



Financing Your Education

**St. Cloud State University
Advising and Registration Days
2017-2018**

WHAT, HOW, WHEN, WHERE

- 4-Year Graduation Plan
- Your Account Balance and Financial Aid (if applicable)
- Student e-Services
- What about...?



WHAT TO KNOW

- Make and follow your 4-year academic plan
 - New Student Checklist ([Student Resource Guide](#) pp. 2-3)
- Use campus resources ([Student Resource Guide](#) pp. 4-6)
- e-Services (**student**) – your electronic portal to:
 - Academics (course registration; drop/withdraw; grades; transcript)
 - Finances (review and pay your bill; direct deposit; financial aid)
 - Personal info (address and phone updates)
- Use your student ID for discounts (city bus, area businesses)



Tips to Timely Graduation

- Plan -- now and long-term
- Discuss costs as a family (how and how much)
- Complete 15 cr/term or 30 cr/year
- Budget your time, budget your money
- Keep your debt load down
- Work 10-15 hours/week (use earnings to pay your SCSU charges and personal expenses)
- Live like a college student



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Flat-Rate Tuition

- Same price (12-18 credits)
- Make grade progression (first-year to sophomore, etc.)
- Graduate in 4 years



Same cost whether 18 or 12 credits.
Recommend you take (and complete) 15 cr/term or 30/year.

Download from
Organization.com



Privacy Rights (FERPA)

The federal **Family Education Rights and Privacy Act (FERPA)*** prohibits schools from providing non-directory information to anyone other than the student, *including parents and family members*, regardless of the age of the student or family support, without written consent.



NOTE: Students who have applied for financial aid have an option to sign a [Release of Information](#) with the Financial Aid Office. *This is not a University-wide release.*

*Complete policy at www.ed.gov/policy/gen/guid/fpco/ferpa/index.html and www.stcloudstate.edu/srfs/information/data-privacy.aspx



WHAT TO KNOW (cont.)

If you have financial aid (loans, grants, work study, scholarships)

- Respond to your award notification
 - **VIDEO** https://youtu.be/7Fx_TDMCBXw
 - Loan counseling and Master Promissory Note (MPN) www.studentloans.gov
 - Financial aid* applies directly to your bill (see Calendar pg. 7)
- Satisfactory Academic Progress
 - **Cumulative GPA** (SCSU credits only, no transfer GPA)
 - **Course Completion Rate** (completed ÷ attempted)
 - **Maximum Time Frame** (150% of program of study)
 - Must meet minimum requirements **each term** (see www.stcloudstate.edu/srfs/policies/default.aspx)
- Still need to apply? www.fafsa.gov or Minnesota DREAM Act



*except student payroll earnings

WHAT TO DO

- Register ([Student Resource Guide](#) pp. 21-27)
- Buy your books ([Student Resource Guide](#) pg. 12)
- Determine your net charges
 - Tuition and Fees, Housing and Meals (if applicable)
 - Books (if you charged them to your SCSU account)
- Pay your account balance
 - Due 2 weeks after classes start
 - Give someone access to your account balance (optional)



Determine Your NET Costs

$$\begin{array}{r} \text{Charges} \\ - \text{Payments} \\ \hline = \text{Net Cost} \end{array}$$

EXAMPLE ONLY

See:

www.stcloudstate.edu/srfs/files/documents/billing/paying-for-college.pdf

DETERMINE YOUR COSTS
Use your award notification and this step-by-step guide to estimate your out-of-pocket costs to attend St. Cloud State University.

STEP 1 Direct expenses
DIRECT EXPENSES ARE CHARGES THAT TYPICALLY APPEAR AS CHARGES ON YOUR ST. CLOUD STATE STUDENT ACCOUNT (SEE YOUR E-SERVICES.)

	FALL	SPRING	YEAR
Tuition and fees	4114	4114	8228
Housing	2657	2657	5314
Meals	1622	1622	3244
Books and supplies	600	600	1200
TOTAL	\$ 8993	\$ 8993	\$ 17986

STEP 2 Gift aid

	FALL	SPRING	YEAR
Scholarships	500	500	1000
PELL Grant	2160	2160	4320
MIN State Grant	570	570	1140
SEOG Grant			0
TOTAL	\$ 3230	\$ 2730	\$ 5960

STEP 3 Loans

	FALL	SPRING	YEAR
Federal Direct Loan (sub/unsub)	2703	2703	5406
Private loans**			0
TOTAL	\$ 2703	\$ 2703	\$ 5406

STEP 4 Net price and remaining balance
TO ESTIMATE THE NET PRICE, FILL IN THE BOXES BELOW.

	FALL	SPRING	YEAR
TOTAL EXPENSES	8993	8993	17986
TOTAL GIFT AID	3230	2730	5960
NET PRICE	5763	6263	12026
TOTAL LOANS	2703	2705	5408
ESTIMATED REMAINING BALANCE**	\$ 3060	\$ 3558	\$ 6618

* Students who have exhausted their funding resources may want to consider taking advantage of two payment plan options offered by St. Cloud State to assist in paying their remaining balances. Both a self-monitored, campus-based plan and an automated, outside vendor managed plan can be viewed at www.stcloudstate.edu/srfs/finances/student-bill-payment.aspx

** Many banks and credit unions provide educational loan options, commonly referred to as private loans. These loans may have higher interest rates than federal loans. St. Cloud State does not endorse any one lender. For further information on how to cover the estimated remaining balance with private loans, visit www.stcloudstate.edu/srfs/finances/loans/default.aspx



WHERE TO FIND IT

- Student e-Services
- Website www.stcloudstate.edu/srfs
- HuskyNet email reminders
 - Financial aid
 - Payment plans (SCSU or NelNet Business Solutions)
 - Late fee \$50 (see "Campus Calendar" Student Resource Guide pg. 7)
 - Register for next semester/term



Student e-Services

Update Personal Info
(address, phone)

Academic Info (add/
drop/withdraw courses,
grades and transcript)

**Financial Aid and
Campus Housing**

**Account, Payments,
Tax Info**

Student e-services
 Dashboard
 Home
 Account Management
 Courses & Registration
 Grades and Transcripts
 Financial Aid
 Housing and Dining
 Bills and Payment
 Account Detail
 Make Payments
 Prepayments
 Payment Plan
 1098-T Tax Form
 Student Employment
 Contact Us
Campus Links
 Return to SCSU Web Site
 Records and Registration
 Billing and Payments
 Financial Aid
 Husky Books Express

Bills and Payment

Account Balance By Institution

[View Account Detail](#)

Total Account Balance For All Institutions: \$ 4,174.21


Institution	Balance
St Cloud State University	\$ 4,174.21

✓ Fall 2017: Based on our receipt of your financial aid application, you will remain enrolled in your courses. You are responsible to cancel your registration if you do not plan to attend.

The drop for nonpayment date for Fall semester 2017 will be after August 10, 2017. For information regarding the drop for nonpayment policy, please view the following webpage: <http://www.stcloudstate.edu/srfs/policies/default.aspx>

[Make a Payment](#)
[Make a Prepayment](#)
[Give Someone Access to Pay My Bill](#)

Account Balances are online. Print option available.



Your Account (Charges and Payments)

Student e-services
 Dashboard
 Home
 Account Management
 Courses & Registration
 Grades and Transcripts
 Financial Aid
 Housing and Dining
 Bills and Payment
 Account Detail
 Make Payments
 Prepayments
 Payment Plan
 1098-T Tax Form
 Student Employment
 Contact Us
Campus Links
 Return to SCSU Web Site
 Records and Registration
 Billing and Payments
 Financial Aid
 Husky Books Express

View Account Detail

View Statement of Account for Term: **2017 Fall**

[Show All Detail](#) [Hide All Detail](#) 08/03/2017 **Account Balance: \$ 4,174.21**

Institution	Term	Term Balance	Printable View
St Cloud State University	2017 Fall	\$ 4,174.21	
Date	Description	Charge	Payment
	RESIDENT UNDERGRADUATE TUITION	\$ 3,547.25	
	Special Course Fee	\$ 50.00	
	Activity Fee	\$ 117.36	
	MSUSA	\$ 7.52	
	Health Services	\$ 65.00	
	Athletics	\$ 54.96	
	Technology Fee	\$ 153.92	
	Student Union	\$ 120.60	
		\$ 57.60	
		\$ 4,174.21	\$ 0.00
St Cloud State	2017 Spring	\$ 0.00	
St Cloud State University	2016 Fall	\$ 0.00	


[Make a Payment](#)
[Make a Prepayment](#)
[Give Someone Access to Pay My Bill](#)

1. Select the Term

2. Check Total Balance Due

3. Click Green +/Red - or PDF icon for detail of charges and payments

4. Give someone access (optional)



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HOW TO DO IT

- Online through (student) e-Services
- In-person
- By Mail
- Over the Phone (some restrictions may apply)



WHEN TO DO IT

- Register
 - TODAY for Fall 2017
 - Mid-November for Spring 2018 (account balance must be PIF)
- Pay your account balance
 - Two weeks after classes start (September 5, 2017*)
 - See "Campus Calendar" ([Student Resource Guide](#) pg. 7)
- Drop/Withdraw classes (see "Glossary" pg. 10)
 - Drop – before end of the free drop period (August 25, 2017*)
 - Withdrawal – see your (student) e-Services

IMPORTANT:
NO refunds for
partial
withdrawal of
classes.

*Fall semester 2017. See "Campus Calendar" Student Resource Guide pg. 7 for spring 2018.)



Protect Your Registration*

Meet **one** to hold your registration:

- FAFSA on file with SCSU Financial Aid Office; **or**
- Tuition and fees paid in full; **or**
- \$300 deposit or at least 15% of tuition and fees; **or**
- Payment plan with NelNet Business Solutions (NBS); **or**
- Third-party payment authorization on file with SCSU Business Services Office



If you have a FAFSA on file with SCSU or a financial aid award, your registration is safe. If not, \$300 deposit to hold registration.



*Minnesota State Board Policy 5.12 (<http://www.mnscu.edu/board/policy/512.html>)

WHEN TO DO IT (cont.)

- Financial aid award notification
 - Mid-June (**Financial Aid Office**)
 - Email notification to student's SCSU HuskyNet email account
 - Posted in student e-Services
 - Must have complete financial aid file
- Federal student loans (if applicable)
 - Early July (**student**)
 - Entrance Counseling and MPN (www.studentloans.gov)
 - Accept loan amount in e-Services
- Payments, Payment Plans, Late Fees
 - **August 26, 2017*** (financial aid applies based on enrollment as of August 25, 2017)
 - **September 5, 2017*** (student/family – no payment plan)
 - **November 4, 2017*** (student/family – payment plan)



*Fall semester 2017. See "Campus Calendar" Student Resource Guide pg. 7 for spring 2018.)

www.stcloudstate.edu/srfs

One-stop site for:

- Academic record
- Financial aid
- Account and Payment
- Policies and Forms
- Graduation Information

Student Registration & Financial Services

Finances

Full-time, undergraduate students could save time and money through a [flat-rate tuition proposal](#) under consideration for Fall 2017.

FLAT-RATE TUITION

Learn more about...

FAFSA, Verification & Award Information <ul style="list-style-type: none"> Eligibility for specific populations PSA ID and FAFSA Dependent or Independent? Financial aid status and awards Extenuating circumstances 	Cost of Attendance, Tuition & Fees <ul style="list-style-type: none"> Rates based on residency Per credit tuition and fee rates Explanation of fees Senior citizen rates 	Student Bill, Payment Options & Due Dates <ul style="list-style-type: none"> Payment plan options How to make a payment International payments – Peer Transfer Give someone access to pay bill in e-Services Unpaid balance holds
Scholarships & Grants <ul style="list-style-type: none"> Huskie scholarships Incoming student scholarships Federal and state grants 	Loans <ul style="list-style-type: none"> Federal loans Private loans Bessie E. Campbell emergency loan Loan Cancellation Process 	Student Employment <ul style="list-style-type: none"> Types of student employment Search and apply for jobs Work study eligibility Employment for international students
Direct Deposit & Tax Information <ul style="list-style-type: none"> Setting up Direct Deposit 1098-T Education Tax Benefits 	Satisfactory Academic Progress <ul style="list-style-type: none"> Grade Point Average (GPA) Requirement Credit Completion Rate (CCR) Maximum Time Frame Appeal Process and Guidelines 	Financing an Education <ul style="list-style-type: none"> Education Abroad Financial Literacy Resources Budgeting, Borrowing and Saving Ideas

ORDER TRANSCRIPTS

DROP/ADD, WITHDRAWALS AND REFUNDS

WHAT ABOUT...?

- Direct Deposit (aid in excess of charges, student payroll)
- Keep your address updated
- Reciprocity (www.stcloudstate.edu/srfs/finances/cost-of-attendance.aspx)
- Scholarships
 - SCSU (www.stcloudstate.edu/huskiesscholarships/default.aspx)
 - Private (your school, community, civic organizations, employers)
- 529 Plans/College Savings Plans
- Study abroad, internships, special course fees



CONTACT US

ASK ST. CLOUD STATE

St. Cloud State University
720 Fourth Avenue South, St. Cloud, MN 56301

Student Registration & Financial Services

www.stcloudstate.edu/srfs

Financial Aid Office – AS Building 106

(320) 308-2047 or financialaid@stcloudstate.edu

Business Services Office – AS Building 123

(320) 308-4012 or businessbilling@stcloudstate.edu

