

# INTERNATIONAL STUDENT FINANCIAL SERVICES

## FALL 2025- SPRING 2026

*Fall Payment Due Date: July 8, 2025*

*Spring Payment Due Date: January 2, 2026*

## PAYMENT OPTIONS

Nichols College accepts many forms of payment, but can only accept payments made in U.S. currency:

### E-Check/Credit

While our payment platforms may not support certain international transactions, we offer alternatives. We can provide wire transfer instructions upon request, but please note that any associated fees, including transaction fees or currency conversion fees, will be your responsibility. Additionally, we accept payments through Flywire, a secure and streamlined payment solution, for our students' convenience.

<https://pay.flywire.com/>

### Cash payments in excess of \$10,000

Cash payments over \$10,000.00 USD within a 12-month payment period must be reported to the IRS via Form 8300. Students must provide a government-issued ID and sign a form to confirm their preferred method of receiving a confirmation statement when their cash payment to Nichols College reaches that threshold.

### Fall Payment Plan Options

Starting June 1st, interest-free payment plans are available, with the first payment due at setup. Each plan is only available in the designated month. The payment plan fee is \$40.

- 5-Month Plan: Available in June
- 4-Month Plan: Available in July
- 3-Month Plan: Available in August

Nichols College maintains a zero-balance policy. Students with outstanding balances after the add/drop period will have a registration hold placed on their account. This hold does not impact class attendance, dining, or extracurricular activities—it only restricts registration for the next semester. Holds are reviewed weekly and removed once the balance is fully paid.

**Advisor & PDSO Contact:** *Kristen Malinowski-Paine* is your dedicated International Advisor and Principal Designated School Official (PDSO) at Nichols. Upon your arrival, we kindly request you to visit her office in **Library 306** for updating your SEVIS record and obtaining your new I-20. Kristen will be your primary point of contact for all international-related inquiries and procedures during your time at Nichols. You can reach Kristen by emailing her at [kristen.malinowski-paine@nichols.edu](mailto:kristen.malinowski-paine@nichols.edu) or by calling **1-508-213-2232**.

## WAIVERS

*The waiver processes will open on June 1, 2025 for the Fall term.*

### Health Insurance: **\$3,705.08 / year**

All international students in the U.S. are automatically enrolled in the Student Health Insurance Plan (SHIP), requiring no further action. If you have a plan with benefits that meet or exceed those of the Massachusetts Essential Health Benefits Benchmark Plan, you may request the International Student Waiver Form from University Health Plans (UHP) at [info@univhealthplans.com](mailto:info@univhealthplans.com). However, SHIP cannot be waived with insurance carriers from outside of the U.S. or foreign National Health Service programs. For further assistance, you can email UHP or call them at **1-833-251-1153** with any questions about the health insurance policy and waiver requirements.

### Dewar Refund Insurance Fee: **\$99 / term**

Waive online at [www.tuitionprotection.com/nichols](http://www.tuitionprotection.com/nichols) The Tuition Refund Plan is an optional insurance plan that may help cover the financial obligations if you need to withdraw from Nichols College for medical/mental health reasons.

## BISON BOOK BUNDLE

- The Bison Book Bundle Program will be charged to your student account based on the number of credits in which you are enrolled.
- You may opt out starting 30 days prior to the start of classes (instructions to follow via [nichols.edu](http://nichols.edu) email).
- **Please refer to enclosed flyer for more information.**

## PARKING FEE & DECALS

Public Safety will send students an email with the procedure to receive a decal. There are a limited number of spots available. The student account will be charged \$177.50 for commuters; \$202.50 for residents per semester upon confirmation.



Nichols College

Student Financial Services

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