Student Account Services

2024-2025



Billing and Payments

Student Health Insurance

Payment Plans



Welcome to the Accounting Office

Your college education is one of the most important investments you will make. The Accounting Office is here to help you manage your educational expenses so you can focus on why you chose Earlham to learn and to prepare for your future. Throughout your time here, the staff in the Accounting Office will work with you and your family to navigate your Earlham finances and find solutions to meet your individual needs.

Getting familiar with Nelnet

What is Nelnet?

Nelnet is Earlham's student account center where you can review account statements, make payments, and even enroll in a payment plan that works for your family, including 4- and 5-month plans.

To access your account at Nelnet go to: earlham.edu/accounting-office Scroll down to the Student Account Center and click on Student or Authorized User Login.



If a family member or friend will be helping you manage your Earlham finances, you can **grant them access to your financial accounts in Nelnet**. Those granted access also receive:

- Their own Nelnet login and password
- Email notifications when e-bills are generated

If someone is helping you pay to attend Earlham, please provide them access to your student account summary. Without this access granted, the Accounting Office cannot provide them with any information about your account such as amount owed or payments received. On the homepage of your Nelnet account, there will be a link to allow you to add an authorized party. Due to federal student privacy regulations (FERPA), parents may only access the Nelnet Student Account Center if they are granted access by their student.

How will I receive my bill?

Earlham does not send paper bills. Electronic bills (e-bills) are generated once prior to the start of each semester and are snapshots of your account at the time the e-bill is issued. An e-mail notification will be sent to your Earlham e-mail address and the e-mail of those granted access when the e-bill is available.

A monthly balance reminder is sent each month to the student's Earlham email.

2024-2025 E-Billing Schedule

Term	Billed	Due
Fall 2024	July 1–5	August 7
Winter Term	December 2	December 31
Spring 2025	December 13	January 10

Fall 2024 Nelnet Payment Plans Available on July 1, 2024

Last Day to Enroll Online	Number of Payments	Months of Payments	Payment Date
August 7	5	August to December	11th
September 7	4	September to December	11th

Spring 2025 Nelnet Payment Plans Available on December 13, 2024					
Last Day to Enroll Online	Number of Payments	Months of Payments	Payment Date		
January 7	5	January to May	11th		
February 7	4	February to May	11th		

Nelnet Payment Methods

- Automatic bank payment ACH
- Credit card/debit card (a 2.85% fee will be assessed)

Cost to Participate in Nelnet Payment Plan

- \$36 enrollment fee for term payment plans
- \$20 returned payment fee

Payment Methods

Cash, Check or Money Order

Include student's nine-digit ID number.

In Person

Earlham College Accounting Office Carpenter Hall Suite 001 801 National Road West Richmond, IN 47374

By Mail

Mail a check payable to Earlham College to: Earlham College Accounting Office Drawer #201 801 National Road West Richmond, IN 47374

Credit Card or Debit Card Online in Nelnet

A 2.85% non refundable service fee will be added to the amount paid.

E-Check

(Electronic check or ACH)

Online in Nelnet

Drawn from checking or savings accounts only. Excludes money market, equity lines of credit, or credit card checks. No service fee is added for e-check payments.

College Savings or 529 Plans

If you have a College Savings Plan, please refer to your plan documents and notify your financial institution of the amount you would like to pay. Please make sure your 529 payment indicates student's name and nine-digit ID number.

Wire Transfer

Domestic Students Electronically Route to:

Bank name: Huntington Bank Bank Address: Indianapolis, Indiana ABA Number: 044000024 Account Name: Earlham College Account Number: 01401140306 Reference: Student's name and school ID number

International Students Electronically Route to:

Bank name: Huntington Bank Bank Address: Indianapolis, Indiana, USA SWIFT Code: HUNTUS33 Account Name: Earlham College Account Number: 01401140306 Reference: Student's name and school ID number

International Student Payments

Flywire

Flywire allows you to pay securely from any country and any bank, generally in your home currency.

https://payment.flywire.com/pay/payment

PayMyTuition

PayMyTuition allows you to pay securely from any country and any bank, generally in your home currency.

https://earlham.edu/PayMyTuition

Student Health Insurance

Your Earlham student account will be automatically billed the annual premium of **\$2,078** for Earlham student health insurance. Coverage will be from **August 1, 2024** through **July 31, 2025**.

You will be able to opt out of the health insurance if you go to Aetna's website:

www.aetnastudenthealth.com/en/school/686203/ index.html

and click on Waive the Medical Plan. You will need to use your nine-digit student ID number and your birth date when waiving the health insurance. You will also need to provide proof of alternate coverage.

Deadline to Waive

To opt out of the insurance coverage, students must submit their waiver by the deadline of **August 31, 2024**.



Meal Plans and/or Housing

If you have questions regarding your meal plan and/or housing, please contact Residence Life at <u>reslife@earlham.edu</u> or call 765-983-1317.

Additional Information

Please make sure you bring your student ID with you whenever you visit the accounting office.

1098-T

The IRS 1098-T tuition statement provides financial information relevant to the previous calendar year. It is generated in late January and is meant to help you and/or your tax advisor professional determine if you are eligible for the American Opportunity Credit or the Lifetime Learning Credit on your income taxes. **You can view your 1098-T by following this link to ECIS.**

https://heartland.ecsi.net/index.main.html#/access/ signIn

Each year you will be asked to opt in to receiving an electronic 1098-T. Otherwise a copy will be mailed to you in late January or early February.

Contact Us

Accounting Office Earlham College <u>accounting@earlham.edu</u> Phone: 765-983-1533