

Billing & Payment FAQ's

How do I pay?

To pay online: go to [Self-Service](#), then click **Student Finance** to go to your account activity. By clicking **Payment & Refund Center** you will be taken to Naropa's online payment portal. Credit/debit card payments will incur processing fees.

To pay over the phone: use this [scheduling system](#) to set up a time to pay with a debit or credit card over the phone. We accept VISA, MasterCard, American Express, and Discover.

To pay by check: a paper check can be made out to Naropa University and mailed to (please be aware, mail may be delayed):

Naropa University
Attn: Student Accounts
2130 Arapahoe Ave
Boulder, CO 80302

What are the payment deadlines?

- Fall 2024 tuition is due August 19th
- Spring 2025 tuition is due January 6th
- Summer 2025 tuition is due May 12th for **all** summer courses, including Summer Writing Program

What are penalties for non-payment?

- Disenrollment: failure to make payment by the payment deadline, or failure to comply with the terms of any payment plan or agreement, may result in cancellation of your courses and/or suspension of your eligibility to register for future classes at Naropa.
- Late fees and registration hold: failure to pay will result in Naropa University assessing late payment fees and placing a registration hold on unpaid accounts until the past-due account is paid in full.

On the following dates, a \$50 late fee and registration hold will be placed on all accounts with a balance due:

- Fall 2024 penalty date is September 13th
- Spring 2025 penalty date is January 31st
- Summer 2025 penalty date is June 6th

How do I see details of charges and credits on my bill?

On the [Student Finance page](#) of **Self-Service**, select **Account Activity**. Each grey header expands to show more detail - click **Expand All** to see all detail on that page. The charges appear as positive dollar amounts, and the credits/payments appear as negative dollar amounts. To export a PDF version of your statement, click [View Statement](#) on the right-hand side of the **Account Activity** page of **Self-Service**.

What are the processing fees for credit/debit card payments?

All credit/debit card payments will incur a processing fee. Card processing fees are:

- Domestic cards: 2.95% or \$3, whichever is greater.
- International cards: 4.25% or \$3, whichever is greater.

*ACH payments will not incur additional processing fees.

My bill is going to be paid by someone other than me. Can I give them access to the payment portal?

Yes! This is called an **Authorized User**. Go to [Self-Service](#), then click **Student Finance** to go to your account activity. Click **Payment & Refund Center** to be redirected to our online payment portal. On the right-hand side of the landing page, click **Authorized User** and follow the prompts. The third party will receive two emails and must log in within 24 hours of receiving them. They use a [unique log in screen](#), different from the place students log in. Only the bill is visible - there is no access given to grades, courses, etc.

How can I submit an invoice to the person paying my bill?

Tuition & fees bills on letterhead are now available directly to you! Go to [Self-Service](#), then click **Student Finance** to go to your account activity and click the semester for which you need the bill. The **View Statement** link on the right-hand side of the page will export a PDF of your bill that you can download.

Is there a payment plan available?

Yes, we offer payment plans! Go to [Self-Service](#), then click **Student Finance**. Click **Payment & Refund Center** to be taken to our TouchNet payment portal where you can enroll. There is a \$45 administrative fee due upon enrollment. Payments can then be split into three or five monthly installments. The five-month payment plan is not available over the summer term. For technical support, please reach out to the Payment Plan Support Team at 1.833.269.3675.

When does financial aid get distributed?

If you have completed all necessary paperwork on time, have signed your Financial Aid Offer Letter, have no outstanding Admissions items to submit, and you are fully registered for at least the number of credits for which you were packaged, with no waitlisted courses, then your aid should post to your account about one week prior to classes starting. If the posting of aid results in a credit balance (aid exceeds charges), it then takes us about a week to process the resulting refund. Monies will begin to be released to students the first week of classes. Please reach out to finaid@naropa.edu with any questions.

How does my bill get paid with Financial Aid and/or VA benefits?

Loans, grants, scholarships, and VA benefits first come to Naropa and are applied to charges on your bill. If this aid covers all charges and there is some money left over, we refund it to you. If this aid does not cover all of your charges, then you will have to pay out of pocket. (Work study monies are not applied directly to your bill. If you acquire an on-campus job, they are paid directly to you in the form of a paycheck.) Please reach out to finaid@naropa.edu with any questions.

How do I get my financial aid refund?

If your financial aid monies exceed your direct costs, we will refund the difference. We **highly recommend setting up an electronic transfer**: it's quick because we schedule the funds to hit your account the day they are available (on Fridays); and it's easy because after setting it up, it all happens automatically! Go to [Self-Service](#). Click **Student Finance**, then select **Payment & Refund Center** to go to our payment portal. By clicking **Electronic Refunds** on the righthand side of the screen, you can set up direct deposit of credit balance refunds. If you choose to receive a paper check, please be sure your address is correct by going to your **User Profile** in [Self-Service](#) (click on the person icon in the left-hand column menu or your name in the upper right-hand corner). Paper checks are mailed the day they are available, on Fridays, throughout the semester.

I am starting my program in the Spring semester. Will my financial aid look the same every semester going forward?

Not necessarily. Direct Subsidized and Unsubsidized annual loan amounts are generally spread evenly over the terms of the academic year. If you are attending a single term, then you might have up to a full year's worth of these loans for the single term. Contact the Friendly Folks in Financial Aid if you have questions by emailing finaid@naropa.edu.

I set up Electronic Refunds (direct deposit), but it doesn't seem to be activated: what's wrong?

You can always navigate back to the **Electronic Refund** page to see the details of what has been done so far. It may be that you need to complete the two-step verification process. This is a security measure to verify you are the person entering the bank info. By clicking that button, you'll be prompted to receive a code by email or phone that you then enter to prove you are you.

How do I know if I'm getting a refund or if I owe?

Go to [Self-Service](#), then click **Student Finance** to see your account activity. If you are fully registered and your Financial Aid Checklist is complete and that balance is a positive number, you owe Naropa that amount. By expanding the grey *Financial Aid* header, you can see if aid is ready to be disbursed, or if there is an ineligibility comment. If the balance is a negative number, that is the credit amount to be refunded to you. In both cases, you must be registered for at least the number of credits for which you were packaged.

After I get my refund check that means my balance is paid and I never have to look at it again, right?

Nope! We do our best to get you your refund quickly, but if you add or drop courses your bill could change. If you add housing, the bill could change. If there is a glitch in our system and we correct a posting error, your bill might change. Unfortunately, there are many reasons costs could pop up during the semester. Please do make it a habit to check your bill throughout the semester to ensure you remain in good standing.

Why am I getting charged for insurance?

All undergraduate and international students attending full-time residential programs are automatically charged for student health insurance. (Graduate students and students in online programs are not eligible.) Naropa's student health insurance can be waived if you have comparable insurance already. In order to waive, Gallagher Insurance must have your information loaded onto their website. Please be aware that we send eligible student information to Gallagher about once a week, and it takes 3-4 days to have all that information uploaded. Waiver instructions are posted on the [Student Health Insurance page](#) of MyNaropa.

How do I pay for on-campus housing?

Your on-campus housing costs will be included in your tuition & fees bill. Go to the **Student Finance** page on [Self-Service](#) to see a summary of your charges. By clicking on **Account Activity**, or any listed

semester, you can see the details of the charges: click each category header to see the details of transactions. By clicking **Payment & Refund Center**, you'll be taken to our TouchNet Payment Portal.

What if I drop or withdraw from a course after the semester begins?

Full tuition & fees refunds are available for standard schedule courses until the last day of the add/drop period; alternate calendar courses have unique add/drop schedules. After an initial drop period, withdrawals may still be permitted, but less tuition is refunded as each week passes. The tuition reduction schedule for dropped and withdrawn courses, is under the Helpful Links on the **Student Finance** page on [Self-Service](#), named **Drop & Withdrawal Schedule**.

A third party is paying my bill. Can I get an invoice on letterhead for them?

Yes! Go to the **Student Finance** page on [Self-Service](#). Select the semester for which you need the bill. Click the [View Statement](#) link on the right-hand side of the screen. If you need a statement without your schedule listed, please email tuition@naropa.edu to request a transactions-only statement.

I thought my financial aid award would cover all of my costs. Why do I still owe?

Please verify that all individual awards that you were expecting have been posted to your account by expanding the grey headers on your semester's activity and make sure that you have signed your Financial Aid Offer Letter in the Financial Aid checklist. If awards are missing or at an ineligible status, please reach out to finaid@naropa.edu to understand what happened. Another explanation may be that we refunded you during the first week of classes and you have added a class since then. Finally, work study monies are not applied directly to your bill and therefore do not cover charges directly. If you acquire an on-campus job, the award is paid directly to you in the form of a paycheck, and you can choose to then pay your bill from those monies. Please reach out to finaid@naropa.edu with any other financial aid-related questions.

How do I update my address?

On [Self-Service](#), please click your name as it appears in the upper righthand corner of the page. Select the **User Profile** link to make address updates. Other options include chosen name, pronouns, gender, and phone numbers. Alternatively, you can email an address update to tuition@naropa.edu.

I'm having technical difficulties: what should I do?

First, try navigating away from the page you are working in and then navigating back. You can also try logging out, closing your browser, reopening a browser, then log in again. Clearing your browser's cache or using a different browser might help. Finally, rebooting your system could help the system to reset. Staff work in this system all day every day and have found these actions to help. If problems persist,

please email Naropa's IT Helpdesk at helpdesk@naropa.edu. Please be as specific as possible when describing your issues, including the page that is giving you trouble, the way you navigated there, and what you are trying to accomplish. Screenshots also help a lot.

I'm an Authorized User for my student and am having trouble logging in. What should I do?

All **Authorized Users** log into the **Payment & Refund Center** (aka TouchNet) directly, NOT through the student portal. Please go to https://secure.touchnet.net/C20322_tsa/web and use your username (your full email address) and your password (the temporary one TouchNet sends expires after 24 hours - please be sure to set up a new one). If your password is not working, please use the **Forgot Password?** link on the login screen. If that doesn't work, email tuition@naropa.edu to have your password manually reset.

Where is my 1098T tax form for the previous academic year?

The tax form 1098T is available in our **Payment & Refund Center**. Go to the **Student Finance** page of [Self-Service](#). By clicking the **Payment & Refund Center** link, you'll be redirected to Naropa's TouchNet payment portal. The 1098-T tax form is found in the **Statements** tab. If you have any issues, please feel free to email tuition@naropa.edu for assistance.

Can I speak with a real person in the Student Accounts Office?

Please feel free to use this [scheduling system](#) to set up a time to speak with a staff member over the phone or by zoom. You can also email tuition@naropa.edu to set up an appointment to connect. We are available for zoom and phone appointments from 7:00am – 4:00 pm Monday through Friday. Please advise if you would like to meet in person as our on-campus hours vary.