions?

- ROTC
- 529
- Prepaid Tuition Plans
- Work-study
- Accepting Aid
- Declining Aid



WELCOME PARENTS OF THE CLASS OF 2026

Once the QR code is open please scroll to the bottom of the Welcome Class of 2026 page and click on the pdf