As students prepare for the fall 2015 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 2015 charges is August 19, 2015 (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 August 19 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 August 19, 2015. If the student will not be enrolling for the fall semester, please notify the student’s school by this deadline. If his/her account is not paid by August 19, 2015, his/her YES access may not be available and he/she may not be allowed to register or 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 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 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.

Instructions on how to add a parent/another payer can be found on our Student Accounts website 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. 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 August 19, 2015.

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.

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

Monthly Payment Plan: The Vandy Plan, a monthly payment plan administered by our partner Higher One, offers an interest-free 10-month payment plan. The first payment is due to Higher One May 15 and all applicants must be enrolled by August 31. Please contact Higher One at their toll free number 1-877-405-4937 or https://commerce.cashnet.com/vanderbiltpay?LT=P 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.

If a student has other insurance comparable to the university’s plan and does not wish to participate in the Student Injury and Sickness Insurance Plan offered through the University, he/she must complete an Online Waiver Form www.gallagherkoster.com/vanderbilt. This Online Waiver form will be available May 1 and must be submitted no later than August 1, 2015 or the student will be automatically enrolled in the plan offered by the University and will be responsible for paying the insurance premium of $2721.00 for the Vanderbilt policy (one half of the premium billed in the fall and one half billed in the spring). The Online Waiver process is the only accepted process for waiving coverage.

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, 2015, 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 2015-2016 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 2015-16 Vanderbilt University Graduate Fall Waiver form.
- Complete the Fall 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.

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.

To add Title IV 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 “Title_IV_1 (and/or _2)” button
- Click “Next”
- Click “Agree to terms” button
- Click “Submit”

Once authorization is given, it will remain in effect for all periods of enrollment at Vanderbilt, but it can be revised or rescinded by filling out a new paper form or by giving written notice by fax, email or regular mail at any time to the Office of Student Accounts.

If you do not give permission to apply financial aid to discretionary charges, payment of these charges is due prior to the beginning of the semester.

Graduate Awards

If a student is enrolled for courses, his/her August 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 19, 2015, payment 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 and Owen student refund checks will process automatically beginning Monday, August 17, 2015.

If enrolled, Nursing student refund checks will process automatically beginning Friday August 14, 2015.

If enrolled, Graduate School, Peabody, Engineering, Divinity and Professional student refund checks will process automatically beginning Wednesday August 26, 2015.

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.

Also, please understand that due to bank pre-noting requirements your banking information needs to be entered at least one week (7 days) prior to any expected refund distribution.
<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
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<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>
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<tr>
<td>Commodore Card Office</td>
<td>800-632-0998</td>
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<td>Dining</td>
<td>615-322-2999</td>
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<td>ResEd &amp; Judicial Affairs</td>
<td>615-322-2591</td>
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<td>Information Technology Svcs</td>
<td>800-735-9173</td>
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<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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