



Student Bill Guide

Spring 2010

Welcome

Useful Telephone Numbers:

Student Account Counselors

If your last name begins with:

A-Ge Jessica Sabourin.....508-793-7721
jsabourin@clarku.edu

Gf-No Lindsay MacDonald.....508-793-7483
lmacdonald@clarku.edu

Np-Z Cathy White.....508-793-7491
cwhite@clarku.edu

Student Accounts Fax.....508-793-7500
Academic Advising.....508-793-7468
Admissions.....508-793-7431
University Registrar.....508-793-7498
Business Manager.....508-793-7385
Cashier.....508-793-7422
Dean of Students.....508-793-7423
Dean of Graduate Studies.....508-793-7676
Financial Assistance.....508-793-7478

Financial Assist. Fax.....508-793-8802
Finaid@clarku.edu
Health Services.....508-793-7467
Housing.....508-793-7453
Please Note: Move in is Sunday, January 17,
2010 at 9 a.m.
ID Office.....508-793-7109
Intercultural Affairs Office.....508-793-7362
Student Records.....508-793-7426
Study Abroad.....508-793-7363

We encourage you to use your Clark email as we will send important messages to you during the year

Explanation of Items (explanations continue after forms)

- 1 Due Date**
To be considered officially enrolled, all students must return the top portion of their bill by the due date even if there is no balance due. Bills that are not finalized by the due date are subject to a \$50 late fee, and 1% interest per month on outstanding balances.
- 2 Enrollment Intention**
Please check the box that describes your enrollment plans for the semester.
- 3 Memo Items – Authorized Financial Aid**
Your financial aid award is listed here, or refer to your most current award letter.
- 4 Student Information**
Please verify your ID number and mailing address. Make any necessary changes.
- 5 Description**
This section provides an explanation of charges and credits. Questions should be directed to Student Accounts, phone numbers are listed on the first page of this guide.
- 6 Charges**
Entries in this column are the dollar amounts of any tuition, meal plan, health insurance, and any college fees you are responsible for.
- 7 Credits**
Any payments, deposits, and financial aid are listed in this column. Authorized financial aid and memo aid is deducted from the charges and is reflected in the total due.
- 8 Total Due**
This is the total charge minus any credits.
- 9 Amount Enclosed**
After completing the worksheet on the reverse side of your invoice, calculate the amount due, then transfer the total figure to the “amount enclosed” line. If paying by check, make your check payable to Clark University and write your ID number on the check. E-check is also available. See page 4.

Explanation of Charges

Sample Student Bill Guide

11-Nov-2010
TERM: 201001

Clark University
Billing Invoice

Page 1

All students **MUST** return the top of the bill by the due date even if your balance due is zero.
This GUIDE is designed to help you better understand the bill.

Amount Enclosed: \$

9

Mr. John Student
1234 Main Street
Anywhere, MA 00011

4

Please make checks payable to: Clark University
Mail to: Cashier's Office, 950 Main Street, Worcester, MA 01610

C12345678

4

Balances remaining unpaid 30 days from the due date will be assessed at the interest rate of 1% per month. A \$50 late fee is assessed to all accounts not paid by December 11, 2009, by 4 p.m.

2

- I will NOT be attending Clark for the next semester.
 I plan to attend Clark for the next semester.

Sample Worksheet Guide

Please fill out your worksheet in order to calculate amount due.

Calculate Amount Due

Please refer to Student Bill Worksheet on the back of your invoice to complete this section.

		Office use only
Amount billed (from front of bill)	\$	
Waive Health Insurance (new students only) 10	-\$	
Deduct TMS Payment Plan (Total Semester Budget only if credit does not already appear on the front of the bill)	-\$	
Deduct Outside Scholarships (Amounts not already included in Memo deduction - Award letter must be submitted)	-\$	
Meal Plan Change or Additions 11 See Next Lines Section		
Subtract current meal plan charge	-\$	
Add meal plan choice (Refer to Guide)	+\$	
(optional) Amount to be applied to Cash Card 12	+\$	
Total (enter amount enclosed on the front of the bill) 13	\$	

TERM	ITEM DATE	DESCRIPTION	CHARGES	CREDITS
		CURRENT CHARGES 5	6	7
201001	11-Nov-2009	Undergraduate Tuition	17,450.00	
201001	11-Nov-2009	Undergraduate Activity Fee	160.00	
201001	11-Nov-2009	Room Charge-Single	2,800.00	
201001	11-Nov-2009	Meal Plan	1,425.00	
		MEMO and AUTHORIZED FINANCIAL AID 3		
201001		Alumni and Friends Scholarship		6,000.00
201001		Federal Perkins Loan		500.00
		FINANCIAL AID BALANCE		6,500.00
201001		Fast Fund Stafford Loan		2,750.00
8			TOTAL DUE	13,085.00

1

This is your Spring Semester Bill.
Payment is due on or before December 11, 2009 by 4 p.m.

Wire Transfer Instructions

To initiate a wire transfer payment, please give your bank the following instructions: Please note that your bank may charge you for this service.

Payable: Clark University

Bank: Banknorth Massachusetts

ABA #:211-370545

Account #: 824 194 1463 Clark University

Swift Code #: The bank you do business with should have a corresponding U.S. bank that they use for foreign wires.

RE: Student's Name and Student's ID Number

Explanation of Charges

Explanation of Charges

10 Calculate Amount Due

A worksheet is provided on the back of your bill to help you determine how your bill will be paid. By carefully completing and returning the top of the bill, you will provide us with necessary information for satisfying your bill. Visit www.clarku.edu/health to obtain details regarding the student health insurance plan and to either enroll or waive the insurance. This must be done in order to deduct the amount from your balance due.

Financial Aid not deducted from your total due should be included on the worksheet. If you have been awarded a private scholarship, list the amount on the worksheet and mail a copy of the award letter along with the bill. Private Scholarships may affect your Financial Aid award.

11 Meal Plan

Refer to the meal plan section and make any changes or additions to the charges.

12 CashCard

The CashCard is a convenient way for students to purchase food and other items on and off campus. See CashCard section in this guide.

13 Total

After calculating the amount due on your bill, return the top portion of the bill to Clark University in the enclosed return envelope. Payments may be made by mail or in person via personal check, money order, bank check; via bank wire; or via ACH/Echeck by logging on to your student CUWeb account. See our new credit

card payment options on page 10. Payment is due Dec. 11, 2009 by 4 p.m. A \$50 late fee will be assessed to all accounts not satisfied in full by the due date.

14 Wire Transfer Information

You must give your bank the information provided in this section in order to have funds transferred from your account to Clark University. Please allow 2-3 business days for the funds to be credited to the student's account. ***Please be sure to reference student name and ID number on wire transfer.***

Meal Plan Options for 2009–2010

OPTIONS	UNIVERSAL PLAN	PLAN 19	PLAN 14	PLAN 10	95 BLOCK
Available to:	All students	All students	All students	2nd,3rd,4th yr students	3rd & 4th yr students
Cost per semester:	\$1,700.00	\$1,425.00	\$1,350.00	\$1,250.00	\$1,125.00
Meal opportunities:	19 per week	19 per week	14 per week	10 per week	95 per semester
Dining dollars:	\$300 per semester	\$75 per semester	\$125 per semester	\$150 per semester	\$150 per semester
Guest meals:	15 per semester	3 per semester	3 per semester	3 per semester	3 per semester
Bistro late night meals:	6 per week	N/A	N/A	N/A	N/A

1st and 2nd year students are required to be on a meal plan. 1st year students have a choice between Universal, Plan 19 or Plan 14. 2nd year students have the additional option of Plan 10. All meal plans are open to 3rd & 4th year, and graduate students.

Juniors and Seniors who wish to withdraw from their voluntary meal plan must do so by January 29, 2010.
The type of meal plan you choose for fall will be rolled to spring.

Please refer to www.clarkdining.com for complete details.

Meals



CashCard

Your Clark OneCard looks like an ordinary University ID, but it's much more than that. The wide magnetic strip on the back of your Clark OneCard acts as a key to a number of services on campus including access to residential and academic buildings, meal plans, and the **CashCard** Program. Use a single card for all your transactions – works like cash and you can use it both on and off-campus. See reverse side for a list of vendors. Deposits are made through the Cashier's Office in person, through the mail or via CUWeb. For more details go to Clark's website www.clarku.edu and type in OneCard in the search box.

The **CASHCARD** provides:

Convenience: simply deposit money in your account and it will be activated. To make purchases, just present your Clark OneCard.

Flexibility: it allows you to purchase an extra meal, treat a guest or make an unplanned purchase without the need for cash.

Security: your account is accessed through your OneCard, reducing the possibility of misuse. You have the purchasing power of cash, without the risk.

Budgeting: your account can help you budget your money. Your account balance will be shown at locations where you use the OneCard. You will readily know how much is left in your account.

Accountability: you can obtain a history of all activity including date, time, and location of transaction.

Amount: depending on how you plan to use it, an average semester can include \$400 for books, \$15 for photocopies, \$150 for food and miscellaneous.

Cash withdrawals are not permitted. Balance information is available with each transaction. Funds left on the CashCard account upon completion of studies will be credited for a refund. The account may be closed by, (1) spending the account to zero, or (2) upon receipt of documentation that the student is leaving the college through an official process, graduation or withdrawal.

Treat your card like you would cash. The cardholder should report a lost or stolen card immediately to the University Police; or to the ID office located in 22 Downing St., 2nd Floor.

Please refer to www.clarku.edu/offices/id for more details.

CashCard

CashCard Program

May be used for the following services:

Food Services — On Campus

Higgins Cafe
Higgins Bistro
Jazzman's Cafe

Other Services — On Campus

Alphagraphics
Clark Bookstore

Food Services — Off Campus

Domino's Pizza
Fantastic Pizza

Simply deposit money into your account at the Cashier's Office and use your CashCard like a debit card at the above businesses.

Please note: Any money deposited to your CashCard account will remain there until you graduate or withdraw from the University.

Refer to www.clarku.edu/offices/id/cashcard.cfm for details.

Wire Transfer Information

You must give your bank the information provided in this section in order to have funds transferred from your account to Clark University. Please allow 2-3 days for the funds to be credited to the student's account. ***Please be sure to include the student's name and ID number on the wire transfer.***

ACH/Credit Card Payment Options – CU Web

NEW FOR SPRING 2010 – Clark is pleased to announce that our electronic payment gateway has a new look and offers some additional functionality.

Clark is now able to offer students the option of authorizing parents, guardians or a third party bill payer secure access to make payments on a

student's account. These authorized users will have their own user login and password that will allow them to see the balance due and make payments that will automatically post to the student's account at Clark. The authorized user will not be able to see any detail regarding the student's account or any other information – such as grades or course registration. For the authorized user's protection, the student will not have access to any of their banking or credit card information.

Undergraduate and Day Graduate students will now have the option of paying balances with a credit card. There will be a 2.75% service fee. The major credit cards that are accepted through this payment gateway are: MasterCard, American Express and Discover card. There is no fee for paying with the ACH option.

If you need assistance, feel free to contact your Student Account Counselor. The contact information for your Student Account Counselor is located in the Welcome section of this bill guide.

Wire Transfer Instructions

To initiate a wire transfer payment, please give your bank the following instructions: Please note that your bank may charge you for this service.

Payable:	Clark University
Bank:	Banknorth Massachusetts ABA #:211-370545
Account #:	824 194 1463 Clark University Swift Code #: The bank you do business with should have a corresponding U.S. bank that they use for foreign wires.
RE:	Student's Name and Student's ID Number

Pay your bill monthly by enrolling in the Interest-Free Monthly Payment Option

Enroll Today

Use one of the three options listed below to enroll. Call 1-888-216-4258 and enroll right over the telephone. Complete the worksheet and enrollment form on the reverse side and mail it along with your \$35 enrollment fee and any monthly payments now due. Or, enroll online at www.afford.com/clarku.

Low Cost, #1 service

Your only cost is a \$35 spring only enrollment fee. Education payment life insurance, covering the payer and protecting your plan balance, is included. You may make monthly payments by check,

money order, or credit card (a convenience fee for credit cards may apply). You may also make payments online or have payments automatically deducted from your bank account.

Enrolling is Easy

If you plan to use your savings and/or income to cover all or part of your education expenses, the Interest-Free Monthly Payment Option is the best way to pay. Why make a large annual or semester payment when you can spread these expenses over 5 monthly payments?



Lower your monthly payment and reduce loan need with BorrowSmartSM

Paying interest-free is the best way to pay. However, if your interest-free monthly payment is too high and you're thinking about borrowing, BorrowSmart is a tool that can assist you in reducing loan debt and saving you money.

Our exclusive BorrowSmart tool provides detailed and interactive comparisons of the suggested options available. BorrowSmart will help you make an independent and informed decision for funding education that you can live with today, and into the future.

Worksheet

1. Enter estimated semester expenses.

Tuition \$ _____.

Room, Board/
Meal Plan + \$ _____.

Other Fees + \$ _____.

**Total Semester
Expenses** = \$ _____.

2. Enter estimated semester deductions.

Grants/
Scholarships \$ _____.

Loans Expected + \$ _____.

3. Subtract Deductions from Expenses.

**Semester Payment
Plan Amount** \$ _____.

4. Divide your Semester Payment Plan Amount by 5 or 4. This is your Monthly Payment Amount.

**Monthly Payment
Amount** \$ _____.

If this amount is affordable, enroll today!
If not, call an Education Payment Partner at
1-800-722-4867 or visit www.afford.com/clarku.

Payment Schedule

Use this payment schedule to determine if any payments are now due to Tuition Management Systems. Multiply number of payments due by Monthly Payment Amount.

Choose 5 or 4 interest-free monthly payments due on the 1st of each month.

NUMBER OF PAYMENTS	PAID MONTHLY	NUMBER OF PAYMENTS DUE WHEN ENROLLING...	
		...BY NOV 20	NOV 21- DEC 15
5	Nov 1 - March 1	1	2
4	Dec 1 - March 1	0	1

Enrollment must be made by January 16, 2010*

*After the January 16, 2010 deadline, please call Clark University's office of Student Accounts for other payment options.

**Method of
Payment**

Enroll Today using one of these options:

Visit www.afford.com/clarku, call 1-800-722-4867, or return this completed enrollment form with a check or money order made payable to: Tuition Management Systems.

Clark University – 10256-01 J

Student's Social Security #: - -

Student Name: _____

Payer Information:

Name: _____

Email Address: _____

Street: _____

City: _____ State: _____ Zip: _____

Day telephone #: (____) _____ - _____

Night telephone #: (____) _____ - _____

I would like more information on the following:

Automatic withdrawal of monthly payments from my checking or savings account

Expected Graduation Year: _____

Budget Information:

Check the box of the Semester plan you prefer to use

5 Payment Plan 4 Payment Plan

Your Semester Payment Plan Amount (From Step 3 on reverse side)

\$ _____

Enrollment Fee Now Due

\$ _____

Dollar Amount of Payment(s) Now Due (Multiply Your Monthly Payment by # of payments now due. See Expense Planner & Payment Schedule.)

+ \$ _____

Total Amount Now Due = \$ _____

Payment Information:

Make check/money order payable in U.S funds to:

Tuition Management Systems

Mail to:

Tuition Management Systems

P.O. Box 842722

Boston, MA 02284-2722

ATTN: SENIORS ONLY! OPT OUT FORM
Clark University 2009-2010 Yearbook – The Pasticcio

Student Name: _____

Home Address: _____

The fee for a copy of the Pasticcio (the Clark University Yearbook) is included as a part of every senior's spring tuition bill. The fee for a yearbook is \$70. This fee includes the cost of shipping (in the Fall of 2010) and a copy of the Commencement Edition which is available for pick up in May 2010.

IF YOU DO NOT WISH TO PURCHASE A YEARBOOK FOR YOU OR YOUR SENIOR STUDENT, PLEASE TEAR OFF AND RETURN THIS FORM WITH YOUR TUITION BILL. If you have not been billed for a yearbook and would like to

purchase one, please contact the Office of Student Leadership & Programming at 508-793-7549.

If you are **NOT** a senior, you will not be charged for the Pasticcio and will have the option of ordering a copy of the yearbook by using the order form that will be mailed out in December of 2009.

SENIORS: RETURN ONLY

If you have been billed and **YOU DO NOT WISH TO PURCHASE**
A COPY OF *PASTICCIO 2010*