

# VANDERBILT UNIVERSITY

## OFFICE OF STUDENT ACCOUNTS

Graduate/Professional  
Fall 2012 Newsletter



110 21<sup>st</sup> Ave South, Suite 100, Nashville TN 37203  
Web: [www.vanderbilt.edu/stuacct](http://www.vanderbilt.edu/stuacct)  
Email: [student.accounts@vanderbilt.edu](mailto:student.accounts@vanderbilt.edu)

Office Hours M-F 8 a.m. -5 p.m. CST  
615-322-6693; toll-free 800-288-1144

***As students prepare for the fall 2012 semester, Student Accounts strives to give information regarding financial policies and procedures related to upcoming payment obligations.***

## Payment of Invoice

The payment deadline for fall semester 2012 charges is **August 15, 2012 (excluding Owen Executive MBA students)**. Current charges can be deferred (**excluding Owen students**) if a Student Account Agreement is on file in the Office of Student Accounts. Any balance not paid by the payment deadline will be assessed a 1.5% late payment fee (minimum \$5) on August 15 and monthly thereafter. The assessment of late fees is also applicable to deferred balances. Diploma and transcripts will be held until all balances are paid. If a student anticipates a problem, please contact the Office of Student Accounts prior to **August 15, 2012**. If the student will not be enrolling for the fall semester,

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please notify the Registrar of the student's school by this deadline. If his/her account is not paid or deferred by **August 15, 2012**, his/her YES access may not be available and he/she may not be allowed to register nor attend classes.

## E-Bills

E-Bill is an online presentation of a student's Vanderbilt Student Account bill that uses a web-based presentation from Sallie Mae to provide secure access to student financial records. Online account access offers a secure way to view bills, make payments and review up to 12 months of e-bill information. Students may access his/her online invoices from his/her YES landing page at <http://yes.vanderbilt.edu>. Once a student has signed in to YES, invoices may be viewed under the SM Billing Portal link.

### ***To view SallieMae e-bill:***

- *Log in to the Yes landing page*
- *Click "SM Billing Portal"*
- *Click "Accept"*
- *Click to view ALL info (the SM Billing Portal is a secure site)*
- *Click "Tuition Bill" under Bill Summary*

*The student is financially responsible for his/her student account per the Family Educational Rights and Privacy Act (FERPA). However, students may give parents and others online access to their accounts. It is the responsibility of the student to check for the latest e-bill and ensure that it is paid on or before the due date(s).*

Only students may grant online account access to parents, guardians/other payers. Billing notices will be e-mailed to the student's Vanderbilt email address and to other payers who have been and have enrolled for online billing. Payments may be made electronically or a payment coupon may be printed for mailing payments. When an electronic payment is made, a confirmation e-mail will be sent. It remains the responsibility of the student to ensure that bills are paid on or before the due date.

For instructions on how to add a parent/another payer, please find information on page 5 of this newsletter.

## Remittance Information

**All checks should be made payable to Vanderbilt University.** Please include student's full name and Commodore ID number or the last four digits of his/her social security number on all remittances.

Payment online: Payment may be made online by going to the Student Account website: [www.vanderbilt.edu/stuaccts](http://www.vanderbilt.edu/stuaccts). Payment may be made using MasterCard, American Express or Discover. There is a 2.65% processing fee for credit card transactions and a \$1.00 service fee for checking/savings account transactions.

Payment by mail: Enclose check and payment coupon. Coupon may be printed for mailing payments at the bottom of the invoice. Please allow seven business days for mail processing in order for payments to reach Vanderbilt University by **August 15, 2012**.

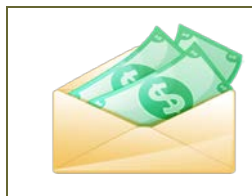
Payment in person: Payment may be made in person at the University Cashier's Office, Baker Building, 110 21<sup>st</sup> Avenue South, Suite 100.

## Student Account Agreement

It is important that the Office of Student Accounts has a completed Student Account Agreement on file. Students may go to his/her YES landing page and complete this form (*instructions to the right*). If students need to add a spouse, parent, or guardian, he/she will need to submit a paper form.

All of the charges that a student will incur will be billed to the student or his/her guarantors through the student account. Without this agreement, students will **not** be able to defer fall semester charges (***the deferral option is not applicable to Owen students***) V-Net (long distance) access and additions to his/her Vanderbilt Card account would be on a cash basis.

Additionally, information regarding a student's account cannot be released to anyone other than the student. If a paper form is needed, please contact the Office of Student Accounts at 615-322-6693 or 800-288-1144 or visit our website at <http://www.vanderbilt.edu/stuaccts/graduate/forms.php>.



Overnight Payment Delivery: Send payment to Vanderbilt University, Office of Student Accounts, 110 21<sup>st</sup> Avenue South, Suite 100, Nashville, TN 37203.

**Please do not use the P.O. Box 121155 listed on payment stub provided on the invoice for overnight payments or correspondence.**

Bank Wire Transfer: Please contact the Office of Student Accounts for wire transfer information.

Monthly Payment Plan: The VandyPlan, a monthly payment plan administered by our partner Sallie Mae, offers an interest-free 10- month payment plan. First payment is due to Sallie Mae May 15 and all applicants must be enrolled by July 15. Please contact Sallie Mae at 800-635-0120 or <https://tuitionpay.salliemae.com/tuitionpay/enroll/PlanSelection.aspx> for further information.

### *To add Student Account Agreement form online:*

- *Log in to the Yes landing page*
- *Click "Student Accounts"*
- *Under Campus Finances click "View Student Permissions"*
- *Click green box reading "Grant Permissions"*
- *Click "OSA" button*
- *Click "Next"*
- *Click "Agree to terms" button*
- *Click "Submit"*

## Deferred Balance

All deferred amounts will be assessed a 1.5% late payment fee (minimum \$5) each month until the balance is paid. All amounts deferred are due no later than November 1. No transcript (official or unofficial) will be issued for a student who has an outstanding balance or a deferred balance. Diplomas of graduating students will also be held until all balances are paid.

## Health Insurance

All graduate/professional students (except Owen Executive MBA & MMHC students) registered in degree programs of four or more credit hours, or who are actively enrolled in research courses that are designated as full-time enrollment, are required to be covered by health insurance. Students may be covered by the Vanderbilt Student Injury and Sickness Insurance Plan or by a policy of the student's choice that provides comparable coverage.

Information about Vanderbilt's 12-month student insurance policy can be obtained at [www.gallagherkoster.com](http://www.gallagherkoster.com).

*Student accounts will be automatically billed an insurance fee of \$2,382.00 for the Vanderbilt policy (one half of the premium billed in the fall and one half billed in the spring). If comparable health coverage is already provided for the coming year, students may request a waiver by going to [www.gallagherkoster.com](http://www.gallagherkoster.com). The student will receive a confirmation e-mail upon submitting the online waiver form. Please print and retain this confirmation number as it is the only documentation that the form was successfully submitted. If a student waives coverage, the fee for Vanderbilt's insurance program will be deleted from his/her student account.*

**IMPORTANT:** *If a student withdraws or leaves the University at any time or for any reason after enrolling in the Vanderbilt insurance plan, he/she will remain covered through August 11, 2013, and will still be responsible for payment of the premium for the full 12 months of coverage.*

### To waive the Student Injury and Sickness Plan for the 2012-2013 Policy Year

- Log onto [www.gallagherkoster.com](http://www.gallagherkoster.com)
- Click on the College and University Students
- Select Vanderbilt University from the dropdown box and click "Log In" in the top right corner.

### Log-In Process

- All students will log in using his/her Vanderbilt University e-mail address as the user ID and his/her Commodore ID number as the password
- A Student may locate his/her Commodore ID on the Student Account e-bill or at <http://yes.vanderbilt.edu> or by calling Gallagher Koster.
- Click on the 2012-13 Vanderbilt University Graduate Annual Waiver form.
- Complete the Annual Waiver form (have current health insurance ID card ready as this information will be needed to complete the form to waive the insurance).
- A confirmation number is generated immediately. Print and retain this confirmation number as it is the only documentation that the form was successfully submitted.
- If a student does not receive a confirmation number, please check the form for errors and resubmit the form.

The charge for the insurance premium will be removed from his/her student account invoice within 2-3 weeks.

## International Student Health Insurance

All newly enrolled international students and his/her eligible dependents residing in the U.S. are required to purchase the University International Student Injury and Sickness Insurance Plan unless, in the judgment of the University, adequate coverage is provided from

another source. If a student wishes to obtain a waiver of the Vanderbilt Policy, he/she must contact the on-campus insurance representative in Student Health Services at 615-343-4688 every year. The same procedure applies to students' dependents.

## Third Party Billing

If a third party (i.e., outside scholarships, sponsors) will pay all or part of a student's tuition and fees, and the third party requires a bill to be mailed directly from the Office of Student Accounts, a written authorization request and a Financial Information Form must be received in the Office of Student Accounts (110 21<sup>st</sup> Avenue South, Suite 100, Nashville, Tennessee, 37203) from the third party thirty (30) days prior to the beginning of classes.

This authorization form may be found at <http://www.vanderbilt.edu/stuaccts/graduate/forms.php> and must include the organization's name and address, the student's name and Commodore ID number, the amount that will be paid, and the name and telephone number of a contact person.

## Graduate Awards

If a student is enrolled for courses, his/her early July E-Bill should reflect any applicable Graduate departmental awards. However, in the event that a student's award is not reflected, please deduct the amount of the award and submit any out-of-pocket expense by the August 15, 2012, payment due date.

*In the event that an award is not reflected, please deduct the amount of the award and submit any out-of-pocket expense by the August 15 due date.*

## Refunds

Under state and federal regulations, educational expenses such as tuition and fees are to be paid prior to the release of any credit refund from loan proceeds. Therefore, if there is a balance due on a student's account, all loan proceeds must be credited to the account before a refund will be granted.

The Graduate and Professional refund process is automated. Students do **not** need to complete a Refund Request Form *unless the student has opted to have credit retained in his/her student account*. Students must be officially enrolled in courses and have a refundable credit balance after tuition and fees have processed. Charges that apply after a refund has processed will need to be paid on or before the next invoice deadline to avoid late payment fees.

If enrolled, **Law School** student refund checks will process automatically and be available in the Law School Beasley Admissions Office, Suite 106, beginning Friday, August 10. **Owen** student refund checks will also process automatically and mail to the student's local address beginning Friday, August 10, 2012.

If enrolled, **Divinity** and **Nursing** student refund checks will process automatically and mail to the student's local address beginning Friday, August 17, 2012.

If enrolled, **Graduate School, Peabody** and **Engineering Professional** student refund checks will process automatically and mail to the student's local address beginning Tuesday, August 21, 2012.

***To invite other payer for e-bill:***

- *Student must be logged in to his/her **SM Billing Portal***
- *Click the link at the top of the e-bill portal that reads **"My Profile"***
- *The first action a student may take is to **"Invite Other Payer"***
- *Add invited parent/other payer's named and email address. Those whose email address was added will receive an email with an Activation ID and the website link to enroll.*
- *The student **MUST** provide her/her Commodore ID number (located on the student's YES landing page) to each parent/invited payer.*

**Fall Weekend Schedule**

The Offices of Student Accounts and Cashier will be open Saturday, August 18 from 10:00 a.m. to 2:00 p.m.

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*We're on the Web!*

*Visit us at:*

[www.Vanderbilt.edu/stuacct](http://www.Vanderbilt.edu/stuacct)

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**Other Important Telephone Numbers**

Parent Help Line	877-887-2736
University Registrar's Office	615-322-7701
Commodore Card Office	800-632-0998 615-322-2273
Dining	615-322-2999
ResEd & Judicial Affairs	615-322-2591
Information Technology Svcs	800-735-9173 615-343-2100
Traffic & Parking	615-322-2554
Financial Aid	800-288-0204 615-322-3591