



## Principia College Tuition, Housing & Food Payment Policy

### Billing and Payments

There are many ways to pay your Principia College bill. It is the student's responsibility to ensure their account balance is fully paid by the due date. Payments can be made online or by mail. To avoid late fees or cancellation of course registration, payments must be received by Principia by the specified due date.

### Payment Due Dates

Payment due dates for each semester are listed below. Students must ensure that their payment arrangements to cover the full semester balance are completed by the due date. Payment arrangements may include scholarships, grants, loans, need-based financial aid, payments made directly to the institution, or enrollment in a semester payment plan with an identified payment source. Payment arrangements can be set up by the student or an Authorized User.

Semester	Payment and/or payment arrangement due date*	Late fee added to student account after
Fall classes	August 15	August 27
Winter classes	December 15	December 27
Spring classes	January 15	January 27
Summer classes	April 15	April 27

*\*Students registering after the payment deadline must make payment or payment arrangements within 7 days of registration.*

Late Fee: A 1% service charge on past due amounts will be billed automatically each month.

## Due Dates for Non-Semester Program Charges

Charges for off-campus, non-semester program (e.g., Study Abroad) will be added to the bill at the start of the semester before the program's departure date. Payment due dates and policies for semester charges will apply to non-semester program charges as well. Payments must be made by the established due date to avoid late fees and cancellation of program registration. If registration is cancelled, the student will remain responsible for any non-recoverable expenses incurred.

## Payment Options

Principia College offers two payment options:

1. Pay the balance in full by the first day of classes, or
2. Sign up for a Semester Payment Plan by August 15<sup>th</sup>

The Semester Payment Plan option allows students to divide their semester balance into four equal installments, starting in August. If not paying the balance in full, students must enroll in the payment plan before the first billing due date. The Semester Payment Plan must include **a payment method**.

## Semester Payment Plan

Fall Semester Monthly Payment Plan.

- Your balance will be divided over a 4-month period.
- Due dates on the 15th of each month:
  - August 15, September 15, October 15, and November 15
  - Spring Semester Monthly Payment Plan.
- Your balance will be divided over a 4-month period.
- Due dates on the 15th of each month:
  - January 15, February 15, March 15, and April 15.

**If a student utilizes a payment plan, they must enroll in the payment plan online and identify a payment method through [PrinBill](#).**

Payment dates that fall on a weekend or holiday will be drafted the first business day following the weekend.

## Maintaining Good Financial Standing

Pursuant to Policy 20 in Education at Principia, all College students must maintain good financial standing through appropriate payments in line with established due dates and payment plan expectations. Accounts must be in good standing for continued enrollment and course registration at Principia College.

Effective Date: August 1, 2025

Payment plans must be established and fully updated by the last date of the term add/drop period. **Students who have not met this requirement will be subject to immediate financial suspension.**

Students who fail to meet payment plan deadlines and expectations will be subject to **immediate financial suspension**. Additionally, students with an outstanding balance at the end of the semester will not be allowed to register for courses or enroll in the following term until their account is in good financial standing.

### **Online Payments**

We are pleased to offer you a secure online service to pay your bill. Our secure online service accepts payments by eCheck (ACH), Mastercard, Visa, Discover, and American Express. If you pay with a credit card, you will be charged a convenience fee. Please be sure to read the rates and terms.

### **Pay with Financial Aid**

There are many financial aid opportunities to assist students. For more information on financial aid and the process to apply, please visit the [Financial Aid](#) page. If you have successfully completed the financial aid process and aid covers the entire balance, it is not necessary for you to make any additional payment arrangements. If aid does not cover the entire balance, you will need to pay the difference in full or enroll in the payment plan.

### **529 College Savings Plans**

Students can use 529 College Savings Plans to pay their tuition for qualified higher education expenses. Qualified education expenses include tuition and fees, Food and Housing, book supplies, and technology items.

Tuition is a qualified expense for students attending half-time or more. For students attending half-time or more, Food and Housing directly paid to the College is a qualified expense. Students are encouraged to refer to IRS Publication 970, which provides further guidance on these qualified expenses and eligible book supplies and technology item expenses.

To begin this process, the account holder must notify the 529 Plan administrator of the intent to access available funds. The 529 Plan administrator must then create a physical check for the requested amount of funds and mail the check to Principia. (All physical checks must be mailed to Principia, Attn: Cashier, 13201 Clayton Rd, St Louis, MO 63131-1002; write student name and ID on check.) If the 529 Plan funds do not cover the entire balance, the student will be expected to pay the remaining amount due by the published date. Students may continue to receive reminders of their outstanding bills prior to receipt of the 529 payment.

529 payments should be requested early to allow for processing and postal mail delivery prior to the published bill due dates. If it is anticipated that a 529 payment will not arrive by the published payment deadline, students should notify Principia College of the arriving funds by email at [PrinBill@principia.edu](mailto:PrinBill@principia.edu). Notification is not required to submit payment, but students should notify the college of any payment delays.

### **Pay by Check**

Paper checks must be in U.S. Dollars, made payable to “The Principia” the Memo line information: Student Name, Student ID P01\*\*\*\*\* and mailed to:

The Principia

Attn: Cashier

13201 Clayton Road

St. Louis, MO 63131-1002

**\*Note: Do not mail checks to the College in Elsayh.**

### **International Student Payments: TransferMate payment method**

Options for international payments include wire transfer, credit card, or checks payable in U.S. dollars. Additionally, to allow international students to pay in their local currency, Principia has partnered with TransferMate to provide seamless international payments through the online PrinBill account. To pay using TransferMate, log into your student account, select “Make A Payment”, then under “Payment Method” choose *TransferMate INTL* from the dropdown menu, and follow the prompts.

### **Payment Portal**

#### Student Login

College students can access PrinBill through BannerWeb with their Principia login credentials.

#### Authorized Users

Students may grant Authorized User access to other individuals assisting with payments. Access must be granted through the Authorized User link on the student’s PrinBill account home page. An email address for the Authorized User will be required at the time of authorization. A username and temporary password will be generated and sent to the Authorized User using the email address provided. PrinBill access authorized by the student is for PrinBill information only, and does not allow access to grades, registration, or any additional student information.

## **Overpayment due to Principia Loans**

In the event that a credit (balance due to student) is generated on a student's account due to a Principia Loan, the credit balance may be applied to the principal of the loan balance. An overpayment credit due to receipt of a Principia College student loan will only be applied to that student's Principia Loan balance or to a future term.

## **Payment Methods**

Principia College will only accept credit card payments for student account balances online through the online account management system, PrinBill. Credit card payments made through the online system will be charged a non-refundable convenience fee of 3% (minimum \$3 convenience fee). The College accepts e-check (ACH) and personal check without a convenience fee. There will be a service charge of \$20 for each returned or declined payment.

## **FAQs**

### **CAN I ENROLL IF I OWE A BALANCE FROM A PRIOR TERM?**

Students who have not met their financial obligations will have a billing hold placed on their accounts. Students with a billing hold are prevented from enrolling in classes. In addition, students whose accounts are not paid in full at the time of graduation will not receive a diploma.

### **WHAT ADDRESS SHOULD I USE IF PAYING BY MAIL?**

Paper checks must be in U.S. Dollars, made payable to "The Principia" the Memo line information: Student Name, Student ID P01\*\*\*\*\* and mailed to:

The Principia

Attn: Cashier

13201 Clayton Road

St. Louis, MO 63131-1002

### **WHAT METHODS OF PAYMENT DO YOU ACCEPT IN THE PAYMENT PLAN?**

Payments may be made by: eCheck (ACH), Mastercard, Visa, Discover, and American Express

### **IF MY PRINCIPIA LOAN CREATES AN OVERPAYMENT, HOW WILL THAT BE HANDLED?**

A credit balance (overpayment) caused by a Principia loan will be applied as payment to the principal of the student's Principia loan balance or a future term.

Effective Date: August 1, 2025