

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 (<u>Student Resource Guide</u> 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



Can Stock Photo

Flat-Rate Tuition

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





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 <u>Release of Information</u> with the Financial Aid Office. This is not a University-wide release.



PRIVATE

^{*}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? <u>www.fafsa.gov</u> or Minnesota DREAM Act

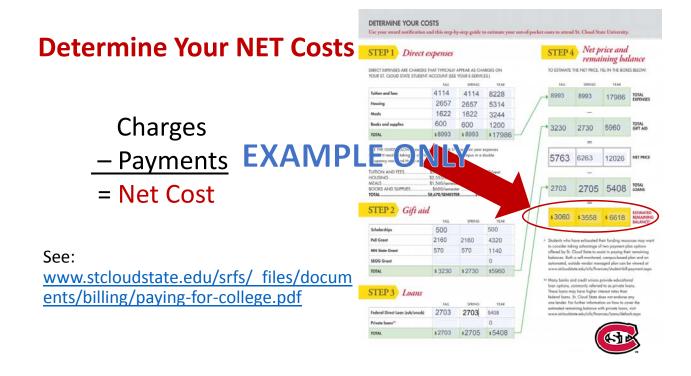


WHAT TO DO

- Register (<u>Student Resource Guide</u> pp. 21-27)
- Buy your books (<u>Student Resource Guide</u> 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)



^{*}except student payroll earnings

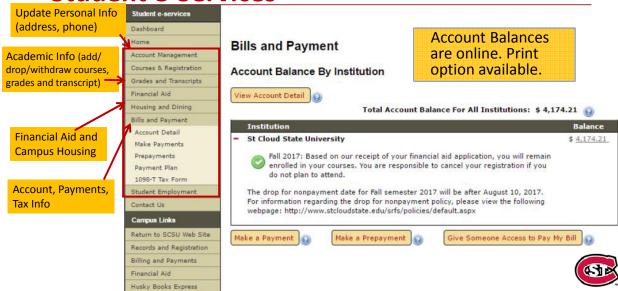


WHERE TO FIND IT

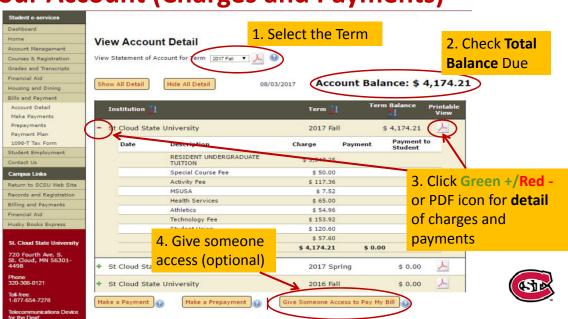
- Student e-Services
- Website <u>www.stcloudstate.edu/srfs</u>
- HuskyNet email reminders
 - Financial aid
 - Payment plans (SCSU or NelNet Business Solutions)
 - Late fee \$50 (see "Campus Calendar" Student Resource Guide pg. 7)
 - Register for next semester/term







Your Account (Charges and Payments)



HOW TO DO IT

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



IMPORTANT:

NO refunds for partial

withdrawal of classes.

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 <u>before</u> end of the free drop period (August 25, 2017*)
 - Withdrawal see your (student) e-Services

*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



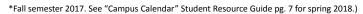
If you have a FAFSA on file with SCSU or a financial aid award, your registration is safe. If not, \$300 deposit to hold registration.



*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)





www.stcloudstate.edu/srfs

One-stop site for:

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



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

