

## **FAQs**

### **When will the first tuition bill of the semester be available?**

The fall tuition bills will be available online through Navigator in early July, and the spring tuition bills will be available online as of mid-December. You will receive an email through your Salem State University email address telling you the bill is available for viewing. For more information, refer to [Accounts Online](#).

### **When is the tuition payment for each semester due?**

The tuition payment for the fall semester is due in early August, and the tuition payment for the spring semester is due in early January.

### **What if I do not pay my bill on time?**

If payment of your tuition bill is not received on time, you may be assessed late fees and you will not be allowed to register for the next term until your bill has been paid in full. Once the next semester starts, any students who are not registered will be withdrawn from the university.

### **Can I get an extension on paying my bill?**

You may sign up for a five or four month payment plan for the fall semester and/or a five or four month payment plan for the spring semester by going through Tuition Management Systems (TMS).

### **When will financial aid be disbursed to my account?**

Financial aid disbursements begin after the fourth full week of classes and then on a continuous basis throughout the remainder of the semester.

### **When will I receive my financial aid refund check?**

Once financial aid has covered any outstanding balances owed to the university, the excess will be direct deposited into the student's checking or savings account (see [How to Register for eRefunds](#)) or mailed to the student at his/her home address.

### **May I pick up my refund check?**

All refunds are either direct deposited or mailed to the student's home address. They may not be picked up at the bursar's office.

### **Will I receive a refund if I drop from 15 credits to 12 credits?**

A student carrying 12 or more credits is billed at the full-time flat tuition rate. As there is no additional charge for credits in excess of 12, there is no refund if credits are reduced from 15 to 12.

### **Do I have to accept the college health insurance?**

If you are already covered by a comparable health insurance policy and have completed the [online waiver process](#) by the published deadline, then the Salem State University health insurance charge will be waived off your account. Otherwise, the Commonwealth of Massachusetts requires you to carry the university's insurance. See [Student Health Insurance](#) for details.

### **I have set up a payment plan with TMS. Why do I keep receiving a bill?**

Because it is a payment plan and not a loan, we receive your payments from TMS on a monthly basis and apply them to your bill. We post a monthly statement online to show these payments deducted from your outstanding balance.

### **Can I make a payment to my student account online via the Web?**

Yes. You can make credit card and ACH (electronic check) payments online by logging into your student account through Navigator. See [Accounts Online](#) for details.