

STUDENT ACCOUNTS

Tuition and fee schedule for 2024 - 2025

Tuition and Fees 2024-2025	Per semester fee	Annual fee
Tuition	\$31,825	\$63,650
Standard Housing	\$5,250	\$10,500
Standard Resident Food Plan	\$4,160	\$8,320
Student Activity Fee (charged only in first semester of enrollment each academic year)	\$420	\$420
Health Service Fee	\$215	\$430
Health Insurance (waivable) - Full year coverage charged in fall only.		\$2,403
Health Insurance (waivable) - Spring for students not enrolled in the fall.	\$1,364	

For planning purposes, the following is a list of various housing and food plans available at the College at this time:

Housing and Food Options 2024-2025	Per semester fee	Academic year fee
Standard Housing	\$5,250	\$10,500
Apartment Housing	\$6,360	\$12,720
Resident Food Plan	\$4,160	\$8,320
Apartment Food Plan (Option I or II)	\$1,910	\$3,820
Apartment Food Plan (Option III)	\$2,120	\$4,240

Billing Fee Details 2024-2025

Tuition and fees

Tuition and fees are charged to all enrolled, matriculated Holy Cross students. If a student receives approval to reside off-campus and does not opt into a meal plan, we do not charge housing or food plan costs. Housing and food figures become an estimate of possible non-Holy Cross housing and food costs.

Standard Housing

The Standard Housing charge is charged to all on-campus students unless 1) the student has been assigned to Apartment Housing or 2) the student has been granted permission from the Office of Residence Life & Housing to reside off-campus.

Standard Resident Food Plan

All resident students are required to have a food plan and will be automatically assigned to the Standard Food Plan. Dining Services offers one food plan for resident students and three options for students living in apartments or off-campus: the Standard Food Plan, the Apartment Food Plan I, the Apartment Food Plan II, and the Apartment Food Plan III. Please refer to Dining to learn more about meal plan rates and descriptions (<https://www.holycross.edu/community/dining/>).

Student Activity fee

The Student Activity Fee is charged annually in the first semester of each academic year that the student is enrolled at the College and is not studying abroad.

Health Service Fee

The Health Service Fee is a mandatory fee which is charged even if the student waives the group health insurance.

Student Health Insurance Plan (waivable)

Holy Cross requires all students to have health insurance. The insurance fee is charged in the fall. However, students enrolled in a comparable, comprehensive US-based health insurance policy that fully covers them while enrolled at the College may submit a waiver of the student health insurance policy for consideration to University Health Plans. More details can be found in the "Student Health Insurance" section and online at [universityhealthplans.com \(https://www.universityhealthplans.com/holycross/\)](https://www.universityhealthplans.com/holycross/). If the waiver is accepted, a waiver of the health insurance fee will be applied to the student account. If the student is enrolled only in the spring, the fee is prorated. Enrollment at the College includes both on-campus and off-campus study.

Indirect, Non-Billed Expenses

Indirect expenses are non-billed, estimated costs that students should expect to incur but that do not appear on the student account ebill. An estimate of books and supplies is \$1,000 for the academic year. Personal and incidental expenses are estimated to be \$900. Transportation expenses will vary depending on where you live and will range from \$100 to \$2,200. Students who borrow federal Direct Loans will have a student Direct Loan fee of approximately \$58.

Additional fees, if applicable

Graduation Fee

Graduating students are assessed a \$150 Graduation Fee on the student account during their last semester of enrollment.

Continuation Fee

All students studying at a program that is not administered by the College are required to pay a \$500 Continuation Fee.

Lab Fees

Lab Fees will be billed and payable as incurred.

Visual Arts Fees

Visual Arts Fees will be billed and payable as incurred.

Music Fees

Music Lesson Fees will be billed and payable as incurred. See the Music Department for details.

Study Abroad Costs

Study abroad costs vary depending upon the program. Visit the Study Abroad website (<https://www.holycross.edu/academics/experiential-learning/study-abroad/>) for more details about direct program costs. Students planning to travel on a College-sponsored trip must ensure their current student account balance is paid in full at the time of travel registration. If a balance remains outstanding, the student will not be eligible for travel and may not be reimbursed for any travel expenses already paid.

Late Fees

Account balances not paid by the payment deadlines are assessed a \$200 late payment fee.

Returned payments

Checks returned due to insufficient funds will be assessed a \$30 returned check fee. Payments made online and returned due to insufficient funds or other reasons will be assessed a \$10 returned payment fee.

CREDITS APPLIED TO THE BILL

Enrollment Deposits

Newly admitted students are required to pay a non-refundable enrollment deposit of \$500 by May 1. The amount deposited is credited toward the first semester bill.

Financial Aid Credits

The College will reflect as a credit on the tuition statement all scholarships, grants and loans administered by the College. Anticipated Financial Aid represents contingent credit against the semester charges. As actual payments are received from outside scholarships or loans, actual credits will be applied to the student account. The "Anticipated Financial Aid" section of the billing statement will be deleted forty-five days after the start of the semester allowing for funds to be received by the College for actual credit.

PLUS and Private Loans

Any educational loans certified by the Office of Financial Aid will appear on the student account as "Anticipated Financial Aid" until the loan proceeds are received from the lender by the College and disbursed to the student account.

Outside Scholarships

Notification and receipt of Outside Scholarships must be received by the Office of Financial Aid prior to the semester bill due date to avoid late payment charges and to ensure proper credit.

Financial Responsibility Agreement (FRA)

The College is committed to being transparent about its billing and payment policies/procedures and collection requirements. We want our students to be aware of these policies and thus their responsibilities. Our goal is to help our students understand the cost of their education and the financial policies associated with their enrollment at the College.

While information is available on the College's website, to further support transparency about financial costs and policies, each semester the College will require students to complete a Financial Responsibility Agreement (FRA). Under this agreement, the student will acknowledge and agree to their financial obligations and understanding of the related financial policies of the College. The FRA, in conjunction with our website, ebill, emails, letters, and other documentation, helps define the College's expectations for payment and allows us to clearly inform students of our policies related to billing, late payments, contact methods, IRS Form 1098-T, etc.

As each semester's registration is considered a separate commitment for which a student must accept financial responsibility, the FRA must be completed online on the student's STAR account every semester prior to obtaining access to the backpack for course enrollment. If a student chooses not to complete the FRA, they will not be permitted to participate in the course enrollment process.

For further information on the FRA and to view a copy of the Agreement, please refer to the Bursar's web page at <https://www.holycross.edu/bursars-office/financial-responsibility-agreement> (<https://www.holycross.edu/about-holy-cross/offices-services/student-accounts/#financialagreement>)

Billing Method and Timeline

Holy Cross bills students electronically by semester. Students receive notification through their Holy Cross email address that bills have been released and that they need to view their student account in TouchNet for details. Students may add a parent, guardian or other party as an "Authorized User," allowing them to view bills and/or payments. Financial arrangements to pay in full must be in place by the following deadlines in order to be in good financial standing and avoid any late fees and registration holds:

- Fall charges will be released by late June, with payment due August 1.
- Spring charges will be released by late November, with payment due January 1.

Electronic Billing - Access STAR and Online Payment Portal TouchNet

The Student Accounts Office/Bursar notifies students and includes authorized users via their Holy Cross email account that an online billing statement is available for viewing on their TouchNet Bill+Payment account when semester bills are released. No paper tuition bill is prepared. Upon receipt of the email, students should: Access their STAR account > Navigate to the Finances Section > Select "TouchNet Bill +Payment" > Click on the date of the billing statement that you wish to view with your pop-up blockers off.

Authorized User Bill Access

Students must grant parents and other authorized users access to TouchNet Bill+Payment. Student account statements, current activity, payment plans and one-time payment options will be available in TouchNet Bill+Payment. If no authorized user is established, only the student will have access to their ebill. Students are encouraged to grant access to their parents or any other individuals who may be assisting them with their financial responsibility.

Students will determine who has access to the TouchNet Bill+Payment and what information they may view in order to be compliant with the Family Educational Rights and Privacy Act of 1974 (FERPA), a federal law enacted to protect the privacy of students.

To add an authorized user to TouchNet, students should: Access their STAR account > Navigate to the Finances section > Select "TouchNet Bill +Payment" > Navigate to the "My Profile Setup" menu on the right hand side > Click on "Authorized Users" > Click "Add Authorized User" > Enter the email address of the authorized user > Click continue > Authorize access by agreeing to the consent agreement. The Authorized User will receive an email with instructions to access the portal.

The bill is accessed on the TouchNet Bill+Payment account. There, the billing statement can be viewed, as well as On Demand Statements for current activity.

PAYMENT OPTIONS

Online Electric Payments

Payment can be made on the TouchNet Bill+Payment account from a checking or savings account by entering the bank routing number and account number. Payment by credit or debit card is accepted with a 2.95% convenience fee. Electronic payment is fast, easy, secure, and posts to the student account immediately.

Checks

Checks or money order payments must include the student's name and Holy Cross ID number, must be payable to the College of the Holy Cross, and mailed to the following address. Please be mindful of the billing deadline and allow 7-10 business days for processing.

College of the Holy Cross

Office of the Bursar
1 College Street
Worcester, MA 01610

International Payment

College of the Holy Cross has partnered with Flywire to provide international students with a fast, safe, secure, and cost-effective way to make international payments. Please use this link to remit payment using Flywire <https://payment.flywire.com/pay/payment> (<https://payment.flywire.com/pay/payment/>).

Monthly Payment Plan

The College offers an interest-free formal monthly installment payment plan within the TouchNet Bill+Payment system for a flat rate of \$60 per semester. Payments are scheduled and drawn automatically in accordance with the schedule below. The payment plan is designed to allow for payment of the remaining balance after charges, financial aid and any other payments are applied to the account. When you have additional charges after establishing the plan, the installment amounts will increase; when you have additional payments or credits after establishing the plan, the installment amounts will decrease.

Fall Semester	Deposit	Payment 1	Payment 2	Payment 3	Payment 4
4-payment plan, enroll by June 26	\$0	Jul 1	Aug 1	Sept 1	Oct 1
3-payment plan, enroll by July 26	10%	Aug 1	Sept 1	Oct 1	NA

Spring Semester	Deposit	Payment 1	Payment 2	Payment 3	Payment 4
4-payment plan, enroll by Nov 26	\$0	Dec 1	Jan 1	Feb 1	Mar 1
3-payment plan, enroll by Dec 26	10%	Jan 1	Feb 1	Mar 1	NA

Please refer to the Payment Plan website (<https://www.holycross.edu/about-holy-cross/offices-services/student-accounts/>) for more detailed information.

Late payments and consequences

Account balances not paid by the payment deadlines are assessed a \$200 late payment fee. Registration holds will be applied to students who owe a balance. If a student fails to pay their student account bill or their charges remain unpaid for a current period of enrollment, the College may administratively withdraw the student from future courses and attendance at the College for an upcoming future semester or period, except as otherwise prohibited by law.

Delinquent accounts are referred to credit bureaus and a collection agency. If any overdue obligation is referred to an outside agency or to an attorney for collection efforts and/or legal suit, the debt is increased to cover all costs of collection, including interest, penalties, collection agency fees, courts costs, and attorney fees.

Administrative Withdrawal Policy

If a student has outstanding charges, the Student Accounts office will send notification to the student and their authorized users about the outstanding balance.

A student may be administratively withdrawn by the College, if, after notice to the student, the student does not fulfill all outstanding financial obligations to the College before the end of the current semester or term.

Administrative withdrawals are processed by the Student Accounts office after coordination and communication with the Registrar, Class Deans, and Provost.

Financial obligations include, but are not limited to, those outlined in the financial responsibility agreement. An administrative withdrawal will delete the student's course registration and any program registration, cancel the student's housing assignment and dining plan, and result in the termination of the ability to use all College facilities. Upon administrative withdrawal, the Student Accounts Office will notify all appropriate College offices. If a student is administratively withdrawn and has student loans, the student must complete any loan exit requirements for any loans they have borrowed. This allows them to receive information on how to manage any loan payments that may become due while not enrolled.

Administrative withdrawal does not excuse a student from paying their outstanding balance. Please note that, after administrative withdrawal, acceptable payment methods include Flywire or direct payment from a lending agency.

If a student's financial obligations are resolved prior to the next academic semester or term, the student may seek readmission to the College by working with their Class Dean.

This policy seeks to prevent students from accumulating debt to the College over multiple semesters and terms. Questions regarding financial obligations should be directed to the Student Accounts Office.

Adjustments in Charges and Funding due to Leaves or Withdrawals

If a student withdraws or takes a leave of absence from the College during the semester, then tuition, room and board will be prorated according to the schedule below. Any Holy Cross grants, loans, or scholarships will be prorated according to the same schedule such that the percentage of charges applied is equal to the percentage of Holy Cross funds retained. Holy Cross fees are not refundable, including health service fees, student activity fees, visual arts fees, medical insurance, computer installment payment plans, late fees, leave of absence fees, dormitory fines, parking fines, library fines, and any other miscellaneous fines or charges.

Leave or Withdrawal Date Charged	Amount		
Fall Semester	Tuition	Housing	Food
On or before 8/26/2024	0%	0%	0%
8/27/2024 - 9/9/2024	20%	20%	20%
9/10/2024 - 9/23/2024	40%	40%	40%
9/24/2024 - 10/7/2024	60%	60%	60%
10/8/2024 - 10/21/2024	80%	80%	80%
On or after 10/22/2024	100%	100%	100%
Spring Semester	Tuition	Housing	Food
On or before 1/21/2025	0%	0%	0%
1/22/2025 - 2/3/2025	20%	20%	20%
2/4/2025 - 2/17/2025	40%	40%	40%
2/18/2025 - 3/3/2025	60%	60%	60%
3/4/2025 - 3/17/2025	80%	80%	80%
On or after 3/18/2025	100%	100%	100%

The exception to the policy above is that housing and food plan fees will be refunded after the 10/22/2024 and 3/18/2025 point only if the withdrawal or the leave of absence occurs due to disciplinary action, medical hardship, or closure of all College residential housing. Under these circumstances, refunds of room and board will be calculated on a daily basis based upon the number of days that room and board are offered for the semester.

If a student is a recipient of Federal Title IV financial aid, a federal refund formula applies that measures the actual number of days enrolled during the semester. Federal student aid earned depends upon the percentage of the semester attended by the student. Refunds to those programs are required by federal law to be the first priority and must be returned in the following order: Unsubsidized Loan, Subsidized Loan, Federal Plus Loan, Federal Pell Grant, and Federal SEOG. A student is not eligible for a refund until all Federal Title IV programs and other scholarships are reimbursed as required and all outstanding balances with the College have been cleared.

There will be no refund of tuition or fees in the event that the College determines that all courses must move to a virtual format, all residential housing must close, or as a result of any other changes to programs or activities.

Adjustments to Housing and Food Charges with Continued Enrollment

The College will provide refunds of room and board under the following circumstances in which a student remains enrolled and has not withdrawn or taken a leave of absence.

- The College will provide a full refund of room and board to any student who entered into an Agreement regarding Occupancy of Student Residence Housing and College Board – 2024-2025 Academic Year who notifies the College in writing (by contacting Residential Life and Housing at reslife@holycross.edu) on or before Monday, August 26, 2024 for the fall semester and on or before Monday, January 20, 2025 for the spring semester that such student will not reside in College housing at any time during that respective semester.
- From Tuesday, August 27, 2024 until Monday, September 16, 2024, a student may elect to decide that she, he, or they will no longer reside in College residential housing during the 2024 Fall semester by sending a written notice to Residential Life and Housing at reslife@holycross.edu (reslife@holycross.edu). From Tuesday, January 21, 2025 until Monday, February 10, 2025, a student may elect to decide that she, he, or they will no longer reside in College residential housing during the 2025 Spring semester by sending a written notice to Residential Life and Housing at reslife@holycross.edu. In such a case, the student will receive a prorated refund of room charges and the unused portions of meal plans based upon the number of days that room and board are offered for the semester as described above. Students who decide that they will no longer reside in College residential housing after the above dates will not receive a prorated adjustment to their room and board charges.
- Students who are required by the College to vacate their College-provided housing before the end of the housing license period due to a closure of all residential housing will receive a prorated refund of room charges and the unused portions of meal plans based upon the number of days that room and board are offered for the semester. However, students who are approved to remain on campus despite the closure of residential housing because of an inability to depart

will be responsible for room and board fees for the duration of their stay.

Refunds from Overpayments from 529 Accounts

Please ensure that any payments made from 529 accounts do not exceed the student account balance. Any overpayment from a 529 account will result in a refund of the overpayment made payable to the student. Because 529 funds are intended to be used only for qualifying educational expenses, certain tax consequences may result from the refund of 529 overpayments. Accordingly, students and/or their families should consult with their financial or tax advisor(s) to determine the appropriate disposition of the 529 funds refunded in this manner.

Credit Balances

If a student account has a credit balance (refund) after receipt of all financial aid and payment plan payments, the Bursar Office will return excess funds to the student. However, a credit balance that is a result of a federal Direct PLUS Loan will be refunded to the parent, or to the student with written permission from the parent borrower.

Direct Deposit to a student bank account is the default refund method when payments exceed charges. Students are strongly encouraged to provide their banking information on their TouchNet Bill+Payment account to facilitate any refunds via direct deposit. If the refund is the result of a Parent PLUS loan the refund payment is issued to the parent borrower.

Crusader Cash balances will be refunded to graduating students less a \$10 processing fee. All refunds will be processed electronically to the bank account associated with the student's account.

Policy Change

The charges made by the College are subject to change at any time by the formal action of the College administration.

STUDENT HEALTH INSURANCE

In accordance with regulations from the Commonwealth of Massachusetts, the College offers an optional group medical plan to all enrolled students. The charge for this insurance is automatically posted on the student's tuition bill. International students may not waive the College's health insurance charge. U.S. citizens living abroad may not waive the College's health insurance charge if their health coverage is with an insurance carrier based outside the United States or with a Foreign National Health Service program. The insurance may be waived upon completion of the online Health Insurance Waiver found at https://www.universityhealthplans.com/letters/letter.cgi?group_id=256. The waiver submission deadline is August 15. A new waiver must be completed each year. Upon receipt of the waiver, a credit equal to the insurance charge will be posted to the student's tuition bill.

The College of the Holy Cross requires that all students enrolled at least three quarters time must participate in the Student Health Insurance Program (SHIP) or be covered by a health benefit plan with comparable coverage. Minimum benefit levels and services that are required by the SHIP are set forth in the Qualifying Student Health Insurance Program (QSHIP) regulation (www.mahealthconnector.org/help-center). Click on "About," select "Policy Center," and finally, click on "Student Health Insurance Program."

If you are covered by your family's insurance plan, we encourage you to compare the costs, coverage, and benefits of the student health insurance plan to those of your existing plan before making any decision

about your health insurance. Please consider the following in making your decision:

- Out of state HMO/EPO plans provide minimal coverage for out of network services potentially leaving the member responsible for large medical bills.
- Some plans only cover emergency care when out of the network.
- Many plans do not cover referrals made by Health Services or only cover them after a high deductible or co-payment; the Student Health Insurance Plan can help cover those expenses.

1 College Street
Worcester, MA 01610-2395
Phone (508) 793-2521
Email: bursar@holycross.edu

The College has partnered with University Health Plans (UHP) and Blue Cross Blue Shield (BSBC) to provide student health insurance for the 2024 – 2025 academic year. Insurance coverage is provided through BCBS with UHP providing administrative support for enrollment and customer service for general insurance questions.

Insurance coverage for the 2024 - 2025 academic year is from July 25, 2024 through July 24, 2025. The cost for this annual policy is \$2,403. We also offer a second semester policy for those students who do not enter the College until January. The cost for the second semester policy is \$1,364 and runs from January 1, 2025 through July 24, 2025. All students are billed for the SHIP to ensure compliance with the QSHIP law. Students with comparable coverage must complete a waiver no later than August 15, 2024 to have a credit equal to the cost of the insurance charge posted to their bill.

International students may not waive participation in the SHIP and should complete the enrollment form to expedite the processing of their enrollment. Students who do not have comparable coverage may expedite the processing of their enrollment in the SHIP by completing the enrollment form. This permits the College to facilitate your enrollment in the plan before the waiver deadline. If you do not complete this form, your information will be added to the insurance plan system after August 15, 2024.

In order for students to submit a Waiver of Health Insurance or to complete the Enrollment of Health Insurance, the student will need to access the UHP web site at www.universityhealthplans.com and select "College of the Holy Cross."

If coverage is not waived by August 15, 2024, students will be enrolled in the Student Health Insurance Plan. All students returning for the 2024 Fall semester need to submit a new waiver or enrollment form for the 2024 – 2025 policy year by the final deadline, even if their decision or information has not changed from the prior year.

A summary of the insurance benefits, directory of the provider network, and FAQs can be found on the UHP website. UHP is available to manage the waiver and enrollment process and to answer general questions about the insurance plan. To speak with a representative, please call (833) 251-1732 or send an email to info@univhealthplans.com. If you have specific questions regarding the benefits, please feel free to contact Blue Cross Blue Shield of Massachusetts at (888) 753-6615.

Additional Information

Answers to questions not found here or to other specific inquiries regarding student accounts will be provided by the Student Accounts/Bursar's Office staff. Please address correspondence to:

Student Accounts Office/Bursar
College of the Holy Cross