

# 2024 Billing & Charges

Use this guide to understand your bill. It contains instructions and useful financial information.



### We can help!

If you have any questions or have trouble understanding anything in this packet, please contact us. We're here to help you through the billing process!

### Office of Admission

admit@warren-wilson.edu 800.934.3536

### **Financial Aid Office**

finaid@warren-wilson.edu phone or text: 828.771.2082

### **Student Accounts Office**

studentaccounts@warren-wilson.edu phone or text: 828.771.2062

### **Quick Start Guide**

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### Understanding your bill.

Your bill is composed of a variety of credits and charges. Understanding each credit and charge is an important step in your financial planning.

**Please note:** This bill is for the fall semester only, and the payment due date is July 1, 2024. Spring semester bills are typically available in late November, with a payment due date of December 15.

Your Financial Aid Portal To see more details about your anticipated Financial Aid, log in to your Financial Aid Portal: netpartner.warren-wilson.edu

### **CREDITS**

#### **Admissions Deposit Credit:**

Every student pays a \$300 Admissions Deposit to confirm their spot at Warren Wilson College. Your deposit will show up as a credit on your bill.

### **Anticipated Financial Aid:**

Here you'll see your Financial Aid awards, as long as you have completed all pending requirements in your Financial Aid Portal. Anticipated Financial Aid is subtracted from your fall charges, leaving the estimated balance due. (Why is it called "anticipated"? Because it is not officially disbursed until after the official course add/drop deadline on September 4th, 2024.)

Merit-based aid, scholarships, and need-based aid have already been accepted on your behalf. Loans, however, you must accept or decline on your Financial Aid Portal. Warren Wilson College does not require students to borrow the Federal Direct student loans offered, so borrow only the amount that you need. Federal Student Loans are subject to an origination fee and a yearly interest rate. There are also required processes before loans are deducted on your bill, including entrance counseling and e-signing a Master Promissory Note (MPN). All of these steps are on your Financial Aid Portal. For more information about federal student loans, contact the Warren Wilson Financial Aid Office or visit **www.studentaid.gov.** 

If there is Financial Aid that appears in your Financial Aid Portal but does not appear on your bill, make sure that you have accepted the offer in the portal and have completed any necessary requirements under the *Pending Requirements* tab. Note that your Warren Wilson Work Grant does not appear as "Anticipated Financial Aid," but it will appear as a credit on your bill once you have generated a course and fee statement on myWWC (see page 3 for instructions).

All of these items are outlined in detail in your Financial Aid Packet as well as online on your Financial Aid Portal, which can be accessed at **netpartner.warren-wilson.edu**.

#### **Outside Scholarships:**

If you receive an outside scholarship or funding external to Warren Wilson College, make sure to provide the check to the Warren Wilson Financial Aid Office so that the funds can be applied to your Financial Aid offer. You can mail scholarship checks to this address: Attn: Financial Aid Office, CPO 6342, P.O. Box 9000, Asheville, NC 28815 (please include your name and Student ID number). If you have questions regarding outside scholarships, please contact the Financial Aid Office.

### Awarded Work Contract Credit:

On-campus work is a requirement of Warren Wilson's experiential educational program that is core to developing your professional and leadership skills. On-campus work is guaranteed for all residential students. Once you have generated a "course and fee statement" on myWWC (see page 3 for instructions), the credit will be listed for \$1,086 and is based on the expectation that you will complete 120 hours of work during the fall semester. This credit reduces your current balance due.

Each month, your earnings will be paid to your student account. At the end of the semester, students are charged for any incomplete work hours. Milepost One or North Carolina Free Tuition scholarships cannot go toward paying incomplete work hours.

### **CHARGES**

### **Tuition:**

The charge listed for your tuition assumes full-time enrollment (at least 12 credit hours) and is for the fall semester only.

### **Orientation Fee:**

The Orientation Fee supports the fall New Student Orientation Program, which is mandatory for new students.

#### **Other Fees:**

All students are charged a Comprehensive Fee each semester that includes student activity fees and other studentsupport fees. Technology Fees help support technology infrastructure campus wide. Residential students will be charged an annual \$50 Transportation Fee to support off-campus transportation such as shuttle rides to shopping, events, and medical appointments. All students are also charged a \$55 per semester Health Fee for telehealth services.

### **Security Deposit:**

The security deposit is held to be used only if a student incurs additional fees (for example, housing damages or parking tickets). The balance of the deposit will be refunded upon graduation or separation from Warren Wilson College.

### **Health Insurance:**

Warren Wilson students are required to have health insurance. Your fall bill lists a charge of **\$2,101** for a Cigna student health insurance policy through Wellfleet that provides coverage from 8/1/24 to 7/31/25. See the New Students webpage (warren-wilson.edu/new-students under the heading "Health Insurance") for details about the health plan.

If you already have health insurance, you can waive the College's health insurance policy by following the instructions on the New Students webpage (be ready to upload a copy of your current health insurance). If you are waiving the insurance, you may deduct the premium charge from your balance due to make your payment. We recommend completing the waiver by August 16 to allow for processing time, because the charge cannot be reversed after September 1. Please note that if your insurance waiver is denied, you will be responsible for the health insurance cost on your account.

### Food & Housing Charge:

The Food and Housing charge (formerly known as the Room and Board charge) combines *both* your residence hall *and* the open meal plan, which provides open dining service at Gladfelter and meals at Cowpie Café, along with \$25 flexible spending for use at Gladfelter, the Owl's Nest, and Cowpie. If you choose the Plus or Premium meal plans, they add additional flex spending dollars as described on the Housing Application (see **warren-wilson.edu/new-students**), where you will select your plan. You may change your meal plan with the Housing & Residence Life Office up to the start of classes, and a charge for any additional flex dollars would be added to your account shortly after. NC sales tax on meal plans is mandated by state law.

### **Day Student Fee:**

Although 90% of our students live on campus, some local students elect to live off campus. If you are charged a "Day Student Fee," our records indicate that you plan to live off campus. Please notify the Housing & Residence Life Office if your housing preference is incorrect on your bill: **828.771.5813** or **housing@warren-wilson.edu**.

### Estimated Balance Due:

This is the amount on your bill you must pay by July 1, 2024.

### Course Fees / Material Costs:

A small portion of courses have fees, but course fees are *not* included on this initial bill, *unless* you have already registered for classes. You'll know in advance if a course you sign up for carries a fee. That fee will be added to your account, and the Student Accounts Office will notify you of the change after the add/drop deadline: September 4th, 2024. You'll then be responsible for making a payment to cover course costs by the communicated deadline. A few courses may also carry material costs, which are acknowledged by a class sign off form.

# How to pay your bill.

### First, confirm your total bill amount.

### Take these steps to confirm your total bill amount:

- 1. Log on to https://my.warren-wilson.edu
  - Not sure how to login? Refer to the New Student webpage: warren-wilson.edu/new-students
- 2. Once you are logged in, click on the **Billing & Aid** tab, then click the **Student Account** link in the left-hand menu.
- 3. Under the View & Pay Account heading, click the My Account Balance link.
- 4. Click Generate a Course and Fee Statement to see your total bill, which factors in your Work Grant.
- 5. Make sure to deduct \$2,101 from the total if you are waiving the College's insurance (and it has not been deducted already).

Please note: if the waiver is denied, payment for insurance is expected.

6. Now you have your total bill amount to use when you make a payment.

### Second, choose a payment method.

### Warren Wilson College is pleased to provide a variety of options for paying your bill:

#### 1. MAKING A PAYMENT ONLINE VIA CREDIT CARD OR E-CHECK

- Log on to https://my.warren-wilson.edu and click on the Billing & Aid tab.
- Click on the **Student Account** link in the left-hand menu.
- Under the View & Pay Account heading, click the My Account Balance link.
- If you have already confirmed your total bill amount (see the steps listed in the section above), click the link to Make a Payment.
- Input the payment amount as well as the payment type: credit card, debit card, or e-check.

**Please note:** there is a 2.6% convenience fee for credit card payments. There is no fee for e-checks. For your security, we cannot not take credit card payments over the phone (Warren Wilson College is PCI Compliant).

#### 2. SUBMITTING A CHECK OR MONEY ORDER FOR PAYMENT

- Take the steps listed in the top section above to confirm your total bill amount.
- Prepare a check or money order for your total bill amount. All payments should be made out to "Warren Wilson College" with the student's name and student ID number in the memo line.
- Enclose your payment (either check or money order) in the enclosed business reply envelope.
- Seal the envelope, and drop it in the mailbox!

#### 3. SETTING UP A PAYMENT PLAN

- Warren Wilson is pleased to partner with Nelnet to offer you a semester-long monthly payment plan, which allows you to pay your estimated balance in monthly installments. The enrollment fee for an interest-free payment plan is \$52.
- To set up a Nelnet payment plan, you can register at www.MyCollegePaymentPlan.com/warrenwilson and enroll. Complete the payment plan contract as directed, choosing how you want to make your Nelnet payments, and then pay your first monthly installment and the enrollment fee.
- After your plan is approved, the full amount of your payment plan contract will be applied to your student
  account as a credit. If the credit is showing but a balance is still due, then your payment plan is not sufficient to
  cover the bill. You may log into your Nelnet account and increase your payment plan amount.
- Be aware that if Nelnet cancels a plan because payment is late, the credit is removed from the student account and replaced with the amount paid to Nelnet up to the time of cancellation. The remaining balance then becomes due to Warren Wilson College immediately. Refer to the "Financial Policy Information" insert within this packet for policies on late payments.

# Other finance options.

Beyond our Nelnet payment plan (see "Setting up a Payment Plan" in the previous section), there are a variety of other ways families work together to finance a college education. Frequently used finance options are Federal Direct PLUS Loans (Parent Loan for Undergraduate Student), Federal Direct unsubsidized loans, private student loans, or other third party options such as State Prepaid Tuition, College Savings Plans, or Tuition Benefits.

If you would like more information about these options or are considering them, please contact the Financial Aid Office. Phone or text: **828.771.2082** • Email: **finaid@warren-wilson.edu** 

If you have documentation of the amount of payment that will be made to your account by a third party state prepaid tuition or college savings plan (e.g. a 529 Plan or Florida Prepaid), provide it as soon as possible to the Student Accounts Office by mail or email: **studentaccounts@warren-wilson.edu**. Contact the third party early to authorize disbursement to Warren Wilson College.

# Billing & collection policies.

We want to make sure that families understand our financial policies. Please review the **"Financial Policy Information: Withdrawal and Reduction of Charges Policy**" insert included in this packet, and keep it for your records. It details important information about billing, including charges and penalties for late payments and what would happen should a student withdraw from Warren Wilson College.

### **Payment Agreement:**

To register for classes, students must agree to pay in a timely manner all financial obligations to Warren Wilson College which are incurred during the entire tenure of enrollment, in accordance with the published policies of Warren Wilson College. This agreement covers payment of tuition, food and housing, and any other fees, fines, or charges in accordance with policies established by the College. **Students will not be allowed to move into the dorms or begin classes if there is a balance due on the account.** 

# Authorizing family access.

The Family Educational Rights and Privacy Act (FERPA) prohibits Warren Wilson College from providing certain information regarding student records to any third party, including parents. Unless the student completes a FERPA Release Authorization form, we are unable to share details including (but not limited to) tuition, fees, and other account charges, student account payments and student account status, and tuition overpayment refund checks with anyone other than the student, regardless of who has remitted payment to the student's account. The FERPA Release Authorization form can be found on the *Billing & Aid* page of myWWC (**my.warren-wilson.edu**) under *Parent/Family Access* (you must be logged in to your student account to access the form). Contact the Registrar's Office at **registrar@warren-wilson.edu** or **828.771.2086** with any questions.

### Account errors & appeals.

In case of an error on your account, send your inquiry in writing to the Student Accounts Office, Warren Wilson College, P.O. Box 9000, Asheville, NC 28815 or email us at **studentaccounts@warren-wilson.edu** and include the student's name, student ID number, and the reason for the dispute. You remain obligated to pay the charges on your account not in dispute, but you do not have to pay any amount in dispute until such time as the College either corrects the error or denies the appeal. During the same time, the College may or may not take any action to collect disputed amounts or report disputed amounts as delinquent. Your notice in writing must reach the Student Accounts Office within 60 days after the charge was applied in order to preserve your rights under the Federal Truth–In–Lending Act.

### Please contact us. We're here to help!

The bottom line? We're here to assist you and your family in understanding how best to prepare for funding your entire college education. If you aren't sure about something, just ask!

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#### Future bills.

We will not send you a printed bill (or this packet) in future semesters. Instead, we will notify you via email that your bill is ready on myWWC. You can login there to see payments received, Financial Aid, and charges in real time. You can also make payments online with a credit or debit card, or by e-check. https://my.warren-wilson.edu



# Any Questions? Contact us!

Warren Wilson College Office of Admission admit@warren-wilson.edu 800.934.3536

warren-wilson.edu



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