WELCOME…

to the New Parent Presentation

Everything you ever wanted to know about student billing, financial aid, health insurance and more…

Presented by: Trista San Agustin, Director, SCU One Stop
Stefani Blanco, Assistant Director, Financial Aid
Tammy Oh, Health Insurance Coordinator

Overview

❖ Bursar Office Functions & Website

❖ OneStop Office

❖ **FERPA & Authorized Payers** - show how easily students can grant permissions to both

❖ Online Billing & Payment Center

   ❖ *Where to view bills, look at real-time account activity, enroll in a term payment plan, and make a payment*

❖ Cowell Health Insurance **$3,030** - how to waive & deadline **(September 22, 2023)**

❖ SCU Sponsored Tuition Insurance Plan "The Plan": **$59.00** per quarter; $**177.00 academic year** - how to waive & deadline **(September 17, 2023)**

❖ Refund Policies - important for both parties

Bursar Office – what we do

❖ Responsible for the management and integrity of SCU's student accounting records and receivable portfolio for all programs

❖ Process all student account related billing (tuition, required fees, health insurance, tuition insurance, room & board, financial aid, miscellaneous charges

❖ Administration of the Billing Workday portal and term payment plans

❖ Process student refunds, overpayments to government agencies, college saving accounts, trust funds, etc.

Bursar Website

BURSAR OFFICE

SCU TUITION AND FEES | BILLING | PAYMENT OPTIONS | REFUND POLICIES & PROCESSES | TUITION PROTECTION

Home › Bursar's Office

We are responsible for

- Communicating the annual tuition and fees schedule
- Student billing and the collection of tuition, housing, and fees
- Organizing payment plans
- Processing student payments, wire transfers
- Managing Student Holds

  Billing and Payment Information 2022-2023 (PDF)

Here are a few quick links and how-to's

Students	Parents/Authorized Payer
How to set up Direct Deposit (PDF)	Authorized Payer Login
How to create an Authorized Payer (PDF)	Waiving Health Insurance
How to complete FERPA Release (PDF)	How to set up a term payment plan (PDF)
Tuition & Fee Verification (PDF) To use for employment reimbursement	1098-T Instructions for Tax Year 2021 (PDF)
Dewar's-How to Opt out (PDF)	

Bursar's Office

SCU Tuition and Fees

Billing

Payment Options

Payment Policies

Refund Policies & Processes

Financial Responsibility

Student Holds

Tuition Protection

1098-T

Contact Us

Waive Health Insurance »

The official site of the SCU Tuition and Fee Schedule

Helpful HOW-TO's

As well as other helpful financial information & today's presentation materials will be on our Bursar website

www.scu.edu/bursar

One Stop Office

❖ An extension of Bursar, Financial Aid and Registrar Offices.

❖ One central location to assist with questions relating to student billing, payments, financial aid and enrollment.

❖ Contact information is simple and easy to remember:

  ❖ **onestop@scu.edu** - **408-551-1000**
  ❖ Office hours M-F 9:00am - 5:00pm
     (phone hours 9:00am - 4:00pm)
  ❖ www.scu.edu/onestop

❖ Located first floor of the Schott Admission & Enrollment Services Building

# FERPA - Family Education Rights and Privacy Act……It's the law

❖ **In a nutshell...**

    ❖ The University can <u>*not*</u> provide information on a student's account or academic progress to any third party, even parents paying the bill.

    ❖ If a student would like the University to be able to discuss financial matters and student records with a third party (like parents), then the student needs to complete the FERPA Release in their Workday portal. This release may be submitted at any time during the year.
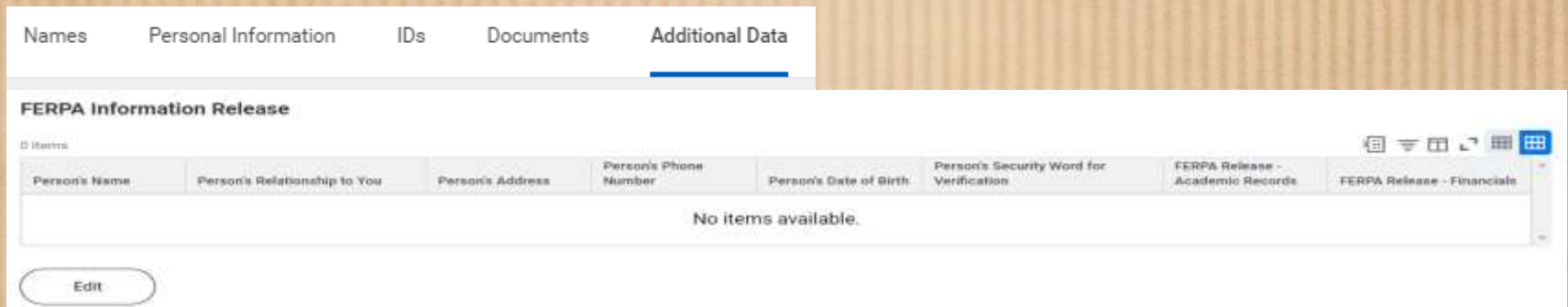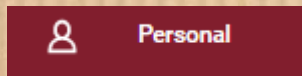
Complete FERPA Release Form

Process

Logging into Workday, Navigate to your Student Profile by clicking the **View Profile** icon shown below.
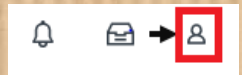
Choose "**Personal**"

Then click the **"Additional Data"** tab and then "**Edit**" to the information that you would like to disclose on the FERPA release.

Once you have agreed, complete the form and select the information to be released to the parent or third party. Student can choose what information they want to release. Click **OK**

Click the **Done** button. To add another person, simply click the **edit** button when done.

Make sure your parent/third parties know the security word as they will be asked before providing any information on your account.

Student Setting up an Authorized Payer

Authorized Payers are parents, spouses, or others who are given access by the student to view bills and make payments online. Students must provide permission for any third party to view financial information and submit a payment on their behalf.
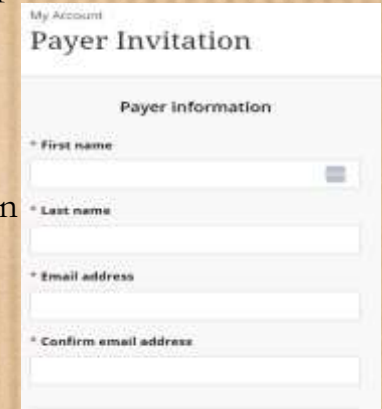
Log into your Workday portal, click the Finances icon.

Under My Account, click Make a Payment, Connect to Make On Line Payment. Note: This will open an external site, Transact, to setup an Authorized Payer.

Select My Account from the left-hand navigation. Click on Send a Payer Invitation

Enter all required information for your Authorized Payer, It is case sensitive. Click Send Invitation

By sending this invitation, you hereby authorize this payer to access your account information and/or make payments.

Authorized Payers will receive their login information via email, and should immediately change their password within 24 hours. Please make sure they setup the security questions when they first login so they can reset their password should they forget it. If they don't the student will need to reset it. SCU personnel do not have the ability to reset passwords

Authorized Payer link to make a payments: https://commerce.cashnet.com/scupay

Financial Responsibility

❖ Students are ultimately responsible for adhering to SCU policies and deadlines, not their parents

❖ Students are required during their Onboarding to sign a Financial Agreement outlining Santa Clara's terms and conditions each year

❖ Students have access to review their signed Agreement in Workday

❖ Copy of annual agreement is available on Bursar website:
www.scu.edu/bursar/financialresponsibility

2023 – 2024 Tuition & Fees

❖ **Annual Tuition Cost: $58,587**

❖ **Per Quarter: $19,529**

❖ **Per Unit** *(less than 12 units):* **$1,627**
   ❖ *SCU does not accept P/T enrollment, however occasionally a student may only need 1-2 classes to complete their degree.*

❖ **Housing –** rates based on room accommodation & meal plan choice.
   ❖ Go to **www.scu.edu/housing** *for detailed pricing.*

❖ **University Fees:** University Enhancement Fee: $218 per quarter; $654 academic year

❖ **SCU Sponsored Health Insurance: $3,030** *(Fall Statement)*
   ❖ *Health insurance is mandatory!* **Complete the online waiver by the deadline date: September 22, 2023 …Go to: www.scu.edu/cowell/insurance**

❖ **SCU Sponsored Tuition Insurance Plan "The Plan":**
   ❖ $59.00 quarter; $177.00 academic year. **Complete the online waiver by the deadline date: September 17, 2023 … Go to: www.tuitionprotection.com/scu**

Billing – what to expect

❖ Billing is processed <u>electronically</u> at the beginning of each month and will include:

❖ ***Charges***: *quarterly tuition & room/board, required fees, Access card charges and miscellaneous fees*

❖ ***Credits:*** *enrollment/housing deposits, all payments, quarterly anticipated & disbursed financial aid, reported external scholarships*

❖ An e-bill notification will be sent to the student's SCU gmail account and any ***Authorized Payer*** they have set-up.

❖ The student must provide permission for any third party to view financial information and submit payment on their behalf.

NOTE – FERPA and Authorized Payer are two separate permissions

Overview

My Account

Overview

Activity Details

Auto Pay

Payment Plans

Make a Payment

Transactions

Statements

Sign Out

Santa Clara University

Notifications

⚠ Waive Dewar's tuition insurance charge
https://www.tuitionprotection.com/scu
For information regarding SCU & COVID-19, please go to
https://www.scu.edu/preparedscu/

Summary

Your account does not currently have any outstanding charges.

Balance from prior bill	$0.00
Account activity since prior bill	$0.00
Current account balance	$0.00
Anticipated aid	$0.00
Projected account balance	$0.00

View activity details

The Notification box will have University messages and Hold messages. The Notification box will minimize to a bell icon

The current account balance will match what the student sees in Workday.

My Account: Student can setup Authorized Payer and Parents can update email and password

Activity Details: This is real-time account data so it may differ from monthly billing statement

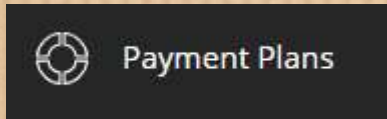**3-Month Payment Plan**: Fall Enrollment opens on August 1 & ends on August 21

Transactions: Payment on Student Account

Statements: Billing statement history located here

Review Payment Plan

Process: Select "**Payment Plans**" on the left-hand menu
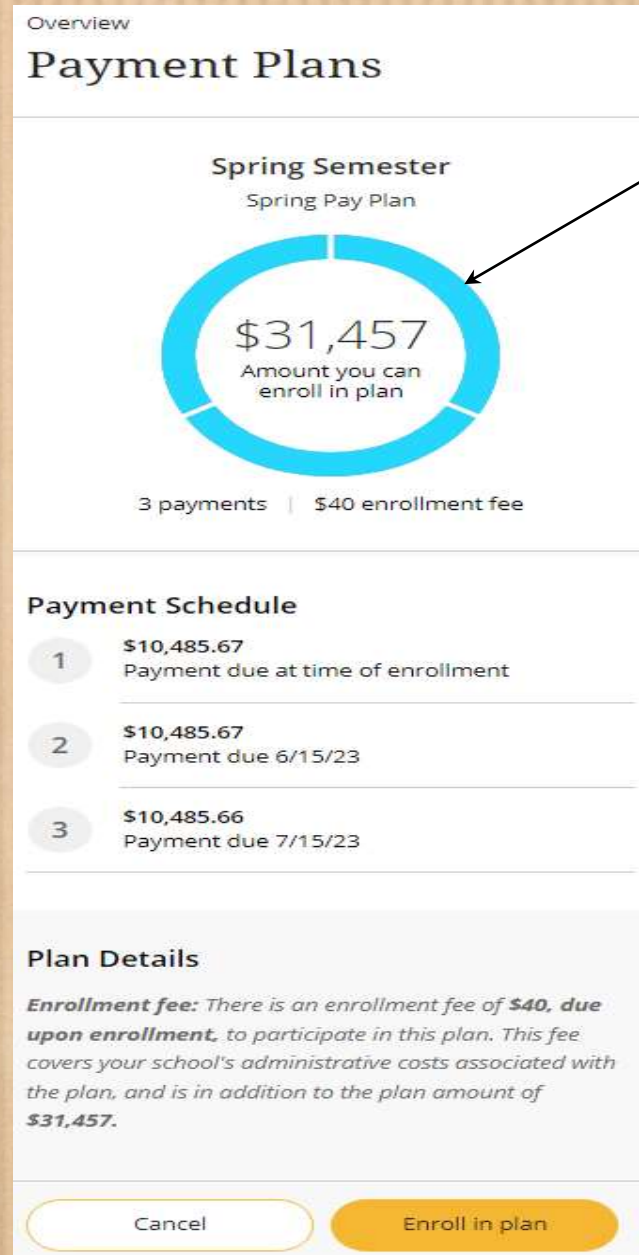

Click **View payment plan options**

Review **Terms and Conditions**. Check the box to **agree** and click **continue**

Payment plan enrollment: $40 enrollment fee is included and is added to the total due for the first payment. Click **Continue**

If you haven't setup your **payment method** with your checking account information, you'll need to provide your bank account information now.

Confirm your bank information, then click **Pay**.

The email address will receive 3 emails from **BursarPayPlan@scu.edu**: 1) A thank you for the first payment 2) A thank you for the $40 enrollment fee 3) you will also receive an email with your next installment due dates and amounts.

Overview
Payment Plans

Spring Semester
Spring Pay Plan

$31,457
Amount you can enroll in plan

3 payments | $40 enrollment fee

Payment Schedule

1 $10,485.67
   Payment due at time of enrollment

2 $10,485.67
   Payment due 6/15/23

3 $10,485.66
   Payment due 7/15/23

Plan Details

Enrollment fee: There is an enrollment fee of **$40, due upon enrollment**, to participate in this plan. This fee covers your school's administrative costs associated with the plan, and is in addition to the plan amount of **$31,457**.

Cancel   Enroll in plan

This shows the amount to be budgeted, the first payment due at the time of enrollment and subsequent payments each month. Click **Enroll in plan** to continue.

Payment Plan Criteria:
Student must be enrolled at SCU.

First payment and payment plan enrollment fee are due when you enroll into the plan.

Total payment plan amount will be based on current account balance minus applicable financial aid.

Enrolling in the payment plan requires a checking/savings account, and are processed via ACH.

Plans are subject to automatic rebalancing on the 5th of each month based on enrollment and/or financial aid changes. This means your monthly payment amount may change accordingly, and you will receive email communication notify you of any such changes.

Participants must enroll into a new payment plan each term. There is no automatic re-enrollment.

Santa Clara University

Students Name   ID#
123 Street Address
City State and Zip

Mail
payment to
our
SCU PO Box

Make checks payable to Santa Clara University

Mail payment to:
SCU Payment Processing
PO Box 550
Santa Clara, CA 95052-0550

- -

If you are mailing a payment, include the top portion. Keep the lower portion for your records.

Statement broken
down to posted
debits/credits and
anticipated
financial aid

Statement Activity				
Date	Term	Description	Charge	Credit
		Prior Statement Balance	$6,650.25	

Statement Activity: **$6,650.25**

Anticipated Aid			
Term	Description	Charge	Credit

Anticipated Aid: **$0.00**

TOTAL AMOUNT DUE: **$6,650.25**

When To Pay?

❖ **Payment Deadline:**

❖ Is the **21st** of every month for all billed items

❖ Billing is done on actual enrollment so statements can fluctuate

❖ **Term payment deadlines:**
- ❖ **Fall – August 21**
- ❖ Winter – December 21
- ❖ Spring – March 21

❖ $100 late fee and financial hold preventing registration will apply for past due balances

Please note…we communicate <u>often</u> with your students.
If they remind you timely, a hold should not be an issue.

How To Pay?

❖ **<u>Authorized Payer portal</u>**: via eCheck, a scheduled payment, or enroll in a term monthly payment plan

    ❖ Please note online billpay from your banking institution will send a paper check. Make sure to set-up our correct mailing address and have student name and SCU ID# on remittance.

❖ **<u>By Mail</u>**: **SCU Payment Processing, PO Box 550, Santa Clara, CA 95052-0550**. Make sure to include the remittance slip for accurate and timely payment posting

❖ **<u>International Wire Transfers</u>:** quick, safe and secure via FlyWire

❖ **<u>OneStop</u>:** can accept check payments at the counter. Payment kiosks are also available to assist students with online payments.

❖ **<u>529 Plans/Trust Accounts</u>:** billing statement in PDF format can be easily forwarded. Provider will send payment via check so make sure student name/SCU ID# is on advice. If enrollment verification is required, have student request Enrollment Verification form from the Office of the Registrar.

The University does not accept payment via credit card for tuition and fees

Payment Plan Options

❖ Interest-free, modest enrollment fee of $40 per term

❖ Fall plan available August 1

❖ Enroll by August 21 to maximize plan benefits

❖ First payment required upon enrollment

❖ All payments submitted via **ACH only**

❖ Future scheduled payments are **<u>automatically deducted</u>** from your bank account on the **15th** of every month

❖ Plan is rebalanced after add/drop to match student account balance. Student and plan owner will be notified of any plan adjustments

❖ **Must re-enroll in plan each term!**

Tuition Insurance Plan
"The Plan"

❖ All undergraduate students enrolled in 12 units or more will be automatically enrolled in "The Plan" offered by A.W.G. Dewar, Inc.

❖ Protection from financial loss due to **complete** medical withdrawal

  ❖ Reimburses 80% of **out of pocket tuition cost** for any diagnosed medical or mental health withdrawals

  ❖ Housing not included as it will be prorated

❖ Annual Cost: $177 (Fall/Winter/Spring)

  ❖ Students will be charged $59 per quarter

  ❖ Plans are available for summer as well by contacting Dewar directly (617) 774-1555

❖ Students who wish to Opt-Out of "The Plan"

  ❖ **Must complete the online waiver by the Deadline date: September 17, 2023**
     Go to: www.tuitionprotection.com/scu or call (617)774-1555

  ❖ This is an annual waiver - you only need to do it once per academic year.

  ❖ *Please consider this inexpensive option to protect you and your student's investment in their education!*

Refund Policies

❖ **Tuition Refund policy (for students *completely* <u>withdrawing</u> from Santa Clara University)**

  ❖ 100% by the end of the first week of classes, less applicable fees **(September 22nd)**

  ❖ 50% by the end of the second week of classes **(September 29th)**

  ❖ 25% by the end of the third week of classes **(October 6th)**

  ❖ No further refunds will be granted after the third week of classes

   <u>**Students that drop courses after the first week of class will not receive any tuition refund for those courses.**</u>

❖ **Refunds for credit balances:**

  ❖ Processed the 2nd week of school (after initial add/drop period) via direct deposit

  ❖ Student account **must** reflect a credit balance

  ❖ Financial aid must be disbursed and posted, not anticipated

  ❖ All refunds are provided to the student unless the credit derives solely from a PLUS loan

  ❖ We do not refund for overpayments on a student's account

  Please Note – refunds will be processed automatically each term. If you are paying in advance for future terms, please let us know.

Homework & Tips

❖ Set up a checking account for your student so they can begin the road to financial responsibility

❖ Have your student set up an **Authorized Payer** for you and others helping fund their education

❖ Don't forget about **FERPA**… we are limited to providing information without it

❖ If you choose to opt out of the **Tuition Insurance Plan,** complete waiver by **9/17/2023**

❖ Complete waiver for the **Health Insurance by 9/22/2023**

❖ Know SCU's refund policies! It can be costly if you don't

❖ Use Chrome when logging in to the Authorized Payer portal & make sure to check your pop-up blocker

❖ Send your students our way. We are here to help!

Contact Information

OneStop Office

(408) 551-1000

Email: onestop@scu.edu

One Stop Website: www.scu.edu/onestop

Bursar Website: www.scu.edu/bursar

Financial Aid Website: www.scu.edu/financialaid

Overnight payment mailing address only:
Santa Clara University
SCU Bursar Office
500 El Camino Real
Santa Clara, CA 95053-0615

Financial Aid Office

Types of Aid

- ➔ Federal/stated aid:
  - ◆ Pell Grant
  - ◆ Federal Supplemental Grant (FSEOG)
  - ◆ Cal Grant A - California residents

  Must complete the FAFSA each year to be considered for these grants

- ➔ SCU Bronco Scholarship, SCU Need Based-Grant, Merit Scholarships:
  - ◆ First-year students: grants are renewable for **12** consecutive quarters, not including summer.

  Must complete the FAFSA each year to be considered for SCU Need-Based Grant

- ➔ Federal work study:
  - ◆ Funds are paid to the student in their paycheck, they are not applied to their bill

- ➔ Student federal loans:
  - ◆ Subsidized Loans - interest free
  - ◆ Unsubsidized loans - interest accrued

Federal Loan Information

All first time borrowers must complete an Entrance Counseling session and an MPN prior to receiving loans at SCU

1. Students will visit studentaid.gov log in using their FSA ID
2. Complete MPN - Subsidized/Unsubsidized
3. Complete Entrance Counseling

**please note we cannot release student loans if student has not completed these requirements.

**student loans also need to be accepted/declined since we do not auto accept them.

2023-24 rates:
Sub/Unsub 5.50%(orig fee is 1.057%)

Federal PLUS Loan

Parent PLUS Loan

Prior to a parent applying for a Parent PLUS Loan, their student must have already filed the FAFSA. Parent has to be biological or an adoptive parent.

Student must be enrolled at least half time at an eligible school.

Requires a credit check

Obtaining an endorser who does not have adverse credit history is a possibility if denied for the Parent PLUS Loan.

How to Apply:
1. Apply starting July 1
2. Visit https://studentaid.gov/
3. Log in using parent's FSA ID and password
4. Complete PLUS application
5. Complete Master Promissory Note (MPN)

➔ Eligible to borrow up to cost of attendance minus any financial aid
➔ Once we receive the application and MPN, it takes 3-5 business days for our office to process the loan
➔ **2023-24 rate** 8.05% (orig fee 4.228%)

Accept/Decline Financial Aid Awards

Students may access their financial aid in their Workday portal by following the steps below:

1. Click on the View All Apps link at the bottom of the "Your Top Apps" section OR go to the MENU (three horizontal lines) in the top left corner of the page

2. Click on the "+ Add Apps" button and in the search bar and type FINANCES in order to add the app to their "Your Top Apps" list

3. Select the Accept/Decline Awards link under the Financial Aid heading.

Verification

➔ Department of Education requires institutions to verify accuracy of information students & families submit as a basis for awarding aid.

- ◆ Students randomly selected for verification process

- ◆ Required Documentation for Verification: students will refer to their MySCU Portal for specific requests related to their file.

  - ● More information & the Verification Worksheet can be found at: www.scu.edu/financialaid/financial-aid-basics/verification

➔ **Deadline**: documents must be submitted via file upload to the student's Workday portal by **August 15** to ensure timely disbursement of federal/state funds
 - ◆ Please allow 4-6 weeks for processing

Verification

Overview

This quick reference guide will cover how to submit documents to the Financial Aid department in Workday.

Process

1. After logging into Workday, a list of inbox items will be displayed on your home page.

2. You can access your inbox by clicking on the **Go to Inbox** link or use the **Inbox icon** in the top left corner of the screen.
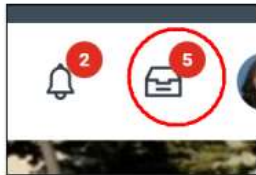
3. All the In Progress Financial Aid actions items will be listed in your inbox.
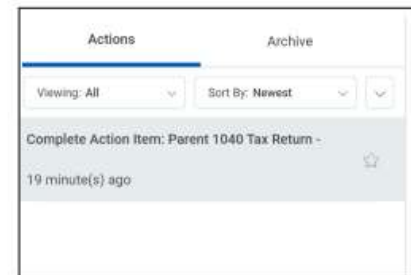
4. Select the **Financial Aid Action Item** to complete.

5. Use the **Select Files** button to attach a document to the Action Item or drag and drop a file into the **Drop files here** area. This will attach the document to the Action Item.

6. Once the document has been added, click **Submit**. This request will now be automatically routed for approval to the Financial Aid department.

Appeals/Professional Judgement

➔ Visit: https://www.scu.edu/financialaid/appeals-and-special-circumstances/

➔ Examples of special circumstances:
  ◆ Loss of income (wages, benefits, etc. due to unemployment)
  ◆ Extensive medical bills not covered by medical insurance
  ◆ Death of a parent
  ◆ Divorce/separation

➔ If applicable, fill out 2023-24 Appeal Request Form & attach supporting documentation

➔ Must have a FAFSA on file

Remember…

➔ Keep an eye on incoming communication from the Financial Aid Office. For example, changes to your award or any issues regarding your FAFSA.

   ◆ Students should also be looking at their Workday portal via their [MySCU login](#) for any [Action Items.](#)

➔ It's not too late to file a 2023-24 FAFSA to be eligible for federal aid

➔ Complete FAFSA/DREAM Act **each year** (priority deadline: March 2nd)

   ◆ For any students who are Cal Grant recipients.

➔ All communication from our office comes from our One Stop email

➔ Great news! CSS Profile is not required to be filled out.

2023 - 2024
Health Insurance Waiver Information

Students with their own health insurance must complete the online waiver form **every academic year**.

All F-1 visa students are required to be enrolled into the school sponsored insurance plan unless they are a dependent on a US based and Affordable Care Act compliant plan through an US employer.

The cost of the university sponsored health insurance plan is not covered in your student tuition and shows up as a separate item on your student account.

2023 - 2024
Health Insurance Waiver Information

The waiver form can be accessed by clicking on the Gallagher Student Health tile in the student's MySCU Portal.

Undergraduate students must be enrolled in at least 6 units in order to be able to access their waiver form.

Please confirm that the information entered is correct, as errors in the waiver form can delay processing waiver.

Health Insurance Waiver Verification

All health insurance waivers will be *verified*.

In order for your health insurance charge to be reversed off the student account, **your waiver must be approved.**

If Gallagher is not able to verify your health insurance, your waiver will **not be approved**.

Health Insurance Waiver Verification

If your waiver is not approved, your student will get one of the following waiver status emails below to their SCU email:

–Denied:

–Pending Information:

–Pending review:

–Not Submitted:

2023 – 2024
SCU Health Insurance Key Dates

By July 19, 2023 – Health Insurance Waiver must be completed to avoid being charged the annual premium for the insurance on July 26th.

After July 26 2023 – Health Insurance Waiver Form must be completed by waiver deadline date of September 22, 2023 to have the insurance charge reversed within 3-5 business days.

By August 21, 2023 – If the health insurance credit is not posted to your student account and financial arrangements to cover health insurance charge are not completed, then a **late payment fee will be charged and a hold will be placed on your student account**.

2023 – 2024
SCU Health Insurance Key Dates

By September 22, 2023 – The Online Health Insurance Waiver must be completed in order to have the health insurance charge reversed within 3-5 business days.

After September 22, 2023 – The health insurance charge will remain on the student account. THIS CHARGE WILL NOT BE REVERSED. *The student will be enrolled into the SCU sponsored health insurance plan.*

Late fees will apply if health insurance charge remains on student account after payment is due!

Health Insurance Coordinator

Tammy Oh

toh2@scu.edu

(408) 554-2379