

Billing Checklist for New & Returning Students

Make a Health Insurance Decision: The Commonwealth of Massachusetts requires all undergraduate students enrolled for 9 or more credits and all graduate students enrolled for 7 or more credits to have health insurance. Every year, students must waive or enroll if they meet this requirement. **This requirement will be posted as a charge on the bill only if the student needs to do this.**

- *If you are required to waive OR enroll in the health insurance, visit mcla.edu/studentaccounts and click "Student Health Insurance" under the [Understanding Your Bill](#) section.*

Complete or Update Your FERPA Form: MCLA cannot release any financial information, including refunds, pertaining to an account to anyone but the student without a FERPA form on file. The student has the right to rescind this authorization at any time throughout the academic year.

- *To complete, update, or rescind the Student Financial Services FERPA form, students can visit [Lnk.mcla.edu/ferpaform](http://lnk.mcla.edu/ferpaform). (Students must be logged into the myMCLA Portal to access the form.)*

Verify Completion of Financial Aid File, if applicable: For a student to receive any financial aid, including Federal Student Loans, the student must complete the FAFSA and any other documentation as required by the MCLA Student Financial Services Office. Accepted aid will be shown as a credit on the invoice.

- *A student who is a first-time Federal Loan borrower must complete mandatory Entrance Counseling and a Master Promissory Note on studentloans.gov for Federal Student Loans to be credited on an account.*
- *If a student has an incomplete file with Financial Aid, financial aid will not show on the bill. Contact Financial Aid at 413-662-5219 or finaid@mcla.edu for more information.*
- *If a student has a credit balance on the bill after all financial aid has been applied, that student may be eligible for a book advance. Contact Student Accounts at 413-662-5230 or studentaccounts@mcla.edu for more information.*

Complete Intent to Attend MCLA Form: This form is available for students to complete electronically on Banner Self Service. All registered students must complete this form each semester, regardless of whether there is a balance owed to MCLA.

- *To complete form electronically through Banner, students must log into their Banner account, select "Student", followed by "Student Account", and then "Intent to Attend MCLA Form."*

Enroll In Electronic Refunds or Verify Your Banking with BankMobile: All students are strongly encouraged to enroll in BankMobile for electronic refunds, even if they do not typically receive a refund. This will expedite the return of funds should a refund become available.

- *New students receive a green envelope in the mail with a personal activation code from BankMobile. New students are also emailed by BankMobile. If you did not receive your code, visit RefundSelection.com and click "Need a Code?"*
- *Students who have already enrolled in BankMobile can view/update their account at any time by logging into RefundSelection.com.*
- *For more information on student refunds, visit [Lnk.mcla.edu/refunds](http://lnk.mcla.edu/refunds) or contact Student Accounts at 413-662-5230.*

Pay Your Bill/Make Acceptable Payment Arrangement by Due Date: To remain enrolled in coursework, students have the following options for payment:

- *Pay the balance fee free online with credit card or ACH. Students can pay online by visiting [Lnk.mcla.edu/paynow](http://lnk.mcla.edu/paynow). (Students must be logged into the myMCLA Portal to pay online.)*
- *Pay the balance fee free with cash (in-office only) or personal check/money order.*
- *Apply for a loan. For information on applying for an alternative student loan or the Federal Parent Plus Loan, visit mcla.edu/aid and click "Student Loan Information" under the [Applying for Financial Aid](#) section.*
- *Enroll in a monthly payment plan by Nelnet. For costs and schedules, or to enroll, visit MyCollegePaymentPlan.com/MCLA. There is a \$40.00 per semester fee to enroll in the monthly payment plan.*