

# Student Account Services

2024-2025



**Billing and Payments**

**Student Health Insurance**

**Payment Plans**

Earlham  
COLLEGE

# 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](http://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

| <b>Term</b> | <b>Billed</b> | <b>Due</b>  |
|-------------|---------------|-------------|
| 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

| <b>Last Day to Enroll Online</b> | <b>Number of Payments</b> | <b>Months of Payments</b> | <b>Payment Date</b> |
|----------------------------------|---------------------------|---------------------------|---------------------|
| August 7                         | 5                         | August to December        | 11th                |
| September 7                      | 4                         | September to December     | 11th                |

## Spring 2025 Nelnet Payment Plans Available on December 13, 2024

| <b>Last Day to<br/>Enroll Online</b> | <b>Number of<br/>Payments</b> | <b>Months of<br/>Payments</b> | <b>Payment<br/>Date</b> |
|--------------------------------------|-------------------------------|-------------------------------|-------------------------|
| January 7                            | 5                             | January to<br>May             | 11th                    |
| February 7                           | 4                             | February to<br>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: First Financial Bank

Bank Address: Cincinnati, OH

ABA Number: 042200910

Account Name: Earlham College, Inc.

Account Number: 5315601442

Reference: Student's name and school ID number

### International Students Electronically Route to:

Bank name: First Financial Bank

Bank Address: Cincinnati, OH, USA

SWIFT Code: FFBCUS3C

Account Name: Earlham College, Inc.

Account Number: 5315601442

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](http://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 [reslife@earlham.edu](mailto: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 ECIS.

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

Each year you will be asked to opt in to receive 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](mailto:accounting@earlham.edu)

Phone: 765-983-1533