Understanding Your BCM Student Account

1. Line item showing the charge of Student Health Insurance at the time of initial billing. All students get a charge before a waiver can be applied.
2. Line item showing the applied Health Insurance waiver.
3. Credit applied from a 529 college savings plan.
4. Financial Aid applied

Term: The semester you were billed for
Date: The day the item was added to your account
Description: The item name (can be a billed item or a credit to your account)

Debits: Items in this column increase your balance owed to BCM. This includes: tuition and fees billed, refunds issued to you, loan returns, and corrections to payments.

Credits: Items in this column decrease your balance owed to BCM. This includes: student payments, third party payments, scholarships, loans, and reductions to your billed charges including health insurance waivers.

Balance: Running balance of Debits minus Credits

Example: The first item listed at the top is a Debit of $520.00. The running balance is $520.00 owed to BCM. The next item is another Debit of $75.00. The running balance is $795.00 owed to BCM. The third item is a Debit of $30.00. The running balance is $625.00…and so on.

Hide Pending Financial Aid: Clicking this button both shows and hides any pending financial aid
Previous Balance: This will usually be at $0 as students are required to pay all balances by the due date each term.
Current Balance: This will match the most recent amount shown in the running Balance column.
Pending Financial Aid: Shows what is listed under the Show/Hide Pending Financial Aid area.
Overall Balance: Total amount due to the school or owed as a refund to the student.

If the balance is a positive number, it is the amount due to BCM. If it is a negative number (indicated by parentheses) then this is what is owed to you.

Amount to Pay: You will see this field on your statement if there is a balance due to BCM. This field allows you to enter the amount you would like to pay online. The field will auto-populate your balance owed, but you can enter a lower amount if you plan to make multiple payments.

Make Payment: If there is an amount under Amount to Pay, this button will lead you to our online payment system where you will have the option to pay by e-check, debit card, or credit card.