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

<table>
<thead>
<tr>
<th>Term</th>
<th>Billed</th>
<th>Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2024</td>
<td>July 1–5</td>
<td>August 7</td>
</tr>
<tr>
<td>Winter Term</td>
<td>TBD</td>
<td>TBD</td>
</tr>
<tr>
<td>Spring 2025</td>
<td>December 13–18</td>
<td>January 10</td>
</tr>
</tbody>
</table>

Fall 2024 Nelnet Payment Plans

Available on July 1, 2024

<table>
<thead>
<tr>
<th>Last Day to Enroll Online</th>
<th>Number of Payments</th>
<th>Months of Payments</th>
<th>Payment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 7</td>
<td>5</td>
<td>August to December</td>
<td>11th</td>
</tr>
<tr>
<td>September 7</td>
<td>4</td>
<td>September to December</td>
<td>11th</td>
</tr>
</tbody>
</table>
### Spring 2025 Nelnet Payment Plans

**Available on December 13, 2024**

<table>
<thead>
<tr>
<th>Last Day to Enroll Online</th>
<th>Number of Payments</th>
<th>Months of Payments</th>
<th>Payment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 7</td>
<td>5</td>
<td>January to May</td>
<td>11th</td>
</tr>
<tr>
<td>February 7</td>
<td>4</td>
<td>February to May</td>
<td>11th</td>
</tr>
</tbody>
</table>

### 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
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:

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 reslife@earlham.edu 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 ECSI.

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
accounting@earlham.edu
Phone: 765-983-1533