1. **Student Health Insurance: Waive out or Fast Track**

   WAIVE OUT if you are already covered by a parent's insurance or your own policy.
   
   **Fall-billed deadline:** Oct. 1  
   **Spring-billed deadline:** Feb. 28  
   FAST TRACK into Loyola's Student Health Insurance to enroll and receive your insurance card.

   **Annual Rate:** $3,095  
   **Term of Coverage:** August 1, 2020-July 31, 2021  
   **Spring Rate:** $1,819  
   **Term of Coverage:** January 1, 2021-July 31, 2021  
   [luc.edu/LOCUS>Campus Finances>Student Health Insurance](http://luc.edu/LOCUS/Campus Finances>Student Health Insurance)

2. **Set up Parent/Guest Access**

   Set-up parents and guests for LOCUS so they can view tuition e-Bills and the Account Summary, create payment plans, and more. In order to best assist with the most common financial questions, you may select the following boxes to give parents and guests access: Account Summary, e-Bill and Financial Aid.

   [luc.edu/LOCUS>Personal Portfolio>Parent/Guest Access](http://luc.edu/LOCUS>Personal Portfolio>Parent/Guest Access)

3. **Set up optional Installment Plan (iPlan)**

   Make educational expenses more manageable with a monthly installment plan. Enrollment dates vary, and both annual and term plans are available.

   [luc.edu/iplan>Billing/Payment>Installment Plans](http://luc.edu/iplan>Billing/Payment>Installment Plans)

4. **Complete items on your To Do List**

   The To Do list in LOCUS shows additional steps that are needed to complete the financial aid process. Please note that your financial aid may not disburse until all items on the To-Do List are completed.

   [luc.edu/LOCUS>Personal Portfolio>Student Center>To Do List](http://luc.edu/LOCUS>Personal Portfolio>Student Center>To Do List)

5. **Create a Direct Deposit Profile for Refunds**

   Sign up for Refund Direct Deposit to have financial aid refunds deposited directly to your checking or savings account. The refund process for undergraduate students begins the third week of the semester.

   [luc.edu/LOCUS>Campus Finances>Refund Direct Deposit Profile](http://luc.edu/LOCUS>Campus Finances>Refund Direct Deposit Profile)
Additional things to note:

- **Federal Stafford Loan Master Promissory Note and Entrance Counseling**
  In order for Federal Stafford Loans to disburse on your Loyola account, you must complete both the Master Promissory Note (MPN) and the Entrance Loan Counseling.
  studentloans.gov | luc.edu/finaid>Loans

- **Dewar Tuition Insurance**
  Provides a refund of up to 75% if you withdraw from Loyola for medical reasons. August 23rd is the last day to email bursar@luc.edu to make changes to your original selection.
  luc.edu/bursar>Services>Tuition Insurance

- **Prepaid Tuition Plan & 529 Savings Plan**
  **Prepaid Tuition Plan:** If you have a Prepaid Tuition Plan, please notify the state program about your student's enrollment. After the start of the semester, the Bursar's Office will send an invoice to the state program for payment at the current payout rate. Please contact your state program for the current payout rate.
  **College Savings Plan:** If you have a College Savings Plan please notify your financial institution of the amount you would like sent to the school.
  luc.edu/bursar>Billing/Payment>Payment Methods>529 and Third Party

- **Rambler Bucks Charge Authorizations**
  Students can add Rambler Bucks to their Rambler Card while charging the amount requested to their student account in LOCUS. Funds can be added in increments of $100, not to exceed $800 per semester.
  luc.edu/campuscard > Rambler Bucks >Adding Rambler Bucks>Charge Authorizations

- **Payment Methods**
  Students have the option to pay by electronic check (e-Check), credit card, in-person, by mail, or by wire transfer.
  www.luc.edu/LOCUS>Campus Finances>Make a Payment | luc.edu/bursar>Billing/Payment>Payment Methods

  - **Check:** e-Check payments can be made through LOCUS. With e-Check, you can debit your checking or savings account directly for no additional fee.

  - **Credit Card:** You also have the option of paying through LOCUS by credit card, but please note that a non-refundable 2.85% (minimum of $3) service fee is charged and retained by TouchNet for the use of this service.

  - **In-Person Payments (Currently Unavailable):** Cash and check payments can be made at both Office of the Bursar locations (Lake Shore and Water Tower Campuses). Checks must be made payable to: Loyola University Chicago.

  - **Wire Transfers:** Payments may be made via wire transfer from any bank to Loyola University Chicago.

  - **International Students:** International wire transfers should be made through Flywire at luc.flywire.com.

  - **Mailed Checks/Money Orders:** Checks or money orders can be mailed to the Loyola University Chicago PNC mailing center. The check must be made payable to Loyola University Chicago. The student’s name and ID number should be included on the check. Please use the addresses listed below.

**REGULAR MAIL:**
Loyola University Chicago
3953 Solution Center
Chicago, IL 60677-3009

**OVERNIGHT (USPS, FedEx, UPS, etc):**
PNC Bank c/o Loyola University Chicago
Lockbox Number 773953
350 East Devon Road
Itasca, IL 60143