

# Understanding WILpay – Your Online Student Account

WILpay is where students can view their billing statement and account activity, make payments, pay deposits, sign up for eRefund, and provide access to others (like their parents) to view their bill and make payments. Students access **WILpay** through the **Quick Links** section of the **WCportal**. The below actions are available from the WILpay Overview page.

## View Billing Statement/Activity Details

Notifications are sent to student WC email accounts anytime a billing statement is generated. The statement will display all applicable tuition, fees, food, housing, paid deposits, as well as any financial aid that has been offered and accepted. WC has a pay up front policy, which means the balance due must be paid in full or acceptable payment arrangements are on file by the semester due date. Fall billing statements will be available in July and payment due by August 1<sup>st</sup> each year. Spring billing statements are available in December and payment due by January 1<sup>st</sup>. Keep in mind the Billing Statement is a snapshot of the student account at a specific date and time. To view the most up-to-date account information for charges and payment, students must use the **Activity Details** option within WILpay.

## Make Online Payment

Under the **Overview** option, select **Make a Payment** at the bottom of the screen. Any term that has a balance due will display. If paying the full amount due, select “Continue” at the bottom of the screen. To pay a different amount, simply change the amount before selecting “Continue”. Any saved payment methods will be available to select in the drop down or enter a new bank account or debit/credit card. Once the student has chosen the method of payment, select “Continue” and follow the prompts to complete payment. If paying with a checking or savings account, there is a .50 ACH fee per transaction. If using a debit/credit card, a 2.75% convenience fee is charged. Families enrolled in the Monthly Payment Plan must make their payment through the Monthly Payment Plan option.

## Pay Deposit or Other Items

Students can pay their enrollment or housing deposit as well as other items. In **WILpay** choose the **Make A Payment** option on the left side of the page, click on the item you wish to pay, and follow the prompts.

## Monthly Payment Plan

Families unable to pay the balance due in a single payment may enroll in a monthly payment plan. The monthly payment plan must be set up each semester and divides the student’s semester balance into five equal payments. The payments are due on the 1<sup>st</sup> of the month August 1<sup>st</sup> – December 1<sup>st</sup> for fall semester and January 1<sup>st</sup> – May 1<sup>st</sup> for spring semester. Payments must be made through the Monthly Payment Plan option. There is a \$25 fee for late or missed payments. There is an option to have payments automatically withdrawn each month. To enroll in the monthly payment plan, under **WILpay** navigate to the **Overview** page, scroll down to **Payment Plans** then select **View Payment Plan Options** and provide requested information. There is a \$50 enrollment fee for this plan.

## Direct Deposit Refunds

Students expecting a credit on their student account due to overage of Federal, Private or Parent Plus Loans will need to sign up. Once all financial aid and loans have been disbursed, Wilmington College will refund the overage via direct deposit into the student’s designated checking or savings account. To sign up for direct deposit refunds, under **WILpay** navigate to the **Overview** page, scroll down to **Available Items** then select “**Sign Up**” for **Direct Deposit Refunds** and follow the prompts to complete the process.

## Add An Authorized User

Parents do not initially have access to the WILpay system; however, the student can set up authorized payers (mom, dad, or any other third party the student chooses). The parent or authorized user will have access to everything on the student account except “Direct Deposit Refunds” and “Authorized Payer” set up. They will also receive email notifications of billing statements at the same time the student receives their notification. To add an authorized user, under **WILpay** navigate to the **Overview** page, scroll down to **Available Items** then select **Send A Payer Invitation** and provide requested information.