



# **Student Bill Guide**

## **Fall 2009**

See page 21 for information on financing your education with new BorrowSmart.

Welcome

## Useful Telephone Numbers:

### Student Account Counselors

*If your last name begins with:*

**A-Ge** Jessica Stelmok Sabourin...508-793-7721  
[jstelmok@clarku.edu](mailto:jstelmok@clarku.edu)

**Gf-No** Lindsay MacDonald.....508-793-7483  
[lmacdonald@clarku.edu](mailto:lmacdonald@clarku.edu)

**Np-Z** Cathy White.....508-793-7491  
[cwhite@clarku.edu](mailto:cwhite@clarku.edu)

Student Accounts Fax.....508-793-7500  
Academic Advising.....508-793-7468  
Admissions.....508-793-7431  
University Registrar and  
Director of Student Accounts .....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](mailto:Finaid@clarku.edu)  
Health Services.....508-793-7467  
Housing.....508-793-7453  
**Please Note:** Move in for 1st year students  
is Thursday, August 27, 2009. Returning stu-  
dents move in is Sunday, August 30, 2009.  
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 avoid loss of classes, 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.

## Sample Student Bill Guide

24-Jun-2009  
TERM: 200909

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 July 24, 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	-\$	
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 See Next Lines Section		
Subtract current meal plan charge	-\$	
Add meal plan choice (Refer to Guide)	+\$	
(optional) Amount to be applied to Cash Card	+\$	
(optional) Add Dewar Tuition Insurance	+\$	
Total (enter amount enclosed on the front of the bill)	\$	

TERM	ITEM DATE	DESCRIPTION	CHARGES	CREDITS
		<b>CURRENT CHARGES</b> <b>5</b>	<b>6</b>	<b>7</b>
200909	22-June-2009	Undergraduate Tuition	17,450.00	
200909	22-June-2009	Undergraduate Activity Fee	160.00	
200909	22-June-2009	Room Charge-Single	3,300.00	
200909	22-June-2009	Meal Plan	1,425.00	
		<b>MEMO and AUTHORIZED FINANCIAL AID</b> <b>3</b>		
200909		Alumni and Friends Scholarship		6,000.00
200909		Federal Perkins Loan		500.00
		<b>FINANCIAL AID BALANCE</b>		6,500.00
200909		Fast Fund Stafford Loan		2,750.00
<b>8</b>			<b>TOTAL DUE</b>	13,085.00

**1**

This is your Fall Semester Bill.  
Payment is due on or before July 24, 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 **15**

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](http://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. Health Insurance is charged for a full year in the Fall. Any new full-time spring semester students will be billed in the spring.

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 Tuition Insurance

See pages 12-14 for more information.

### 14 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. Payment is due July 24, 2009 by 4 p.m. A \$50 late fee will be assessed to all accounts not paid in full by the due date.

### 15 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.***

## Clark University 2009-10 Student Health Insurance Plan

Clark University's Student Health Insurance Program is offered to **both graduate and undergraduate** students.

**BASIC PLAN INFORMATION:** The policy is underwritten by Blue Cross and Blue Shield of MA.

**Unlimited Lifetime Maximum.**

**Out of Network Deductible:** \$250 per member

**Out of Network Co-ins. Max.:** \$1,000 per member

### Inpatient Hospitalization

	In-Network	Out of Network
Hospital Charges	100%	80%
Physician Services	100%	80%
Surgeon's Fees	100%	80%
(including assistant surgeon and anesthesiologist)		

### Outpatient

Emergency Room Visits: \$50 copay per visit

	In-Network	Out of Network
Outpatient Surgery	100%	80%
Outpatient Misc Charges	100%	80%
X-Ray & Lab	100%	80%
Medical Care	\$15 copay	80%
Routine GYN Exam	\$15 copay	80%

### Routine Vision Exam

### Adult Physical

### Prescription Drugs

### Premiums

Student

	In-Network	Out of Network
Routine Vision Exam	\$15 copay	80%
Adult Physical	\$15 copay	80%
	1 visit/5 years – age 19-29	
	1 visit/3 years – age 30-39	
	1 visit/2 years – age 40-54	
	1 visit/year – age 55+	
Prescription Drugs	Tier 1 – \$10 copay	
	Tier 2 – \$25 copay	
	Tier 3 – \$45 copay	
Premiums	Annual	Spring
Student	\$1,257	\$744

Annual Coverage 8/15/09 – 8/15/10

Spring Semester Coverage 1/15/10 – 8/15/10

### ON-LINE WAIVER AND ENROLLMENT PROCESS AND INSURANCE INFORMATION AVAILABLE ON-LINE

The Commonwealth of Massachusetts mandates that each public or independent institution of higher education in Massachusetts require all full-time and three-quarter time students enrolled in the institution to participate in a qualifying student health insurance program or in a health insurance program with comparable coverage. If you are not required to enroll in the Clark University Student Health Insurance Plan and have comparable coverage with claims payment in the U.S.A., you must complete an on-line Waiver Form. NOTE: If you are covered by an HMO outside of the Worcester area, your coverage may be limited or not available while at Clark. **IF YOU DO NOT COMPLETE THE WAIVER BY THE DATE THE STUDENT BILL IS DUE, YOU WILL BE RESPONSIBLE FOR THE ANNUAL PREMIUM.**

Clark University is pleased to be able to offer an on-line waiver and enrollment option for our students. The on-line option allows students to quickly and easily enroll or waive the coverage. Simply follow the instructions below. A form is also available if you require it by contacting your Student Account Counselor.

#### To waive or enroll for coverage on-line:

1. Go to [www.clarku.edu/health](http://www.clarku.edu/health)
2. Click University Health Plans link located on the right side under "you may also be interested in" box.
3. Click on Clark University
4. Click on the first option for the Clark University Student Insurance plan.
5. Click on the Waiver Form/Enrollment

6. Fill in all required information (if a piece of required information is missing, your waiver will NOT be accepted.)
7. Submit the form by clicking 'Apply.' If the form is accepted, you will receive immediate confirmation of your waiver or enrollment.

#### Additional information and services available on-line at [www.clarku.edu/health](http://www.clarku.edu/health)

- View and/or print the complete plan brochure
- Verify Eligibility and Check claim status
- Look-up participating providers

Graduate students receiving full Teaching Assistant or Research Assistant stipends who wish to pay for their health insurance by payroll deductions must contact their Student Account Counselor to obtain the required forms.

Clark University is offering our students a Delta Dental insurance plan (DeltaCare) effective September 1, 2009. You may enroll in this plan on a VOLUNTARY basis, it is not required insurance. The on-line enrollment form, plan benefit highlights and a list of network dentists can be found by linking to [www.universityhealthplans.com](http://www.universityhealthplans.com) and selecting Clark University and then Dental. The cost for this insurance is:

Student Only: . . \$287.00



## Protect Your Tuition, Room and Board with The Tuition Refund Plan

The Tuition Refund Plan will help to alleviate a financial loss should a student withdraw from classes for medical reasons. This Plan significantly extends and enhances the college's published refund policy and provides for up to a 100% refund of tuition, room and board throughout the entire semester.

### Coverage Details

#### **Injury and Sickness Withdrawals**

100% of the insured term tuition, room and board, less any refund from the university, will be refunded provided your medical condition is certified by a licensed physician and forces you to completely withdraw from all classes for the balance of the term.

#### **Psychological/Emotional Withdrawals**

60% of the insured term tuition, room and board, less any credit due you from the university, will be refunded provided you are confined in a hospital for two consecutive days during the term and have completely withdrawn from all classes for any condition whose diagnosis is found in the DSM-IV Manual.

*Currently serving 1,200 schools and colleges, the Tuition Refund Plan has provided financial protection for families since 1930.*

**Tuition Insurance**

### Conditions

Your protection covers on a semester basis only. Your premium covers a full year, but if for any reason you do not return for subsequent terms, please notify us and any unused premium will be refunded to you. If you start classes after the opening date, you can still enroll in the Plan if written notification is submitted before your first class day. Coverage ceases on the last day of formal academic instruction by the University due to any reason.

Claim forms with full instructions are available at the College or by calling A.W.G. Dewar Inc. Claims should be reported within 30 days from occurrence or as soon as it is reasonably possible.

The Tuition Refund Plan is underwritten by one of the member companies of OneBeacon Insurance Group, Canton MA and is administered by:

A.W.G. Dewar Inc.  
Quincy, MA.  
617-774-1555

### Exclusions

- war or any act of war, declared or undeclared
- terrorism (except certified acts of terrorism)
- the use of any drug, narcotic or agent which is similarly classed or has similar effect (excepting when it is prescribed by a doctor)
- taking part in a riot
- failure to attend classes for any reason other than injury or sickness
- withdrawal when the student receives credit for an incomplete term
- suicide or intentional self-inflicted injury or sickness
- nuclear reaction, nuclear radiation or radioactive contamination





## 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 September 11, 2009.

The type of meal plan you choose for fall will be rolled to spring.

**Please refer to [www.clarkdining.com](http://www.clarkdining.com) for complete details.**

**Meals**

## More About Our Menu of Meal Plan Options

Meal plans are designed to fit individual eating schedules throughout the semester. Students have the opportunity to eat throughout the week without having to keep track of counting meals.

Meal opportunities may be used at the Higgins Cafe where we offer an “all you can eat” venue or at the Higgins Bistro where our Take 3 menu offers meal plan alternatives that you select at each meal.

The meal plan you choose for the fall semester, will roll to the spring semester.

Clark Dining Dollars may be used at any time a campus dining location is open for service and must be used during the semester that they are issued.

Refer to [www.clarkdining.com](http://www.clarkdining.com) for details.

## 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 over the telephone. For more details go to Clark's website [www.clarku.edu](http://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](http://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

Clark Print & Copy Center  
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](http://www.clarku.edu/offices/id/cashcard.cfm) for details.**

## Information On Clearance Day! (Undergraduates)

**Student Financial Clearance** day is scheduled for Thursday, August 27, 2009, 9am-4pm, in the Student Accounts Office, 20 Downing Street, 2nd floor.

It's all up to you! Answering **yes** to all the questions listed below means your account is finalized and you will not be required to attend Clearance Day:

**Have you:**

**Yes    No**

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Returned the top portion of your bill to us indicating your intentions regarding your return to Clark University for the Fall 2009 semester, even if the balance indicated is zero; |
| <input type="checkbox"/> | <input type="checkbox"/> | Completed the back portion of your bill if the balance indicated is not zero;   |

**Yes    No**

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Enclosed payment for any outstanding balance;         |
| <input type="checkbox"/> | <input type="checkbox"/> | Complete your health insurance selection via the web; |
| <input type="checkbox"/> | <input type="checkbox"/> | Cleared any outstanding health service requirements;  |
| <input type="checkbox"/> | <input type="checkbox"/> | Satisfied all academic requirements;                  |
| <input type="checkbox"/> | <input type="checkbox"/> | Signed all necessary promissory notes.                |

If you answered **"no"** to any of the above, you may be required to attend Clearance Day, on the date listed above.

**Clearance**



**If you need assistance with this bill, feel free to contact Student Accounts. Numbers are located in the Welcome section of this Bill Guide.**

### **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/Echeck-CUWeb**

Log onto your student CUWeb account to pay your balance by Echeck.

### **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 \$60 enrollment fee and any monthly payments now due. Or, enroll online at [www.afford.com/clarku](http://www.afford.com/clarku).

### Low Cost, #1 service

Your only cost is a \$60 annual 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 10 interest-free monthly payments?



*Helping Families Afford Education*

### Lower your monthly payment and reduce loan need with BorrowSmart<sup>SM</sup>

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 reduces loan debt and saves you money.

Our exclusive BorrowSmart tool provides detailed and interactive comparisons of the suggested options at your school. 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 annual expenses.

Tuition \$ \_\_\_\_\_.

Room, Board/  
Meal Plan + \$ \_\_\_\_\_.

Other Fees + \$ \_\_\_\_\_.

**Total Annual  
Expenses** = \$ \_\_\_\_\_.

2. Enter estimated annual deductions.

Grants/  
Scholarships \$ \_\_\_\_\_.

Loans Expected + \$ \_\_\_\_\_.

3. Subtract Deductions from Expenses.

**Annual Payment  
Plan Amount** \$ \_\_\_\_\_.

4. Divide your Annual Payment Plan Amount by 10.  
This is your Monthly Payment Amount.

**Monthly Payment  
Amount** \$ \_\_\_\_\_.

If this amount is affordable, enroll today!  
If not, call an Education Payment Partner at  
1-888-216-4258 or visit [www.afford.com/clarku](http://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.

10 interest-free monthly payments  
due on the 1st of each month from  
June 1st to March 1st

IF YOU ENROLL	NUMBER OF MONTHLY PAYMENTS NOW DUE	YOUR NEXT PAYMENT IS DUE
By June 20	1 (+Fee)	July 1
June 21 - July 20	2 (+Fee)	Aug 1
July 21 - Aug 10	3 (+Fee)	Sept 1

You must be enrolled in TMS  
by your semester bill due date or  
August 6, 2009, whichever is sooner.

**Method of  
Payment**

## Enroll today using one of these options:

Visit [www.afford.com/clarku](http://www.afford.com/clarku), call 1-888-216-4258, or return this completed enrollment form with a check or money order made payable to: Tuition Management Systems.

<b>Clark University – 10256-01</b>		(J)
Student's ID #:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Student Name:	_____	
<b>Payer Information:</b>		
Name:	_____	
Email Address:	_____	
Street:	_____	
City:	State:	Zip:
Day telephone #: (____) _____ - _____	Expected Graduation Year: _____	
Night telephone #: (____) _____ - _____		
I would like more information on the following:		
<input type="checkbox"/> Automatic withdrawal of monthly payments from my checking or savings account		

<b>Budget Information:</b>	
<b>Your Annual Payment Plan Amount</b> (From Step 3 on reverse side)	\$ _____
<b>Enrollment Fee Now Due</b>	\$ <b>60</b>
<b>Dollar Amount of Payment(s) Now Due</b> (Multiply Your Monthly Payment by # of payments now due. See Expense Planner & Payment Schedule.)	+\$ _____
<b>Total Amount Now Due</b>	=\$ _____
	<b>10</b>

<b>Payment Information:</b>
Make check/money order payable in U.S funds to:
<b>Tuition Management Systems</b>
Mail to:
<b>Tuition Management Systems</b>
<b>P.O. Box 842722</b>
<b>Boston, MA 02284-2722</b>