



Frequently Asked Questions

I have a question about my student account. What do I do?

We encourage you to go to our website:

<http://www.annamaria.edu/admissions/tuitionfees/>. If you still have a question, please contact the Business Office at 508-849-3425.

What is e-billing?

Electronic billing (e-billing) is an online interface that allows Anna Maria College students to view their billing statements and make electronic payments over the web using a credit card or electronic check. Beginning in July 2009 with the Fall 2009 statement, all statements will be sent to the student and authorized users via e-mail.

What are the benefits of e-billing and online payment?

24 hours access to bills and making payments

Payments made online are posted to the student account immediately.

Account access is available worldwide – 24 hours a day/7 days a week.

Services are private and secure

No lost mail

Convenient access for authorized payers to view billing information and make payments on behalf of the student

Access to online payment history

Ability to print an e-bill at any time

Can I continue to get a paper bill?

Currently paper bills are sent at the beginning of each semester and then will be available online.

Is my personal and payment information safe on e-Bill?

Yes. Anna Maria College's online billing system is hosted on a secure Web server, and the personal and payment information of students and their authorized users are kept secure.

Who is an authorized payer or user?

Authorized payers/users are anyone a student chooses to allow access to their account. This may include parents, spouses, relatives, guardians, and employers. The enrolled student must set up access for the authorized payer to view the student's billing information and make payments.

Where do I go to give authorized user access?

1. Log into Empower Web Information System: <https://webamc.annamaria.edu>
2. Click on "Billing"
3. Click on "Pay your Bill"
4. Click on "Parent Pins" then "Add New"

5. Enter a username and email address as directed
6. An email will be sent to the email address entered, specifying the login information and temporary password.

If I am an authorized user, where do I go to gain access?

Once your account is established by your student

Log in at: <https://commerce.cashnet.com/annamariapay>

(At your first log in you will be required to change your password.)

Do authorized users have to make their payment online?

No. The authorized payer can print a copy of the e-bill and mail his/her payment (checks or money order) to the Business office or come in and pay in person with cash or check.

When are bills due?

Full payment for the fall semester is due on August 15, 2009. Full payment for the spring semester is due on January 2, 2010.

Late payment fees; What happens if my payment is late?

If your balance is not paid on time, the Bursar's and Registrar's Office will place a "hold" on your account. If you have not yet registered for classes, a hold will prevent you from signing up for classes. If you have already registered, you will be unable to attend classes or move in to the resident hall and this may cause you to lose your room in the resident hall. A registration hold will also prevent the College from verifying your enrollment for health insurance purposes and will prevent you from viewing your grades and receiving a transcript or your diploma.

In addition, a late payment fee will be charged to each student's account whose payments are not made on time. Late fees are assessed monthly at 1% of the balance due.

Can I appeal a Business Office hold?

Yes. Students who have been placed on Business office hold have the right to appeal this hold in writing to the Chief Financial Officer. This appeal will be carefully reviewed by the Senior Administration of the College with a written response within 14 business days of receipt.

Tuition payment options:

1. Pay using a check or money order by mail to:

Anna Maria College
50 Sunset Lane
Office of Business Affairs
Box R
Paxton, MA 01612-1198

2. Pay in person by cash, check or money order at the Business Office.

3. Pay the balance on your bill by making monthly payments through Tuition Management System (TMS) at www.afford.com

4. Pay online at <https://webamc.annamaria.edu> by

a) Use an ACH payment- electronic check. Please have your bank account and routing numbers available when making your online payment.

b) Pay with MasterCard, Discover and American Express credit cards. We no longer accept credit card payments in the Business Office

What is the credit card policy at AMC?

The college will no longer accept credit and debit card payments directly for payment for tuition, fees, room and board that appear on a student billing statement. American Express, Discover, Mastercard, Pin-less debit cards and electronic check payments can be made online through our vendor Cashnet. Credit card payments for tuition, fees, room and board cannot be made by mail, in person or over the telephone.

Is there a charge for using my credit card online?

Yes. There is a 2.75% convenience fee for credit card payments. These fees are assessed to cover the costs associated with servicing the credit card transactions and are not charged by or paid to the college. Electronic checks are processed free of charge. There is no charge for ACH payments.

Why is Visa credit card not accepted?

Visa does not allow a percentage-based convenience fees for payments made to higher-education institutions.

Can I use any type of check for an electronic check payment?

No. Only checks from a regular checking or savings account are accepted. Checks issued from credit card companies, money market accounts, home equity or other lines of credit cannot be processed as an electronic check payment. These checks, however, can be mailed or paid in person to the College. If mailing, please ensure that the student ID is included.

How can I receive a receipt for my payment?

a) For mailed payments - mark the check box for receipt on statement sent to the Business Office with your payment.

b) For online payment – after entering payment information you will be prompted for an email address where a receipt will be sent.

Does Anna Maria College have a payment plan?

Yes, you may pay monthly through Tuition Management Systems' interest-free monthly payment plan. The TMS plan allows you to pay all or part of your educational expenses in monthly installments. You may use the TMS plan to pay your balance after financial aid or in conjunction with a loan. For more information, log onto the TMS website at www.afford.com/annamaria .

How do I determine how much to budget with TMS?

You can calculate your annual TMS contract by subtracting your annual financial aid award (less work study) from your annual billed charges. Please remember that if your TMS contract is an annual contract you should budget your annual charges. If you need assistance in calculating your outstanding amount, please contact TMS at 1-888-216-4258 or the Bursar's Office at 508-849-3425.

Will the payment plan appear on my statement?

Yes, your TMS contract amount will initially appear on your bill below your charges as a pending credit called "Payment Plan". As we receive your monthly payments from TMS, we post them to the account and reduce the pending credit.

I am on the TMS monthly payment plan. Why is there still a balance on my account?

If you are on the TMS monthly payment plan and a balance due still remains, you may have under-budgeted your contract. You have two choices to address this. You can contact the Bursar Office and we would be glad to help you in re-calculating your TMS contract and advise you on how much to increase your balance. Or, you can immediately pay the balance directly to the College.

I know Anna Maria College is billing online now. Will I still receive a paper bill and when?

Paper bills will be mailed out in July for the fall semester and in November for the spring semester. All other billing will be done online. Notification emails will be sent when an online bill is ready to view.

Should I make a payment even if I did not receive a tuition bill?

Yes. You are responsible for the balance of your tuition account even if you did not receive a bill. You should contact our office to verify your mailing address. Because the billing address may be different from the home mailing address, students should notify the Bursar Office as well as the Registrar's Office with any address changes. Students may also view and print their tuition bills and make payments online 24 hours a day.

How do I access my online account?

To access your online account go to www.annamaria.edu, click on "current students", then "login" and "billing".

I will need the student health insurance, what do I do to enroll?

Enrollment of more than 3/4 time students is automatic.

Why am I charged for the student health insurance when I waived it last year?

According to Massachusetts State Law, if you are enrolled more than ¾ time, you must be covered by an insurance plan that meets the Massachusetts Qualifying Student Medical Insurance Plan (QSHIP) requirements. All students are billed for insurance every year.

How do I waive the student health insurance?

The student health insurance can only be waived online. To waive the student health insurance, please logon onto Gallagher Koster's website at <https://www.gallagherkoster.com/>. **The deadline to waive the health insurance for the spring is January 29, 2010.**

What is the Tuition Refund Plan?

Given the investment in education, many families are concerned about the financial consequences should a student unexpectedly need to leave classes due to medical reasons. The Tuition Refund Plan is designed to alleviate if not eliminate your financial

loss. 100% of your tuition, fees, room and board are covered for “injury and sickness withdrawals”, and 60% covered for “psychological/emotional withdrawals”. You may visit www.tuitionrefundplan.com to request more information about your coverage or call 617-774-1555.

Is the Tuition Refund Plan on my bill optional and how do I waive it?

Yes, the Tuition Refund Insurance is charged to all full-time students and is optional.

You may waive it with a paper form or online at:

www.annamaria.edu/admissions/tuitionfees/ under “Tuition Refund Plan”.

The deadline to waive the Tuition Refund plan is January 19, 2010.

If I anticipate a credit balance on my account, what are my options?

Each school year you must return to the Bursar’s office a completed “Credit Balance Authorization Form” informing us what to do with the excess funds on your account.

You may request the balance as payment or ask us to hold the balance for the next semester.

How can I receive my credit balance?

Once all the funds are received and posted to your account, your credit balance will be available within two weeks.

a) You may opt to receive your refund through direct deposit. This can be set up through our online billing at <https://webamc.annamaria.edu>

b) or by way of a check.

Resident students should expect their refund check in their school mailbox. Commuter checks will be sent by mail to their home address.

If you do not receive your refund after two weeks, please contact the Bursar’s Office.

If the pending or disbursed financial aid on my statement does not match my award letter, what should I do?

Contact the Financial Aid Office at (508) 849-3366.

What is Pending Financial Aid?

Items under the heading of Pending Financial Aid are monies that the College has not yet received. Most of these items will remain as pending as aid is generally not disbursed until the start of classes. Make sure to check with the Financial Aid Office to ensure that all necessary documentation has been submitted in order to fully process all of your aid. All outstanding documentation should be submitted by August 15th for fall semester students and January 2nd for new spring semester students. Failure to complete your financial aid file by these deadlines may result in the cancellation of aid from your account.

My student has received a scholarship from an outside agency. What do I do?

Students receiving awards from outside agencies should notify the Office of Financial Aid. The scholarship will only be credited to the student’s account when the College is in receipt of the actual scholarship payment. Please be sure Financial Aid is notified of this scholarship, otherwise the Business Office may apply a late charge to your account.

Why isn't the work-study award credited to the tuition account?

Work-study awards are part of the Federal College Work-Study Program. Students with a work-study award are eligible for employment opportunities on campus and are paid directly through the Payroll Office. Work-study wages cannot be applied as a deduction on the tuition bill.

Who do I speak to if I have a question about my room and board charge?

Contact the Office of Residence Life at (508) 849-3459

I need a letter verifying enrollment for my child, who do I contact?

You would request the letter from The Registrar's Office.

What is the Comprehensive Fee?

- All-inclusive fee charged to all full-time day students
- \$1,104 per semester
- Includes, but is not limited to:
 - Cable & Internet Access
 - Computer Labs Access
 - Library Access
 - Health Service Access
 - I.D. Card

What is the SGA fee? All full-time Undergrads pay this fee which supports all approved SGA clubs on campus.

What is a Late Registration Fee and when is it assessed?

A late registration fee of \$50 is assessed to students who register after the add/drop period.

How do I appeal my parking ticket?

You may contact the Director of Campus Safety, Wendy Masiuk, at 508-849-3230.