

Student Accounts Newsletter

Information on Tuition Billing, Pay Methods, Student Health Insurance, 1098-T's, Etc.
For F&M Students and Parents - Spring 2027

Billing Due Dates

Fall Term 2026	August 7, 2026
Spring Term 2027	December 11, 2026

Fall 2026 tuition bills will be available the beginning of July'26.

Spring 2027 tuition bills will be available mid-Nov'26.

Billing Delivery & Payment Portal

Students **will not** receive a paper tuition bill. F&M has partnered with Transact Campus for an online tuition eBill/payment portal service.

The online service is available for all students and anyone the student sets up as an authorized user on their tuition account. Students and parents/guardians can receive, view, print and pay student tuition bills through this online payment portal service.

Please Note: The eBill is a snapshot in time, as of the date on the bill. It does not reflect payments and/or additional charges that may post to the student's account after the date of the eBill.

To access real-time activity, students can log in through Experience > My Info tab > Tuition information > 'Account Detail by Term' link. **The real-time view is accessible to students only!**

What does the Student Accounts Office do??

The Student Accounts Office assists students & parents with student account and tuition & fees information. If you have questions about your student tuition account, please contact us. Our contact information can be found on the last page of this document.

eBill/Payment Portal Access - Students

The only way for you to access the payment portal and your eBill is by logging in through Experience:

Experience > My Info tab > Tuition information card > Tuition statement/payment link.

The eBill/tuition statements are located in the Statements tab within the payment portal.

To add a parent/guardian or other authorized user, see the next section.

eBill/Payment Portal Access - Parents/Guardian/Authorized User

THIS IS A TWO-STEP PROCESS THAT MUST BE INITIATED BY THE STUDENT in order to electronically access the student account/eBill and discuss account details via phone, in person, or email with Student Accounts.

1. STUDENT: In the payment portal, in the **Overview** tab, click on the **'Send a payer invitation'** link and fill in the pertinent information on the next page. ***You must complete this step in the payment portal before an authorized user can receive access to view your eBill, make a payment and/or create a*** *payment plan.*
2. PARENT/GUARDIAN: Once the student has sent the invite, you will immediately receive an email with login credentials. As an authorized user, you will receive email notifications every time a new eBill is generated and you will have access to view the eBill, make payments against the account and/or create a payment plan (when they are available). Once access is granted, to sign into the payment portal, please go to: https://commerce.cashnet.com/fandmpay.

Payment Options

Online Payment Options

- Credit/debit card (Visa, MasterCard, Discover, American Express). A convenience fee is charged on all credit/debit card payments.
- Debit of a checking or savings account. There is no fee for this pay method.
- Transact Campus Payment Plan - available by semester. See Payment Plan section for details.
- Foreign currency (wire transfer) - international payments are processed by Convera.

Transact Campus Payment Plan

F&M has partnered with Transact Campus to create payment plans that allow you to pay your tuition bill over several months each semester instead of providing full tuition payment at one time.

To enroll in a payment plan, you must be an authorized user on the student's account.

Fall Payment Plan Options:

- 5-month payment plan available May 1 to July 15 (first due date is June 1)
- 4-month payment plan available July 1 to Sept 10 (first due date is Aug 1)

Spring Payment Plan Options:

- 5-month payment plan available Oct 1 to Dec 10 (first due date is Nov 1)
- 4-month payment plan available Nov 1 to Jan 10 (first due date is Dec 1)

Cost to Participate:

- $35 Enrollment fee per semester
- $10 Late fee for payments not received within 15 calendar days of payment plan due date (due date is 1st of each month)
- $25 Returned payment fee

PLEASE NOTE: You must enroll in each semester's payment plan separately (when they become available).

Wire Transfer Directly to F&M

Email studentaccounts@fandm.edu for wire instructions.

Payment by Check or Cash

Please include the student's name and F&M ID number when making payment via check or cash.

Mailing address:
Franklin & Marshall College, Attn: Cashier,
P.O. Box 3003, Lancaster, PA 17604-3003

Overnight/Express Carrier mailing address:
Franklin & Marshall College, Attn: Cashier,
415 Harrisburg Avenue, Lancaster, PA 17604-3003



Failure to Pay

A late fee will be assessed and a financial hold* will be placed on the student's account for the following reasons:

- Failure to make full payment by the bill due date.
- Failure to adhere to the payment plan schedule if on a payment plan.
- If the payment plan does not cover the balance due.

***A financial hold** restricts future registration, prevents the student from entering the housing lottery, and prevents a graduating senior from receiving their diploma.

Student accounts that remain unsettled by the end of the semester will be deemed delinquent and the student will be placed on a Leave of Absence for Financial Reasons. If this occurs, **payment in full is required before the student can enroll in a subsequent semester**. Delinquent accounts may be referred to a collection agency for further collection action.

Refunds of Credit Balances

Refunds are processed on a weekly basis for accounts that have credit balances that generate from financial aid posting to the account.

Refunds on credit balances that are generated because of overpayment to the account will need to be requested by the student.

A refund via ACH direct deposit is the recommended method of receiving a refund. Students must sign up to receive refunds via ACH direct deposit with the Student Accounts Office.

If a refund is via check, refund checks can be picked up in the mailroom (unless other arrangements are made prior to the check being generated) and are available Friday afternoons after 2pm.

Tuition Refund Insurance

Deadline to enroll for this insurance is PRIOR to the first day of classes.

F&M has partnered with GradGuard to provide tuition insurance. This coverage expands the scope of our refund policy by ensuring reimbursement for tuition, room & board and other fees for covered withdrawals at any time during the semester.

Please visit GradGuard's website for more information: www.gradguard.com/tuition/fandm. Their Customer Service number is 866-985-7598.



Student Health Insurance **Mandatory**

Response is Required Every Year!!

Health insurance coverage is **required** for all full-time students enrolled at Franklin & Marshall. College policy requires students maintain health insurance coverage that covers them every day of their higher education career. This includes summers and breaks.

Students on campus for the first time during the spring term, the College's Student Health Insurance Plan (SHIP) policy runs January 1 to July 31.

EVERY YEAR Domestic Students MUST:

- **Provide proof of comparable health insurance coverage to OPT OUT or**
- **ENROLL in SHIP.**

For Spring transfer students and students new to being on campus for the spring term, near the beginning of December, you will receive information from our insurance administrator, RCM&D, regarding your insurance options.

Once you receive the information, a response on health insurance coverage is required EVERY YEAR regardless of whether you are enrolling in or waiving/opting out of coverage.

The RCM&D website will open in early December for online enrollment/waiver completion. Website is rcmdstudentbenefits.com.

For assistance, contact RCM&D at fandm.college@rcmd.com.

You cannot enroll or opt out of coverage until you receive the email from RCM&D indicating their website is open. Information will be sent via email to the student's F&M email address. To enroll or opt out, go to rcmdstudentbenefits.com.

International students with an F1 status are required to take the College's Student Health Insurance Plan (SHIP) and Dental Insurance. The International Office takes care of enrolling F1 students, so no action on the student's part is required to enroll.

Student Housing & Meal Plans

To add, change or delete housing or a meal plan, you must contact the Housing Office at housing@fandm.edu.

Financial Aid

Financial aid questions should be directed to the Office of Financial Aid at 717-358-3991 or email them at financialaid@fandm.edu.

1098-T: IRS Tuition Statement Form

1098-T forms are distributed by January 31st each year to students who meet the IRS' reporting requirements.

The 1098-T is **a statement that colleges and universities are required to issue to certain students**. It provides the total dollar amount paid by the student for what is referred to as qualified tuition and related expenses (or "QTRE") in a single tax year.

You may receive a notice from F&M through the mail asking for the student's Social Security number. This request is for 1098-T, Tuition Statement, reporting purposes. The College is required to report this information annually.

All 1098-T forms require a taxpayer identification number (TIN) or a social security number (SSN) and for domestic students, a W-9S form will be sent to each student's permanent resident address requesting their TIN or SSN for this purpose. Students failing to furnish their TIN/SSN to institutions required to file information returns on their behalf may be subject to penalties by the IRS. The College must file a 1098-T form for the student, even if the student fails or refuses to provide a TIN/SSN.

Note to International Students & 1098-T Reporting
In general, reporting under Form 1098-T is not required for nonresident alien individuals, unless they request for the institution to report such information. Since, however, the College cannot determine residency of most international students, a 1098-T will be issued to all eligible internationally-designated students.

Contacting the Student Accounts Office

- Call us at 717-358-4213. If you get our voicemail, please leave a detailed message—give us your name, student's name, student ID number, phone number to return the call and the reason for your call so we may do some research on your question before calling you back. We strive to return calls within 24 hours, but during peaks periods, return call time may be up to 48 hours. Peak periods are generally right after the eBills are generated and close to the bill due dates.
- Email us at studentaccounts@fandm.edu.
- Visit us on campus in the Lombardo Welcome Center, 2nd Floor, in the Financial Services area on the ASFC side of the building. Our office hours are M-F, 8:30am-4:30pm.
- Visit our website at www.fandm.edu/tuition-and-billing for more information on tuition rates, payment information, authorized user access to the student's account & 1098-T reporting.