

Office of the Bursar Academic Year 2023 - 2024



Welcome
to the
Class of 2027!

Bursar Office

Located in O'Kane Hall 159

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



Scan for Map or Virtual Map of the campus



How to Contact Us



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Bursar Office Fax: 508-793-3045

Bursar Email: bursar@holycross.edu

Telephone Numbers to Remember



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

SAVE
The
DATE

BREAKS

- ❑ **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 26th, beginning at 9:00 a.m. Students should report to their respective residence halls for check-in.
- ❑ **Family Weekend** is Friday, October 20th through Sunday, October 22nd.
- ❑ **Fall Break** begins after last class on Friday, October 6th and resumes on Monday, October 16th.
- ❑ **Thanksgiving Recess** begins after last class on Tuesday, November 21st and resumes on Monday, November 27th.
- ❑ **Spring Break begins** after the last class on Friday, March 1st and resumes on Monday, March 11th.
- ❑ **Easter Recess** begins after last class on Wednesday, March 27th and resumes on Tuesday, April 2nd.

Sample Tuition Bill

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Credits</u>	<u>Balance</u>
	Balance Forward			\$0.00
06-01-2023	Tuition-Fall	\$30,025.00		
06-01-2023	Visual Arts Course Fees	\$70.00		
06-01-2023	Health Service Fee	\$200.00		
06-01-2023	Student Activity Fee	\$400.00		
06-01-2023	Health Insurance	\$2,844.00		
06-01-2023	Standard Housing - Fall	\$4,550.00		
06-01-2023	Resident Food Plan	\$3,925.00		
06-01-2023	Parking Fine #0354 on 08-16-23	\$50.00		
06-01-2023	Acceptance Deposit		-\$500.00	
06-01-2023	On-line Waiver of Health Insurance		-\$2,844.00	
SUBTOTAL		<div style="border: 1px solid black; padding: 2px; color: blue; font-size: small;"> Charges and credits before Anticipated Aid. This will include any disbursed Aid and TouchNet payment plan payments received. </div>		\$38,720.00
ANTICIPATED FINANCIAL AID		<div style="border: 1px solid black; padding: 2px; color: blue; font-size: small;"> After the semester begins you will need to follow up on any anticipated aid that has not yet been disbursed </div>		
03-19-2023	Holy Cross Scholarship		-\$12,450.00	
03-19-2023	Federal Pell Grant		\$-380.00	
03-19-2023	Federal SEOG		\$-2,000.00	
03-19-2023	Federal Subsidized Stafford Loan		\$-1,731.00	
03-19-2023	The Holy Cross Loan		\$-1,250.00	
CURRENT DUE		<div style="border: 1px solid black; padding: 2px; color: blue; font-size: small;"> The amount that is due after Financial Aid Please note that your payment plan will not be reflected on your statement </div>		\$20,909.00

E-Billing

3 steps for easy access

The logo for e-billing, featuring the word "ebilling" in a lowercase, sans-serif font. The "e" is red, and the rest of the letters are black. A red swoosh is above the "i", and a green swoosh is below the "g".

ebilling

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 our Bursar Web Page and click on [Pay My Bill](#).

A blue, rounded rectangular button with a glowing effect. It features a graphic of a hand pointing at a document. The text "ONLINE ACCESS" is written in white, uppercase letters across the bottom.

ONLINE ACCESS

A green, circular button with a white border and a glowing effect. The text "24/7" is written in white, bold, sans-serif font in the center.

24/7



Authorized Users

Please Notice This



The Bursar's Office can only discuss a tuition bill with the student or the 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 2023 – 2024 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.

\$2,844.00 coverage for a full year

\$1,614.00 coverage for a half year beginning January 1, 2024

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, 2023 and will be effective through July 24, 2024.

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, 2023.

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 2.95% 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:

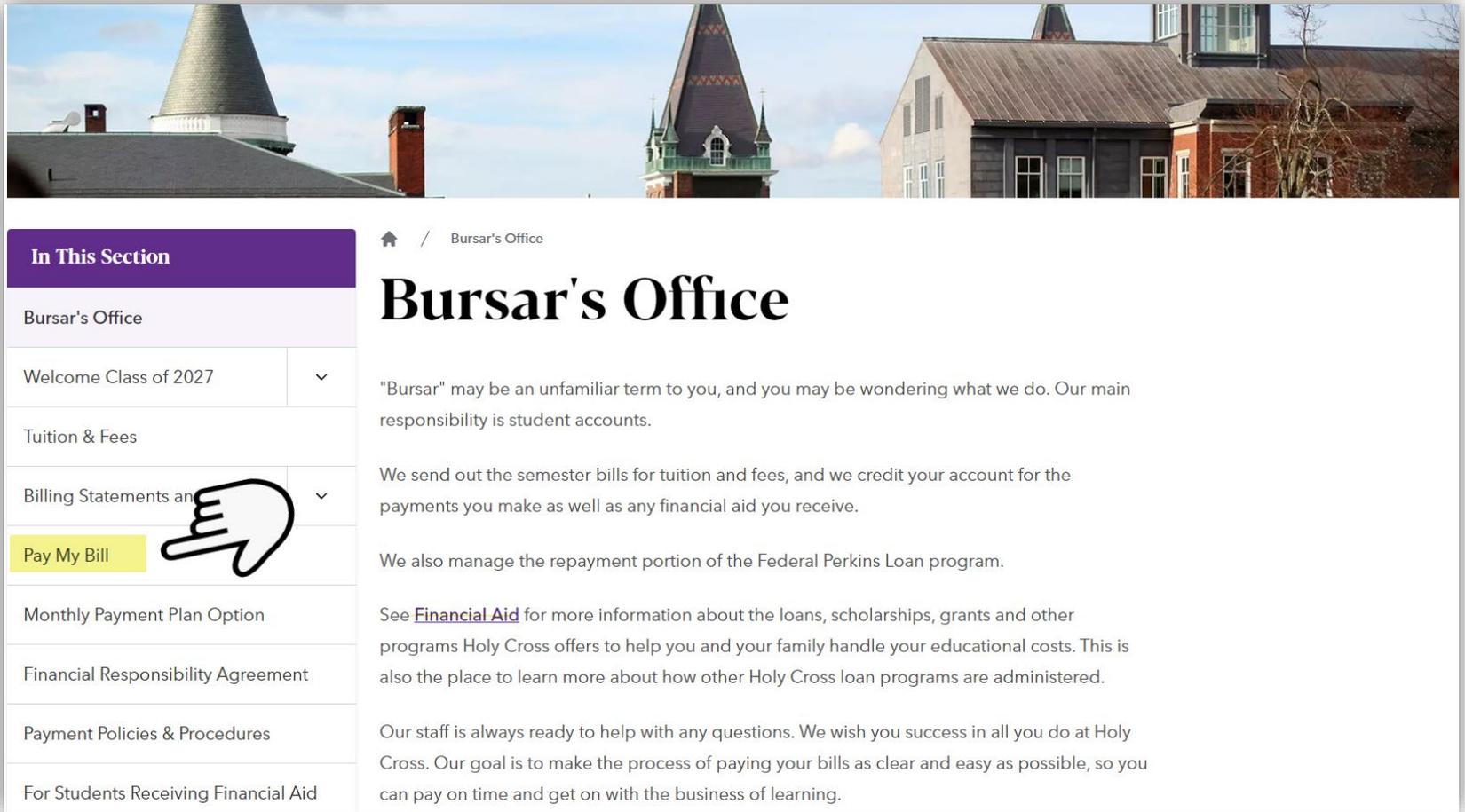
College of the Holy Cross
Office of the Bursar
One College Street
Worcester, MA 01610



How to Make an Online Payment

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

Step 2: Click on Pay My Bill



The screenshot shows the Bursar's Office website. At the top is a banner image of a building with a steeple. Below the banner is a navigation menu with the following items: "In This Section", "Bursar's Office", "Welcome Class of 2027", "Tuition & Fees", "Billing Statements and Payments", "Pay My Bill" (highlighted in yellow with a hand cursor), "Monthly Payment Plan Option", "Financial Responsibility Agreement", "Payment Policies & Procedures", and "For Students Receiving Financial Aid". The main content area is titled "Bursar's Office" and contains the following text:

🏠 / Bursar's Office

Bursar's Office

"Bursar" may be an unfamiliar term to you, and you may be wondering what we do. Our main responsibility is student accounts.

We send out the semester bills for tuition and fees, and we credit your account for the payments you make as well as any financial aid you receive.

We also manage the repayment portion of the Federal Perkins Loan program.

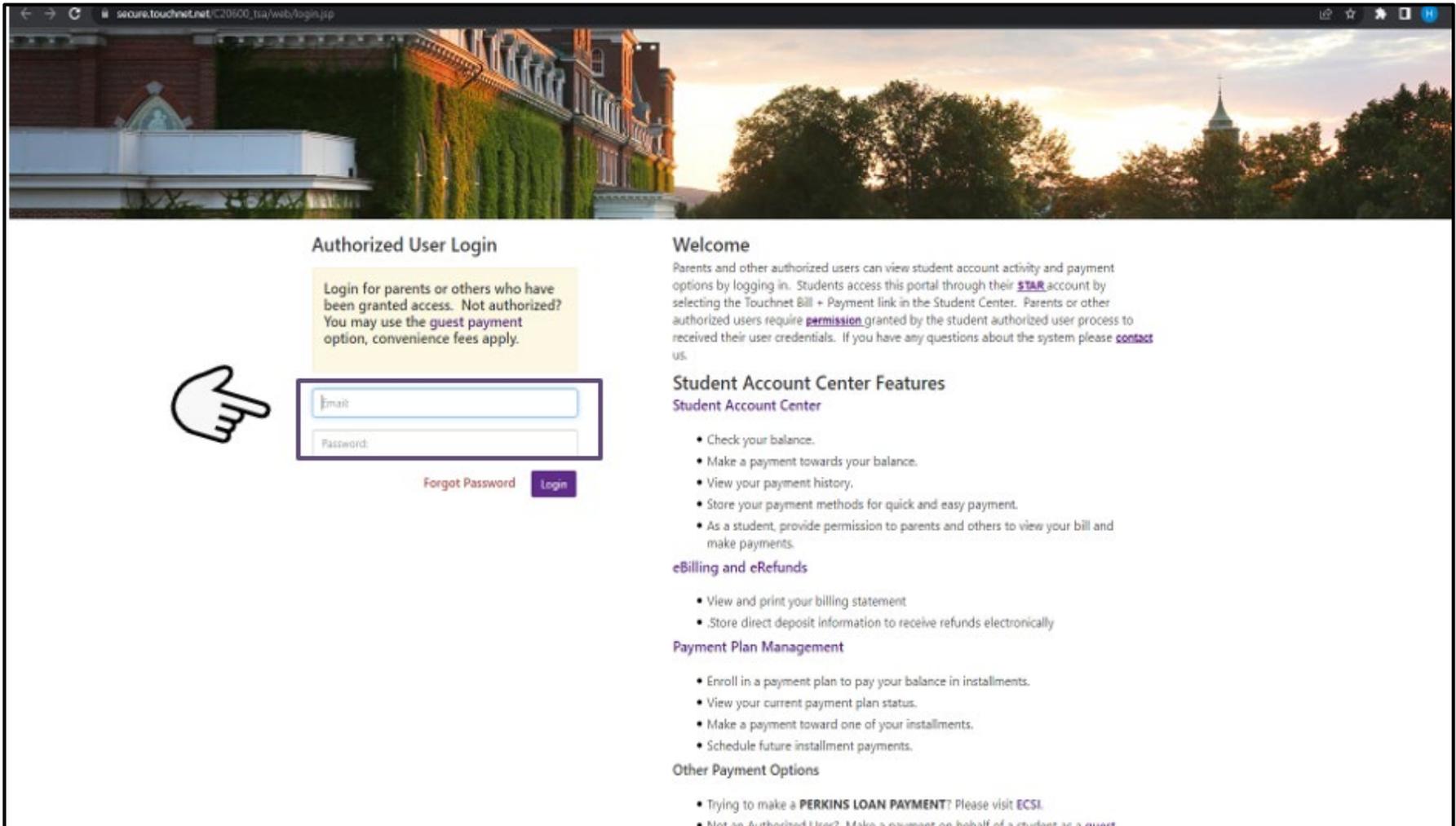
See [Financial Aid](#) for more information about the loans, scholarships, grants and other programs Holy Cross offers to help you and your family handle your educational costs. This is also the place to learn more about how other Holy Cross loan programs are administered.

Our staff is always ready to help with any questions. We wish you success in all you do at Holy Cross. Our goal is to make the process of paying your bills as clear and easy as possible, so you can pay on time and get on with the business of learning.

Step 3: Click on Make your online payment now

In This Section	Home / Bursar's Office / Pay My Bill
Bursar's Office	<h1>Pay My Bill</h1>
Welcome Class of 2027	Students and their families can make tuition payments with cash, check, or international wire transfers.
Tuition & Fees	
Billing Statements and E-Billing	<h2>Online Payments</h2>
Pay My Bill	The College of the Holy Cross is pleased to announce that we have partnered with TouchNet Bill+Payment to offer our students and their families the option to pay the tuition balance online using a checking or savings account. We also accept credit cards as a form of payment with a convenience fee of 2.95%. Payments made online will show immediately on student accounts.
Monthly Payment Plan Option	There is a \$10.00 fee for a returned check due to insufficient funds and a \$10.00 fee for payment reversal if an incorrect account number is provided.
Financial Responsibility Agreement	Make your online payment now 
Payment Policies & Procedures	
For Students Receiving Financial Aid	
Health, Vision and Dental Insurance	

Step 4: Enter your email and password.



secure.touchnet.net/c20600_ba/web/login.jsp

Authorized User Login

Login for parents or others who have been granted access. Not authorized? You may use the [guest payment option](#), convenience fees apply.

Email

Password

[Forgot Password](#) [Login](#)

Welcome

Parents and other authorized users can view student account activity and payment options by logging in. Students access this portal through their [STAR](#) account by selecting the Touchnet Bill + Payment link in the Student Center. Parents or other authorized users require [permission](#) granted by the student authorized user process to received their user credentials. If you have any questions about the system please [contact](#) us.

Student Account Center Features

Student Account Center

- Check your balance.
- Make a payment towards your balance.
- View your payment history.
- Store your payment methods for quick and easy payment.
- As a student, provide permission to parents and others to view your bill and make payments.

eBilling and eRefunds

- View and print your billing statement
- Store direct deposit information to receive refunds electronically

Payment Plan Management

- Enroll in a payment plan to pay your balance in installments.
- View your current payment plan status.
- Make a payment toward one of your installments.
- Schedule future installment payments.

Other Payment Options

- Trying to make a **PERKINS LOAN PAYMENT**? Please visit [ECSI](#).
- Not an Authorized User? Make a payment on behalf of a student as a guest.

Step 5: Click on Make a Payment

The screenshot shows the student portal interface for Holy Cross College. At the top, the college's logo and name are displayed. A navigation bar contains links for 'My Account', 'Make Payment', 'Payment Plans', 'Refunds', and 'Help'. A hand cursor is positioned over the 'Make Payment' link. The main content area is divided into several sections: 'Announcement' with 'Important Dates' for Fall 2020, 'QuickPay' with a dropdown menu and a 'Go!' button, 'Student Account' showing a balance of \$37,270.00 and buttons for 'View Activity' and 'Enroll in Payment Plan', and 'Statements' with a 'View Statement' button. On the right side, there is a 'My Profile Setup' sidebar with links for 'Authorized Users', 'Personal Profile', 'Payment Profile', 'Security Settings', and 'Electronic Refunds', and a 'Term Balances' section for 'Fall 2022' and 'Spring 2022'. The top right corner indicates the user is logged in.

COLLEGE OF THE Holy Cross

Logged in as:

My Account Make Payment Payment Plans Refunds Help

Announcement

Important Dates

Fall 2020 Dates

Jun. 20: First fall bills available online
Jul 15: Last day to complete waiver for health insurance

The deadline for waiving the [Student Health Insurance](#) is July 15, 2020. In order to avoid unnecessary inconvenience, be sure to waive by the deadline, if eligible to waive.

Aug 1: Fall bill is due
Sept 27: Last day to drop/add classes

QuickPay Go!

Student Account ID: xxx0273

Balance \$37,270.00

[View Activity](#) [Enroll in Payment Plan](#)

Statements

[View Statement](#)

Click the button to view your current account balance and details.

My Profile Setup

- Authorized Users
- Personal Profile
- Payment Profile
- Security Settings
- Electronic Refunds

Term Balances

- Fall 2022
- Spring 2022

Step 6: Click on one of the Payment options



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Holy Cross

[My Account](#) [My Profile](#) [Make Payment](#) [Payment Plans](#) [Refunds](#) [Help](#)

Account Payment

Amount Method Confirmation Receipt

Payment Date: 

 Select Payment Option

Current Account Balance
\$37,270.00

Pay By Term
Select which semester terms to pay

Amount Due
\$37,270.00

Payment Total \$0.00

[Continue](#)

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 participating in 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.*



touchnet[®]

A Global Payments Company



*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.

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

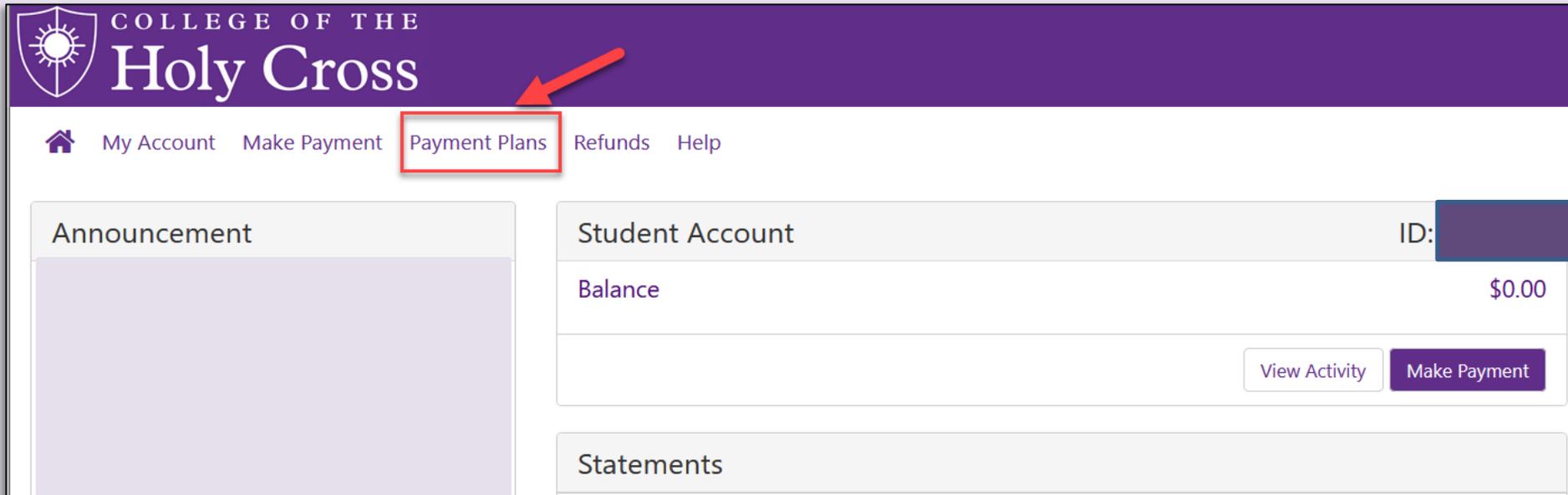
Spring Semester

- 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*.



COLLEGE OF THE
Holy Cross

Home My Account Make Payment **Payment Plans** Refunds Help

Announcement

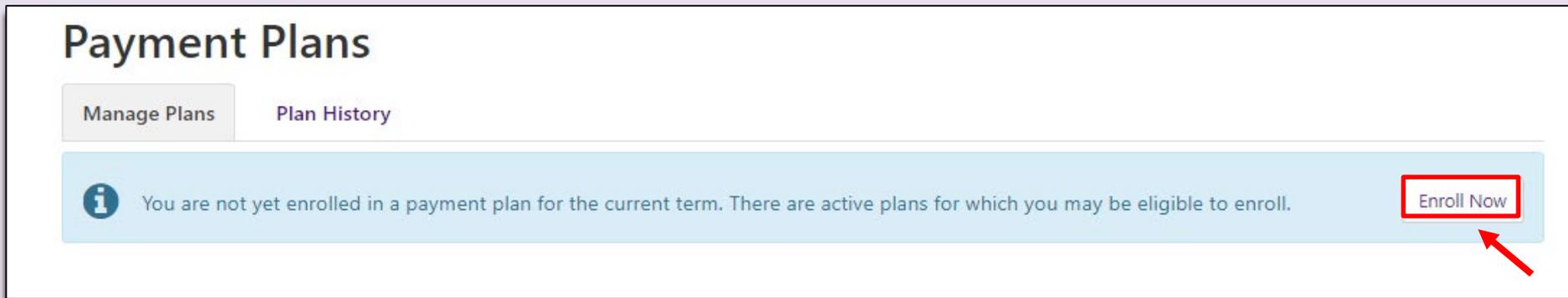
Student Account ID: [REDACTED]

Balance \$0.00

View Activity Make Payment

Statements

Step 2: Click on Enroll Now



Payment Plans

Manage Plans Plan History

i You are not yet enrolled in a payment plan for the current term. There are active plans for which you may be eligible to enroll.

Enroll Now

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

Payment Plan Enrollment

Select Schedule Agreement

Select Account: Tuition Account: \$38,380.00 Select Select Term: Select Term Select

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

Payment Plan Enrollment

Select Schedule Agreement

Select Account: Tuition Account: \$38,380.00 Select Select Term: Fall 2022 Select

Plan Name	Setup Fee	Installments	Action
3Pay Calculated Tuition Plan Fall 2022	\$60.00	3	Details Select
4Pay Calculated Tuition Plan Fall 2022	\$60.00	4	Details Select
2Pay Calculated Tuition Plan Fall 2022	\$60.00	2	Details Select

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.

Payment Plan Enrollment

Select — Schedule — Agreement

4Pay Calculated Tuition Plan Fall 2022

Please review your payment schedule carefully before completing your enrollment. Also, please note that amounts listed on this page may include account activity that is more recent than any billing statement you might have received; in the [Account Activity page](#), you can review all recent charges and credits to your account.

Plan Description

During sign-up, all current outstanding charges for the term are automatically pulled into the plan (prior arrears and past due charges cannot be included). Any funds that are disbursed or deposited on your account as anticipated will be credited towards the plan balance due. When you have new charges, your plan installment amounts will go up when you have payments or other credits not included in your plan; your installment amounts will go down. The table shown below displays additional terms of the plan and an estimate of your monthly payment.

Eligible Charges and Credits		
Description	Charge(\$)	Credit(\$)
Tuition	38,380.00	
		Balance: 38,380.00
Optional down payment		0.00

Payment Schedule		
Description	Due Date	Amount(\$)
Installment 1	7/1/22	9,595.00
Installment 2	8/1/22	9,595.00
Installment 3	9/1/22	9,595.00
Installment 4	10/1/22	9,595.00
Total of installments: 38,380.00		

Set up Automatic Payments

Would you like to set up payments to be made automatically on the dates shown above?

Yes, I want to set up my payments. Let me choose the payment method that will automatically be used to make a payment on each due date.

No, I don't want to set up payments. I will come back and make each payment on or before the due date.

Back Cancel **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.

The screenshot shows the Holy Cross website's Payment Plan Enrollment page. A modal dialog box titled "Payment Plan Enrollment" is open, containing the text "Please specify if you would like your payments to be scheduled or not." and an "OK" button. The background page is dimmed and shows a navigation menu with "My Account", "My Profile", "Make Payment", "Payment Plans", and "Re". Below the navigation is a breadcrumb trail with icons and labels: "Select", "Schedule", and "Agreement". The main content area is titled "4Pay Calculated Tuition Plan Fall 2022" and includes a warning message: "Please review your payment schedule carefully before completing your enrollment. Also, please note that amounts listed on this page may include account activity that is more recent than any billing statement you might have received. In the [Account Activity page](#), you can review all recent charges and credits to your account." Below this is a "Plan Description" section with text explaining that current outstanding charges are pulled into the plan, and new charges will increase installment amounts. At the bottom, there are two tabs: "Eligible Charges and Credits" and "Payment Schedule".

Holy Cross

My Account My Profile Make Payment Payment Plans Re

Payment Plan Enrollment

Select Schedule Agreement

4Pay Calculated Tuition Plan Fall 2022

Please review your payment schedule carefully before completing your enrollment. Also, please note that amounts listed on this page may include account activity that is more recent than any billing statement you might have received. In the [Account Activity page](#), you can review all recent charges and credits to your account.

Plan Description

During sign up, all current outstanding charges for the term are automatically pulled into the plan (prior semester and past due charges cannot be included). Any funds that are disbursed or displayed on your account as anticipated will be credited towards the plan balance due. When you have new charges, your plan installment amounts will go up; when you have payments or other credits not included in your plan, your installment amounts will go down. The table shown below displays additional terms of the plan and an estimate of your monthly payment.

Eligible Charges and Credits Payment Schedule

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.

ACH Payment Agreement

I hereby authorize **College of the Holy Cross** to initiate debit or credit entries to my Depository according to the terms below, and for my Depository to debit or credit the same to such account. In the event that this electronic payment is returned unpaid for any reason, I understand that a **\$30.00** return fee will be added to my student account.

Name: **TESTING**

Address:

Depository: **CENTRAL ONE FEDERAL CREDIT UNION
714 MAIN STREET
SHREWSBURY, MA 01545**

Routing Number: **211387169**

Account Number: **xxx89**

Debit Amount: **\$9,595.00**

This agreement is dated 04/27/2022 12:56:09 PM EDT.

For fraud detection purposes, your internet address has been logged: 38.111.224.30 at 04/27/2022 12:56:09 PM EDT

Any false information entered hereon constitutes as fraud and subjects the party entering same to felony prosecution under both Federal and State laws of the United States. Violators will be prosecuted to the fullest extent of the law.

To revoke this authorization agreement you must contact: **bursar@holycross.edu**

I agree to the above terms and conditions. (Print Agreement)

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.

ACH Payment Agreement

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Name: **TESTING**

Address:

Depository: **CENTRAL ONE FEDERAL CREDIT UNION
714 MAIN STREET
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IMPORTANT NOTE on Making Additional or Advance Payments:

If you choose to make any payments in addition to the Installment Payment Plan scheduled payments, all upcoming installment payments will be reduced equally. The Installment Payment Plans 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:

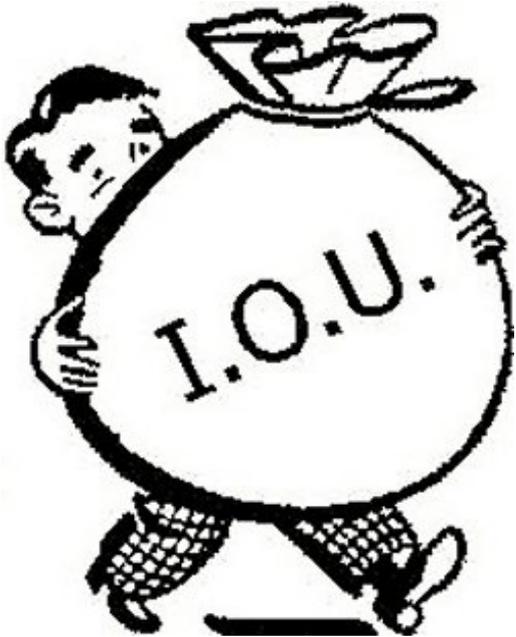
- Log into your account at https://secure.touchnet.net/C20600_tsa/web/login.jsp
Go to the Payment Plans Tab
- Use the purple “Pay Next Installment” button at the bottom of the page. You will be reminded that the payment is already scheduled. The Payment Amount will be displayed.
- If you wish to pay 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.

Installment Payment

 Amount  Method  Confirmation  Receipt

4Pay Calculated Tuition Plan Fall 2022 -- Installment 1 of 4		Payment Options	
Enrollment date	4/14/22	Payment amount	9,595.00
Amount Due	\$9,595.00	Payment Date	4/22/22 
Due Date	7/1/22		<input type="button" value="Cancel"/> <input type="button" value="Continue"/>

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
-
- 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 2023 – 2024 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.



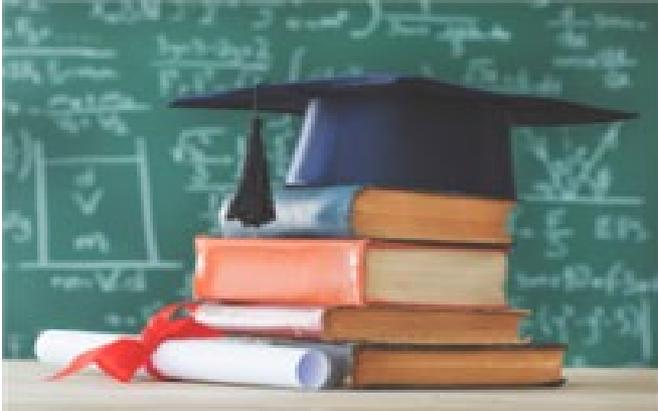
Student Loan paperwork must be completed by the student and not by parents.

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 2023-2024 academic year are fixed at 5.50% 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.



SCHOLARSHIPS

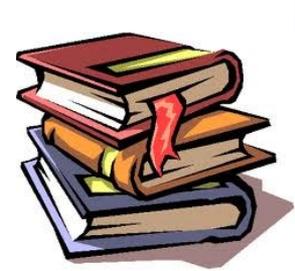
If you are receiving an outside scholarship, this **must be** reported to the **Financial Aid Office** so it can be properly credited to your tuition bill as anticipated aid. To report additional aid students can log into their STAR account – view their Financial Aid award - click on Report Other Financial Aid – Click Report Additional Aid or send an email to the Financial Aid Office at finaid@holycross.edu. 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 the tuition account and may result in 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



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

Bookstore Vouchers

A Holy Cross Book Voucher allows students purchase books and limited classroom supplies through the Holy Cross affiliated MBS Direct/BNC Services website before their financial aid award is disbursed to their account. **To qualify for this voucher**, the student's tuition account must reflect a credit balance for the semester

- You have the advantage to purchase or rent books (both new and used) including a digital book much sooner than waiting for your aid to disburse and a refund to be processed.
- The credit balance available at the time will be the amount used on your voucher amount
- If you qualify for the voucher with a credit balance on your tuition account, you will need to fill out the Bookstore voucher found on our website and remit via the student's HC email account to the Bursar Office.
- Once submitted, a code will be sent to the student's HC email account from MBS Direct 24 - 48 hours later Monday – Friday. (Weekends will begin the process for submission on Monday)
- All Vouchers will have an expiration date. Please note that a refund of excess credit will not be processed until after the expiration date and until the book purchase is posted to your tuition account. You will be responsible for any balance if aid has been declined or not received.

Students may start to purchase textbooks beginning in late-July for the Fall semester and mid-January for the Spring semester.

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.





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

[About Us](#)

[Parents & Students](#)

[PK-12 School Administrators](#)

[College Administrators](#)

[FAQ](#)

[Contact Us](#)



Contact Us

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

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.

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

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

Does this refund result in a balance due? Yes No

Processed By

Approved By

Sample

EARN WHILE YOU LEARN

FEED THE COMMUNITY WITH DINING SERVICES



NEW STUDENTS - 1ST CAMPUS JOB WHAT CAN DINING SERVICES OFFER YOUR STUDENT?

SOCIAL ENVIRONMENT

We're more than just food service ... We are a strongly connected community that cares deeply about each individual employee. Students work side by side with their peers, upperclassmen and our staff to make sure that they feel welcomed.

SERVING ON THE HILL

A big part of coming to Holy Cross is our Jesuit foundation, which calls us all to be Men and Women for and with others. Your student can give back to the community by working with Dining Services. Student staff are a big part of helping us to feed the community.

SHIFT FLEXIBILITY

4—6 hours per week

We're able to offer a work schedule that fits in with all the other things your student has on their plate. With multiple dining locations to choose from, we work with your student to find the best possible weekly shifts.

RELAXED UNIFORMS

While there are guidelines, (pants, t-shirt, hat, non-slip shoes), students can come straight from class to work without needing to worry about changing into a uniform.

CONTACT:

Margaret Rollo,
Assistant Director of Employment & Training
mrollo@holycross.edu / 508-793-2798
<https://rb.gy/gspxb>



COLLEGE OF THE
Holy Cross

Dining Services



ATTENTION PARENTS

Bring to Campus Original Forms of I.D.

All new student hires must complete an I-9 form prior to working. The College asks that you please bring with you on MOVE IN DAY to the Hogan Campus Center your students original documents and or forms of I.D. (ex: *Passport, *Driver's License, *Birth Certificate, *Social Security Card etc.) Copies will not be accepted. Thank you for your help to make your students hiring process a smooth one.

I-9 forms can be completed on August 26th & 27th



IMPORTANT DATES & ACTIONS FOR STUDENTS

- **AUGUST 5TH:** Deadline to RSVP to Student Employment Meeting. Students will receive an email with a Google form to complete prior to that date.
- **AUGUST 27TH:** Students attend Student Employment Meeting on campus. This is a recruitment session where students complete their hire paperwork. (*BRING I.D.*)
- **AUGUST 28TH:** Registration for work shifts.
- **AUGUST 29TH:** Newly hired students begin their work schedules.

MINIMUM WAGE & PERFECT ATTENDANCE BONUS

Massachusetts minimum wage is \$15. We understand that students will have conflicts or get ill from time to time. However, it is possible for students to achieve the bonus by asking a co-worker to sub for them or to work a make up shift. Students are held accountable for the attendance and given multiple opportunities to be eligible. Calculated at \$1 for every hour worked over the semester could earn your student up to or over \$100!



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 Policies 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**

- I am confused about the Tuition bill?
- We received an Outside Scholarship. How do we handle this?
- Our Financial Aid is not reflected on the bill anymore?



Questions?

- ROTC
- 529
- Prepaid Tuition Plans
- Work-study
- Accepting Aid
- Declining Aid
- Refund Accounts
- Book Vouchers
- Health Insurance



WELCOME PARENTS OF THE CLASS OF 2027



Once the QR code is open please scroll to the bottom of the Welcome Class of 2027 page and click on the pdf