



EMMANUEL  
COLLEGE

# STUDENT FINANCIAL SERVICES BILLING & PAYMENT GUIDE

The fall semester tuition bill will be available in early July. Please explore both sides of this guide to discover the essential steps you need to take to prepare and make this year a success!

## What to Do Now

- ☐ Complete the annual health insurance waiver or enrollment form at **[www.universityhealthplans.com](http://www.universityhealthplans.com)**.
- ☐ If you are borrowing the Federal Direct Loan, complete your Master Promissory Note (MPN) at **[www.studentaid.gov/mpn](http://www.studentaid.gov/mpn)** and Entrance Counseling at **[www.studentaid.gov/entrance-counseling](http://www.studentaid.gov/entrance-counseling)**.
- ☐ If you received a private scholarship, please email your scholarship notification letter to **[financialservices@emmanuel.edu](mailto:financialservices@emmanuel.edu)**.
- ☐ Consider the different payment options available:
  - ☐ Learn more about the payment plan at **[www.emmanuel.edu/paymentplan](http://www.emmanuel.edu/paymentplan)**.
  - ☐ Learn more about private education loans at **[www.elmselect.com](http://www.elmselect.com)**.
  - ☐ Learn more about the parent PLUS Loan at **[www.studentaid.gov/plus](http://www.studentaid.gov/plus)**.
- ☐ Review the content on the reverse of this guide for frequently asked questions.
- ☐ Haven't made a plan to pay yet? Give us a call and we would be happy to help!

## Looking Ahead

- ☐ **Early July, 2025** - Fall 2025 Tuition Bill Available
  - ☐ Schedule your tuition payment or enroll in the monthly payment plan.
  - ☐ If you are using a 529/College Savings Plan to pay all or a portion of your tuition bill, initiate that payment.
- ☐ **July 15, 2025** - Fall Payment Plan Begins, Installment 1 of 5
- ☐ **August 6, 2025** - Fall 2025 Tuition Bill Due Date
  - ☐ Deadline to waive or enroll in the College's Student Health Insurance Program.
- ☐ **Late November, 2025** - Spring 2026 Tuition Bill Available
- ☐ **December 15, 2025** - Spring Payment Plan Begins, Installment 1 of 5
- ☐ **January 7, 2026** - Spring 2026 Tuition Bill Due Date
- ☐ **February 15, 2026** - Priority Filing Date for 2026/2027 Financial Aid

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## Student Financial Services

400 The Fenway, Boston, MA 02115

617-735-9938

[financialservices@emmanuel.edu](mailto:financialservices@emmanuel.edu)

### How do I view and share my tuition bill?

The tuition bill is available online through Emmanuel's Billing and Payment Center on EC Online Services ([ecss.emmanuel.edu/student](http://ecss.emmanuel.edu/student)). The fall semester tuition bill will be available in early July after fall semester course registration and room assignments are completed. Students are notified via their Emmanuel e-mail and should share that e-mail with those assisting them. Students can log in with their Emmanuel username and password to view and pay their tuition bill. Parents and other authorized users can log in once students have shared account access. *To learn more about how to set up an authorized user visit [www.emmanuel.edu/faqs](http://www.emmanuel.edu/faqs).*

### How do I waive or enroll in the College's health insurance plan?

The Commonwealth of Massachusetts requires that all students have health insurance coverage; students without health insurance may purchase the College's plan with Blue Cross Blue Shield. The 12-month premium for the 2025/2026 year is \$3,900. To remove the \$3,900 premium from the tuition bill, students with other health insurance coverage must complete a waiver form at [www.universityhealthplans.com](http://www.universityhealthplans.com) on or before August 6, 2025. (Please note that this is separate from the immunization paperwork and required by the Health Services).

### What are the payment options?

In addition to scholarships and financial aid, there are a variety of payment options available to students and their families. Some families use one payment method and some use a combination. Please see below for some of our most common options:

- **Online ACH Payment**  
Online Automated Clearing House (ACH) payments may be made online ([ecss.emmanuel.edu/student](http://ecss.emmanuel.edu/student)). There is no fee charged for paying online with an ACH.
- **Credit/Debit Cards**  
Credit/debit card payments may be made online ([ecss.emmanuel.edu/student](http://ecss.emmanuel.edu/student)). Payments with a credit/debit card are assessed a service fee that is retained by a third-party service provider.
- **Check Payment**  
Personal checks must be sent at least 14 days prior to the semester's tuition deadline to allow time for it to travel by mail. Checks should be payable to Emmanuel College, sent to Emmanuel College, ATTN: Student Financial Services, 400 The Fenway, Boston, MA 02115, and include the student's name and ID number in the memo.
- **Monthly Payment Plan**  
For a \$50 enrollment fee, Emmanuel offers an interest-free monthly payment plan. The plan allows families the opportunity to spread payments for each semester over a five-month period. The fall semester plan begins on July 15th and the spring semester plan begins on December 15th.
- **529/College Savings Plan**  
529/College Savings Plan payments must be requested from your plan provider by July 7th as it can take up to four weeks for the College to receive payment. Checks should be payable to Emmanuel College, sent to Emmanuel College, ATTN: Student Financial Services, 400 The Fenway, Boston, MA 02115, and include the student's name and ID number in the memo. Emmanuel also participates in Flywire. Please speak with your provider directly to see if you are eligible to submit payments by wire transfer in lieu of a paper check.

- **Veterans Benefits**

To pay using Veterans Benefits, students must submit their Certificate of Eligibility (COE) to the Office of Student Financial Services at [financialservices@emmanuel.edu](mailto:financialservices@emmanuel.edu).

- **Private Loans**

For a list of private educational loan options for students or parents, please visit our dedicated ELM Select site at [www.elmselect.com](http://www.elmselect.com) to identify the lender whose terms best meet your needs.

- **Federal Direct Parent PLUS Loan**

The Federal Direct PLUS Loan is a federal loan program through which parents who pass a basic credit check may borrow up to the cost of attendance minus existing financial aid. For more details on the PLUS Loan and to complete the PLUS application, please visit [www.studentaid.gov/plus](http://www.studentaid.gov/plus).

### What do I do if my financial aid is not crediting the tuition bill?

If you applied for financial aid and your aid does not appear on your bill, additional information may be needed to complete your financial aid application. To view any outstanding requirements, log in to EC Online Services ([ecss.emmanuel.edu/student](http://ecss.emmanuel.edu/student)) and select "Financial Aid."

### How do I accept or reject my Federal Direct Loan?

Students who wish to accept their Federal Direct Loan and are first time borrowers must complete Entrance Counseling at [www.studentaid.gov/entrance-counseling](http://www.studentaid.gov/entrance-counseling) and a Master Promissory Note (MPN) at [www.studentaid.gov/mpn](http://www.studentaid.gov/mpn). We encourage students to complete these requirements upon receipt of this guide for the loan to appear as a credit on the tuition bill.

- Students who wish to reduce a Federal Direct Loan should complete the steps above and email the Office of Student Financial Services at [financialservices@emmanuel.edu](mailto:financialservices@emmanuel.edu) to make their request.
- Students who wish to reject a Federal Direct Loan should email their request to the Office of Student Financial Services at [financialservices@emmanuel.edu](mailto:financialservices@emmanuel.edu).

### How do I pay for books?

Students should plan to pay for books and equipment (laptops, etc.) at the start of the fall semester. Students using financial aid or loans to cover expenses beyond those billed by the College will not be able to access funds until after the add/drop period is over (approximately five weeks from the beginning of the semester) and it is important to plan accordingly. For more details on direct, indirect, and additional costs, please visit [www.emmanuel.edu/tuition](http://www.emmanuel.edu/tuition).

### Is tuition insurance available?

Although mid-semester withdrawals are infrequent, some students may benefit from tuition insurance. Students have the option of purchasing varying amounts of tuition insurance through GradGuard to protect their investment if they were to leave school prior to the end of the semester due to illness, injury, or death. If you have questions regarding the plan, please visit [www.gradguard.com/tuition/emmanuel](http://www.gradguard.com/tuition/emmanuel). To view the College's withdrawal policy, visit [www.emmanuel.edu/withdrawal](http://www.emmanuel.edu/withdrawal).