



STUDENT FINANCIAL SERVICES BILLING & PAYMENT GUIDE

The initial fall semester tuition bill will be available the week of June 8th. 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.
- If you are borrowing the Federal Direct Loan, complete your Master Promissory Note (MPN) at www.studentaid.gov/mpn and Entrance Counseling at www.studentaid.gov/entrance-counseling.
- If you received a private scholarship, please email your scholarship notification letter to financialservices@emmanuel.edu.
- Consider the different payment options available:
 - Learn more about the payment plan at www.emmanuel.edu/paymentplan.
 - Learn more about private education loans at www.elmselect.com.
 - Learn more about the parent PLUS Loan at 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 June, 2026](#) - Fall 2026 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, 2026](#) - Fall Payment Plan Begins, Installment 1 of 5
- [August 5, 2026](#) - Fall 2026 Tuition Bill Due Date
 - Deadline to waive or enroll in the College's Student Health Insurance Program.
- [October 1, 2026](#) - 2027/2028 FAFSA Available at fafsa.gov
- [Late November, 2026](#) - Spring 2027 Tuition Bill Available
- [December 15, 2026](#) - Spring Payment Plan Begins, Installment 1 of 5
- [January 6, 2027](#) - Spring 2027 Tuition Bill Due Date
- [February 15, 2027](#) - Priority Filing Date for 2027/2028 Financial Aid

Student Financial Services

400 The Fenway, Boston, MA 02115

617-735-9938

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). 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.*

How do I waive the Student Health Insurance Program fee?

The Commonwealth of Massachusetts requires that all students have health insurance coverage; students without health insurance may purchase the College's plan. The 12-month premium for the 2026/2027 year is \$2,900. To remove the \$2,900 premium from the tuition bill, students with other health insurance coverage must complete a waiver form at www.universityhealthplans.com on or before August 5, 2026. (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). 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). 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 8th 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.

- **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 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. For more details on the PLUS Loan and to complete the PLUS application, please visit 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) 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 and a Master Promissory Note (MPN) at 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 decline their loan(s) or reduce the amount they wish to borrow should log into the Financial Aid section of EC Online Services, select "My Awards" from the drop-down menu, and scroll to the "Loans" section.

How do I purchase books and course materials?

Emmanuel's Books & Course Materials All-Access Program provides students with access to required course materials for the first day of class through one streamlined program. The Books & Materials Fee is billed each semester, and students are automatically enrolled in the program. Students who wish to obtain materials on their own may opt out by the deadline each semester. For more information about the program, costs, deadlines, and accessing materials, please visit www.emmanuel.edu/all-access.

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. To view the College's withdrawal policy, visit www.emmanuel.edu/withdrawal.