As students prepare for the spring 2016 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 2016 charges is January 4, 2016 (excluding Owen Executive MBA students). Any balance not paid by the payment deadline will be assessed a 1.5% late payment fee (minimum $5) on January 4 and monthly thereafter. 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 January 4, 2016. If the student will not be enrolling for the spring semester, please notify the student’s school by this deadline. If his/her account is not paid by January 4, 2016, students will not be able to add/change any courses.

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.

To view Higher One e-bill:
- Log in to the Yes landing page
- Select “Billing Portal”

Information about the online Billing and Payment systems can be found at www.vanderbilt.edu/stuaccts
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 Visa, 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 January 4, 2016.

**Payment in person:** Payment may be made in person at the University Cashier’s Office, Baker Building, 110 21st 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 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](http://www.vanderbilt.edu/stuaccts/graduate/forms.php).

Overnight Payment Delivery: Send payment to Vanderbilt University, Office of Student Accounts, 110 21st Avenue South, Suite 100, Nashville, TN 37203. Please do not use the P.O. Box 401671 listed on payment stub provided on the invoice for overnight payments or correspondence.

**Monthly Payment Plan:** The VandyPlan, a monthly payment plan administered by our partner HigherOne, offers an interest-free 5-month payment plan. The 5-month spring plan begins October 15 and all applicants must be enrolled by January 31st. Please contact Higher One at 800-635-0120 or [https://netpay.higherone.com/NetPay/EBPP/VAND/Main_VAND/Tuition+and+Fees/539/EBPP.aspx](https://netpay.higherone.com/NetPay/EBPP/VAND/Main_VAND/Tuition+and+Fees/539/EBPP.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”
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/vanderbilt.

Your student account will be automatically billed an insurance fee of $1670.00 for the Vanderbilt policy. If you already have comparable health coverage for the coming semester, you may request a waiver by going to www.gallagherkoster.com. This Online Waiver form will be available December 1st and must be submitted no later than January 6, 2016. You will receive a confirmation e-mail upon submitting the online waiver form. Please print and retain this confirmation number as it is your only documentation that the form was successfully submitted. If your waiver is approved, the fee for Vanderbilt’s insurance program will be deleted from your student account. The Online Waiver process is the only accepted process for waiving coverage.

For new students enrolling in the spring, the waiver deadline is January 6, 2016

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, comparable coverage is provided from another U.S.-based insurance carrier. 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 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/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.

Title IV Funds

Title IV funds (Federal Direct Loans & Perkins Loans) can be applied only to tuition, fees and contracted room and board, unless the student has authorized applying these funds to discretionary charges. Students may complete these authorizations on the YES landing page at http://yes.vanderbilt.edu.

Graduate Awards

If a student is enrolled for courses, his/her December 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 January 4, 2016, payment due date.

University Tuition Scholarships are service-free awards that pay all or part of tuition costs. The following graduate awards are normally supplemented by a full University Tuition Scholarship, which usually includes student health insurance coverage: University Fellowships, Graduate Teaching Assistantships, Graduate Research Assistantships, Traineeships, and Teacher Training Awards.

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, Divinity, Engineering Professional, Graduate School, Law School, Owen, Peabody and MEDM student refund checks will process automatically beginning Monday, January 11, 2016. An EFT deposit or check will process the next business day.

If enrolled, Nursing, MEDD student refund checks will process automatically beginning Monday, January 4, 2016.

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.
Direct Deposit of Student Refunds
Vanderbilt University now offers a distribution method other than paper check to refund credit balances from your student account! If you would like to take advantage of this new feature, simply log into YES and click the Direct Deposit icon to securely enter your account information. Click here for step by step instructions.

Taxpayer Relief Act and Timing of Payments

The Hope and Lifetime Learning Tax credits approved by Congress may help in reducing your 2015 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.

To add an “Other Payer”

- Log into your Yes Landing Page, and click “Billing Portal”.
- Choose “Enter your Vandy Plan Portal” (Please understand this is to add other payers for the e-bill and payment portals also, not just for the Vandy Plan).
- On Your Account Page, click “Add New” in the Other Payers section.
- Enter the information that is requested, and click “OK”. (You must enter the username that your additional payer will use. The username and temporary password will be sent to your additional payer via e-mail.

Other Important Telephone Numbers

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent Help Line</td>
<td>877-887-2736</td>
</tr>
<tr>
<td>University Registrar’s Office</td>
<td>615-322-7701</td>
</tr>
<tr>
<td>Commodore Card Office</td>
<td>800-632-0998</td>
</tr>
<tr>
<td></td>
<td>615-322-2273</td>
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<tr>
<td>Dining</td>
<td>615-322-2999</td>
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<tr>
<td>ResEd &amp; Judicial Affairs</td>
<td>615-322-2591</td>
</tr>
<tr>
<td>Information Technology Svcs</td>
<td>800-735-9173</td>
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<td>615-343-2100</td>
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<tr>
<td>Traffic &amp; Parking</td>
<td>615-322-2554</td>
</tr>
<tr>
<td>Financial Aid</td>
<td>800-288-0204</td>
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<td></td>
<td>615-322-3591</td>
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We’re on the Web!
Visit us at:
www.Vanderbilt.edu/stuaccts