



## Student Billing Frequently Asked Questions

### Do you have resources available for families with financial hardships?

If your family has been impacted financially, such as job loss, please contact the Office of Student Financial Services at 207-859-1108 to discuss an appeal or professional judgement adjustment to your FAFSA. A professional judgement should be considered for situations such as job loss, medical bills not covered by insurance, or other extenuating circumstances that may not be reflected in your current FAFSA.

### Why don't I have financial aid reflected on my billing statement?

There are many reasons a student may not see financial aid on their billing statement including:

- Paperwork missing for the financial aid file
- An unpaid bill over \$200 remains from last year
- Financial aid award may not yet have been accepted
- Thomas College may not have a FAFSA for the student

*Often a student can determine which of the above may be applicable through their myThomas Student Portal. If you are still unsure, please contact Student Financial Services at 207-859-1108 or [sfs2@thomas.edu](mailto:sfs2@thomas.edu).*

### Why do I still see student insurance charges on my bill?

Students are **required to waive** the insurance through their myThomas Student Portal to remove the insurance charges off the bill. You can find the option to waive the insurance under your profile in myThomas. To waive insurance, you are also **required to complete** the Wellfleet portion found under the financial heading of myThomas or at [www.studentinsurance.com/Client/1531](http://www.studentinsurance.com/Client/1531).

*If you believe you completed the waiver, please review your bill carefully. You will still see a charge on the account, but then you will see a second posting under the credit column. You may also [watch our video on how to read your bill](#).*

## Why is my work-study not reflected on my bill?

Work-study is earned wages that a student is paid for completing working hours for a department at the College or in the community. Wages are only placed on the student's account if the student chooses to have payroll deductions. All other students will be paid bi-weekly through direct deposit. Students may apply for work-study positions with the Student Financial Services office on the first day of classes in the Fall semester.

## Where do I make a credit card payment?

Credit card payments may be made through the myThomas Student Portal or via <https://www3.thomas.edu/secure/>

## What option do I have for paying my bill if I am not able to pay in full by August 10, 2025?

All payment arrangements must be in place by August 10, 2025.

Options include but are not limited to:

- Private student loans
- Parent Federal PLUS loans
- Thomas College monthly payment plans: please contact Student Financial Services
- Work-study payroll deductions
- Student credit agreements

More information on these options can be found online: <https://www.thomas.edu/admissions-aid/financial-aid/payments/> or <https://www.thomas.edu/admissions-aid/financial-aid/loans/#other>

## How do I set up a monthly payment plan? If I had a payment plan last year, do I need to sign a new contract?

Monthly payment plans **must be applied for each year** and students are **not automatically re-enrolled** in the payment plan.

*Monthly payment plans may be requested through the Student Financial Services office once your billing statement is received, is completed by a Student Financial Services staff member, and is sent to the applicant for signature. Once received, the applicant must sign the form, send it back to Student Financial Services, and make the first payment by August 10, 2025.*

*The annual enrollment fee for the Thomas College Payment Plan is \$30.00 and will be part of the August 10, 2025, payment. Finance charges will only be incurred if payment is not made by the 10<sup>th</sup> of each month, with NO exceptions.*

## **What is a student credit agreement and how do I apply for one?**

If a student is unable to obtain any of the payment options above, Thomas College offers a student credit agreement, extending the amount of time the student must finalize payment. Student credit agreement payment amounts and timeframes are determined by the student and a Student Financial Services staff member. One missed payment will nullify the contract and finance charges will again be incurred by the student. Student credit agreements are put in place to shut off finance charges **ONLY** and allow the student more time to find funding for their student bill. A signed student credit agreement does **NOT** waive the College policies of balances being below \$1,000 to register for the coming term or balances being below \$200 in the spring to participate in the housing lottery.

## **What if I have applied for all the above, have signed a credit agreement, and am still struggling to pay my bill?**

Please speak or meet with the Executive Director of Student Financial Services to inquire about a Student Success Grant.

### **STUDENT FINANCIAL SERVICES CONTACT INFORMATION**

#### **Gini Ernst – Primary Contact for Billing**

Student Financial Services Counselor

(207) 859-1421

[sfs3@thomas.edu](mailto:sfs3@thomas.edu)

#### **Sydney Plourde**

Associate Director of Financial Aid

(207) 859-1105

[sfs2@thomas.edu](mailto:sfs2@thomas.edu)

#### **Amanda Nimon**

Student Financial Services Counselor

(207) 859-1155

[sfs4@thomas.edu](mailto:sfs4@thomas.edu)