As students prepare for the Spring 2019 semester, Student Accounts strives to give information regarding financial policies and procedures related to upcoming payment obligations.

Payment of Invoice
The payment deadline for Spring semester 2019 charges is January 2, 2019. It is Vanderbilt University’s objective to reduce financial risk to both the student and the University; therefore, unless the student’s account is paid by January 2, 2019, a 1.5% late fee (minimum $5) will be charged to the student account balance, Vanderbilt Card funds and YES access may not be available and he/she will not be allowed to register for classes. If the student will not be enrolling for the spring semester, please notify the Dean of that school as soon as possible. In early December, students will receive an electronic bill notification at his/her Vanderbilt e-mail address reflecting Spring 2019 semester charges due, including anticipated financial aid awards.

E-Bills
E-Bill is an online presentation of a student’s Vanderbilt Student Account bill that uses a web-based presentation from Higher One to provide secure access to student financial records. Online account access offers a secure way to view bills, make payments and review 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 Billing Portal link.

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 by their student. 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. Payment may be made using either a checking/savings account without a fee. Payment can be made by credit card (2.65% processing fee). Visa, MasterCard, American Express or Discover are accepted. International wires are also accepted online.

Payment by mail: Enclose check and payment coupon. Coupon may be printed for mailing payments at the top of the invoice. Please allow seven business days for mail processing in order for payments to reach Vanderbilt University by January 2, 2019.

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

529 Plans

Students must contact his/her State 529 Plan to inform them that he/she student will be attending Vanderbilt University. Please provide to your state 529 plan the Vanderbilt contact information: Office of Student Accounts, 110 21st Ave. S., Suite 100, Nashville, TN 37203; 615-322-6694 or 1-800-288-1144; email student.accounts@vanderbilt.edu.

Guarantor Authorization and Debt Repayment Agreement

This document is used to add a guarantor(s) to an individual student account and is required in order to disclose any financial information to anyone other than the student. The form can be found on our website at https://finance.vanderbilt.edu/stuaccts/documents/Guarantor_Authorization_and_Agreement_Form.pdf.

There has been a change in Federal law governing how State Prepaid Tuition Plans affect other types of financial aid. The funds disbursed in a given year will no longer be a part of a student’s financial aid award, but instead the overall value of the prepaid account will be included as a parent asset on the FAFSA application. Therefore, the Office of Student Financial Aid no longer will be including this information on the financial aid award letter. However, in order for state agencies to send their information/payment to Vanderbilt in a student’s behalf, he/she will need to contact the Office of Student Accounts and provide the necessary information to them. Please refer to the Third Party Billing section in this newsletter for further information.
Health Insurance
(For new spring semester arrivals only)
All new undergraduate students who are registered in
for 4 or more credit hours are required to have
adequate health insurance. For this reason, the
University will include the student insurance charge
on your tuition invoice.

If you have other insurance and do not wish to
participate in the Student Injury and Sickness
Insurance Plan offered through the University, you
must complete an Online Waiver Form
(http://www.gallagherkoster.com/vanderbilt)
indicating your other insurance information. This
Online Waiver Form will be available December 1
and must be submitted no later than January 2,
2019, or you will be automatically enrolled in the
Plan offered by the University and will be
responsible for paying the insurance premium of
$1,532. The Online Waiver process is the only
accepted process for waiving coverage.

International Student
Health Insurance
All newly enrolled international students and eligible
dependents residing in the U.S. are required to
purchase the University International Student Injury
and Sickness Insurance Plan.

To waive the Student Injury and Sickness
Plan for the 2018-2019 Policy Year

- Find the insurance waiver online at
  www.gallagherkoster.com/vanderbilt

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.
- Students may locate his/her Commodore ID
  on the Student Account invoice or at
  http://yes.vanderbilt.edu or by calling
  Gallagher Koster.
- Click on the “Student Waive” to access the
  2018-19 Vanderbilt University
  Undergraduate Spring Waiver form.
- Complete the Spring 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 to confirm the submission. 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.
- Waiver forms will be audited to ensure your
  current insurance plan is comparable. You
  will subsequently receive notification of the
  approval or denial.

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

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 21st 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/undergraduate/forms.php and must
include the organization’s name and address, the student’s name and Account ID number, the amount that will be paid,
and the name and telephone number of a contact person.
Financial Aid

Using the student’s VUNetID and EPassword, a student may view his/her financial aid information online at http://www.vanderbilt.edu/financialaid/you.php. Students receiving financial aid may need to make adjustments to the invoice if the actual financial aid award has changed since the date of the invoice. If the award was made after the December 1 invoice date, please contact the Office of Student Accounts to obtain financial clearance to attend classes.

If spring financial aid has not been credited or is not reflected as anticipated financial aid on the invoice please contact the Office of Student Financial Aid at 615-322-3591 or 800-288-0204.

Financial Aid will not credit to an account until the student has completed the verification process, any applicable promissory note(s), and required loan paperwork.

Entrance Counseling

Entrance Counseling is required for all new freshman and transfer students borrowing through the Federal Direct Subsidized/Unsubsidized Loan program. Students may complete this requirement by going online at the following website: https://studentloans.gov. Once the counseling session has been successfully completed, confirmation will be sent directly to the Office of Student Financial Aid.

Federal Loans

Federal Direct Subsidized/Unsubsidized Loans: If a student is eligible for a Federal Direct Loan, his/her application will not be certified by the Office of Student Financial Aid until he/she has completed the verification process and completed an online master promissory note. The estimated amount of the spring semester loan (minus fees) will be reflected on his/her December invoice.

Federal Direct PLUS Loans: If a Parent Loan for Undergraduate Students (PLUS) is reflected on a student’s award letter and has not been denied, the estimated amount of the spring semester loan (minus fees) will be reflected on student’s December 1 invoices. Direct PLUS Loan applications will not be certified with the Department of Education until the student has completed the verification process (if applicable) and completed an online master promissory note and PLUS request process.

Outside Scholarships

If a student will be receiving a scholarship from a source other than the University, please complete the Outside Scholarship Notification form http://www.vanderbilt.edu/financialaid/docs/outside.pdf and return it to the Office of Student Financial Aid (2309 West End Avenue, Nashville, Tennessee 37203-1725) no later than December 4, 2018. Please do not include State Prepaid Plans, National Merit, VU Merit, or ROTC scholarships on this form. Please attach a copy of the outside scholarship award notice the student received from the donor(s).

Please inform the scholarship donor(s) that checks should be made payable to Vanderbilt University and mailed directly to the Office of Student Financial Aid (2309 West End Avenue, Nashville, TN 37203-1725). This check should identify the student as the recipient of the funds. If student receives a scholarship check at home, endorse it “for deposit only to Vanderbilt University,” include his/her Commodore ID number and send it to the Office of Student Financial Aid (2309 West End Avenue, Nashville, TN 37203-1725).

Work Study

The amount awarded for Federal Work-Study employment will not appear on a student’s invoice as a credit because these funds will be paid directly to the student as he/she earns them.
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 account, all loan proceeds must be credited to the account.

The Undergraduate 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.

Refunds will begin processing after January 21, if the student has a refundable balance. Refunds will be done by EFT deposit, if applicable or a paper check will be mailed. The check mailing process sorts first to campus address; then mailing address; then home address. PLEASE MAKE SURE YOUR ADDRESS IS ACCURATE. No refund checks may be held for pick-up.

Taxpayer Relief Act and Timing of Payments

The Hope and Lifetime Learning Tax credits approved by Congress may help in reducing your 2019 tax liability if you qualify.

Although Vanderbilt does not provide tax counseling, we would like to advise you that the tuition payment date can make a difference as to WHEN the tax credit can be taken.

For example, Spring 2019 tuition charges are due January 2, 2019. If you pay for these charges in December 2018, you may only take the tax credit in the 2018 tax year. Likewise, if the charges are paid in January 2019, the tax credit may only be used in the 2019 tax year. Based upon these IRS stipulations, we urge you to plan the timing of your payment carefully.
<table>
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<tr>
<th>Other Important Telephone Numbers</th>
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<tbody>
<tr>
<td>Parent Help Line</td>
<td>877-887-2736</td>
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<tr>
<td>University Registrar’s Office</td>
<td>615-322-7701</td>
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<tr>
<td>Commodore Card Office</td>
<td>800-632-0998</td>
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<td></td>
<td>615-322-2273</td>
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<tr>
<td>Dining</td>
<td>615-322-2999</td>
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<td>Housing &amp; Resident. Edu.</td>
<td>615-322-2591</td>
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<tr>
<td>Information Technology Svcs</td>
<td>800-735-9173</td>
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<td></td>
<td>615-343-2100</td>
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<td>Traffic &amp; Parking</td>
<td>615-322-2554</td>
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<tr>
<td>Financial Aid</td>
<td>800-288-0204</td>
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<td>615-322-3591</td>
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