Santa Clara University
One Stop/Bursar Office

Your resource for
Billing,
Payment Deadlines,
Online Payments and more…

Presented by: Trista San Agustin, Director SCU One Stop

Santa Clara UNIVERSITY

What We Do

- Management and Oversight of SCU's student accounting records and receivable portfolio for all programs.
- Billing (tuition, required fees, health insurance, tuition insurance, room & board, financial aid, miscellaneous charges).
- Administration of the SCU Payment Portal and payment plans.
- Processing refunds, overpayments to government agencies, college saving accounts, trust funds, etc.

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Financial Responsibility

- Students are responsible for adhering to SCU policies and deadlines, not their parents.
- Students are required 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

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FERPA - Family Education Rights and Privacy Act

Unless the Student completes the FERPA Release

- The University **cannot** 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), the student needs to complete the FERPA Release form. This release may be submitted at any time during the year.

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What You Need to Know About Billing

A Billing Statement is processed electronically at the beginning of each month and will include:

Charges: Tuition, housing, meal plan, insurance, and fees.

Credits: Enrollment/housing deposits, payments, financial aid (scholarships, grants and loans)

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

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When To Pay?

Payment Deadlines: 21st of every month.

Fall Quarter:
Bill Issued August 1st - **Due August 21**

Winter Quarter:
Bill Issued December 1st - **Due December 21**

Spring Quarter:
Bill Issued March 1st – **Due March 21**

$100 late fee and Registration Hold will apply for past due balances.

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How To Pay?

- **Online Payment Portal**: (**Preferred Payment Method**)

  Make payments online with a United States Checking or Savings Account, or enroll in a term monthly payment plan.

  - **No debit or credit cards payments or cash payments will be accepted.**

- **International Wire Transfers:** quick, safe and secure via FlyWire. https://payment.flywire.com/pay/payment?recipient=SCU

- **529 Plans/Trust Accounts:** Many 529 Providers are set up for Electronic Funds Transfer directly to Santa Clara University. Ask your provider. Otherwise a paper check can be mailed.

- **By Mail**: SCU Payment Processing
  PO Box 550
  Santa Clara, CA 95052-0550.

Make sure to include student name and student ID on check.

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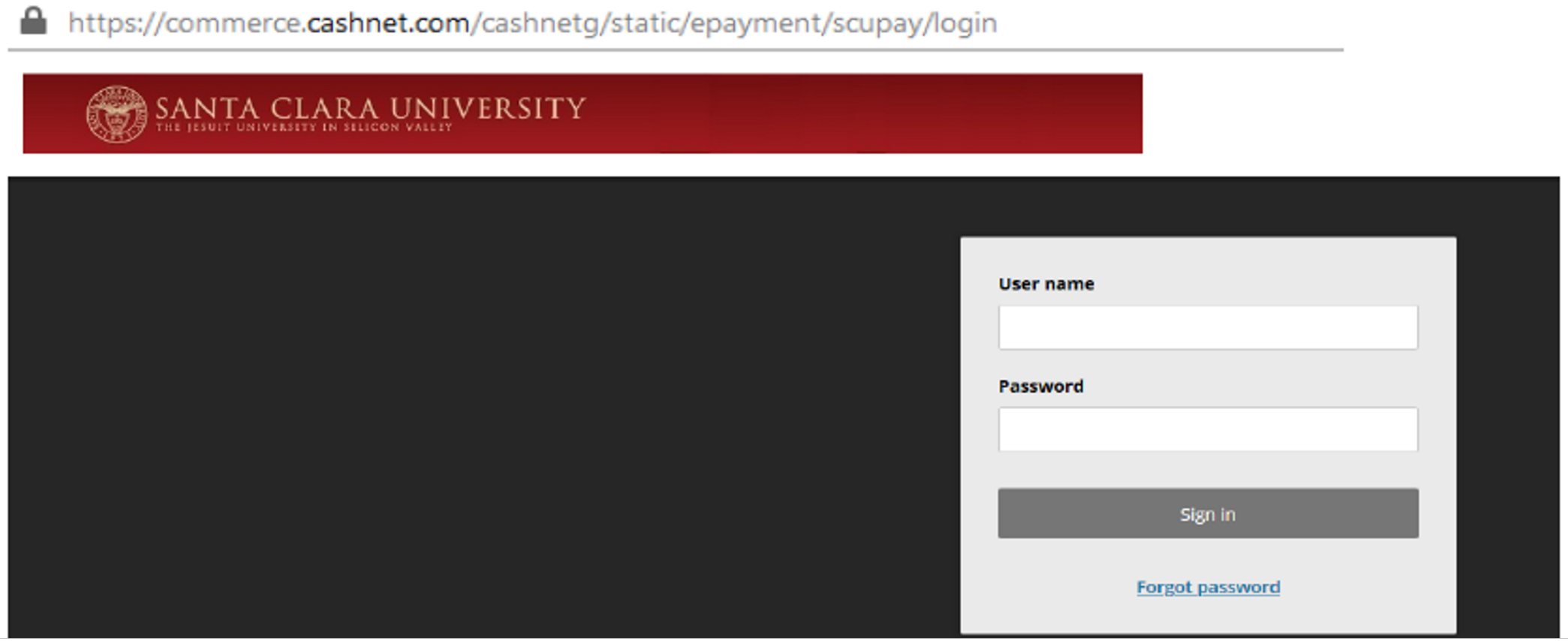
Online Payment Portal - scu.edu/onestop
Authorized Payer/Parent Login



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- My Account
- **Overview**
- Activity Details
- Auto Pay
- Payment Plans
- Make a Payment
- Transactions
- Statements
- Help
- Sign Out

Summary

Your account does not currently have any outstanding charges.

Account Balance:	**-$500.00**
Due Now:	**$0.00**
Past Due:	**$0.00**
Current Due:	**$0.00**
Future Due:	**$0.00**

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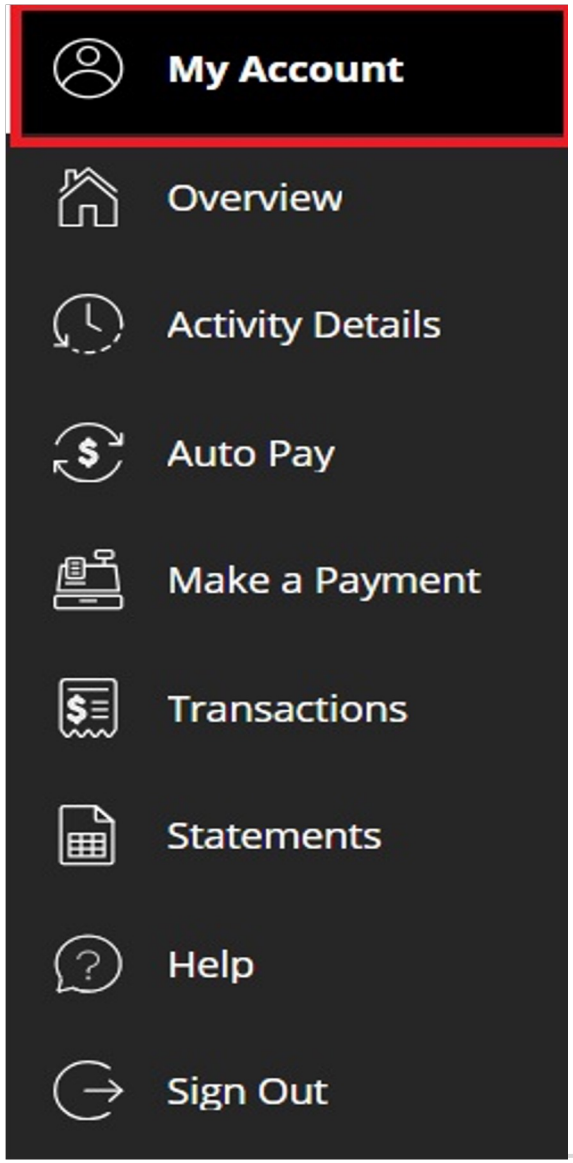

My Account

Student name

Payment methods

Add payment method

Contact information

Email address

Notifications

Email notifications

SMS notifications Sign up

My Account

Add a payment method

Important: Payments can be made from personal checking or savings accounts only. Corporate accounts are not allowed.

* **Account holder name**

Account holder name required

* **Account type**

Checking

Savings

* **Routing transit number**

Enter a valid 9-digit routing transit number

* **Bank account number**

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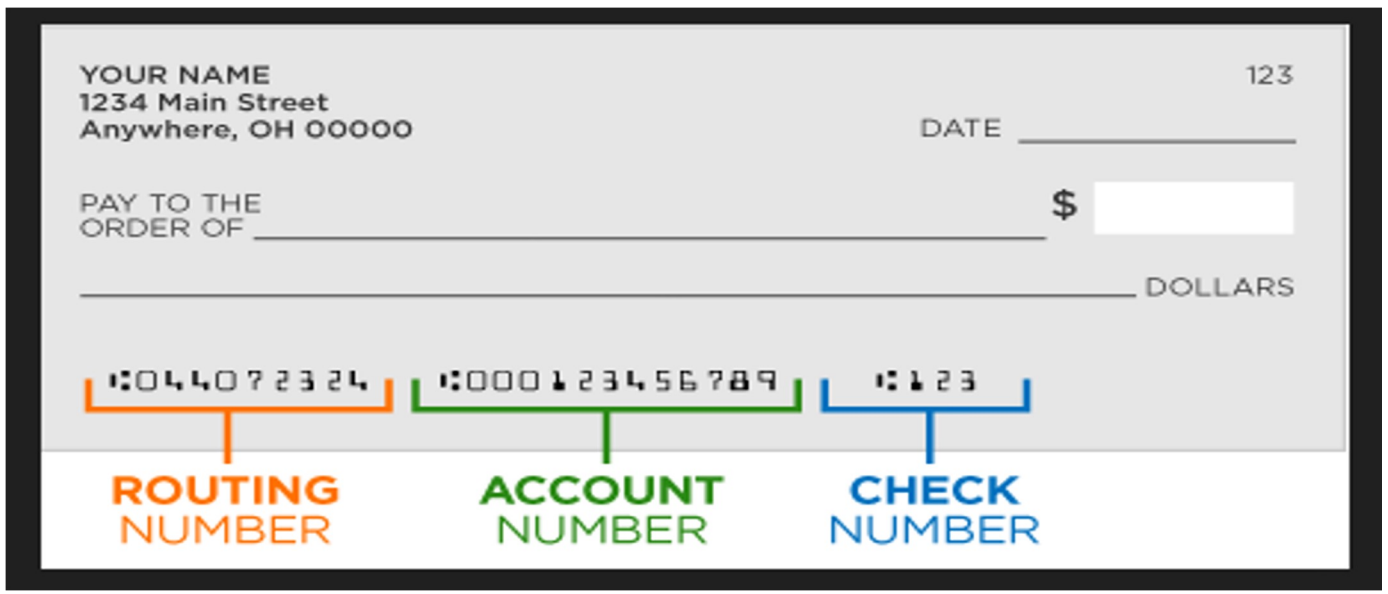
Banking Information



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Payment Plans

Need to enroll in a payment plan?

Enrolling in a payment plan takes just a few minutes and can help you spread out payments on your education expenses.

View payment plan options

3-Month Payment Plan is offered each quarter.

- Fall plan available from **August 1 - Aug 21**
- Winter plan available from **Dec 1- Dec 21**
- Spring plan available from **March 1- March 21**

First payment is made on the day you enroll in the plan.

The next two payments are **automatically deducted** from your bank account on the **15th** of each month to follow.

Payment Plans are interest free but a $40 enrollment fee is charged with the first payment.

Must enroll in a new plan each quarter!

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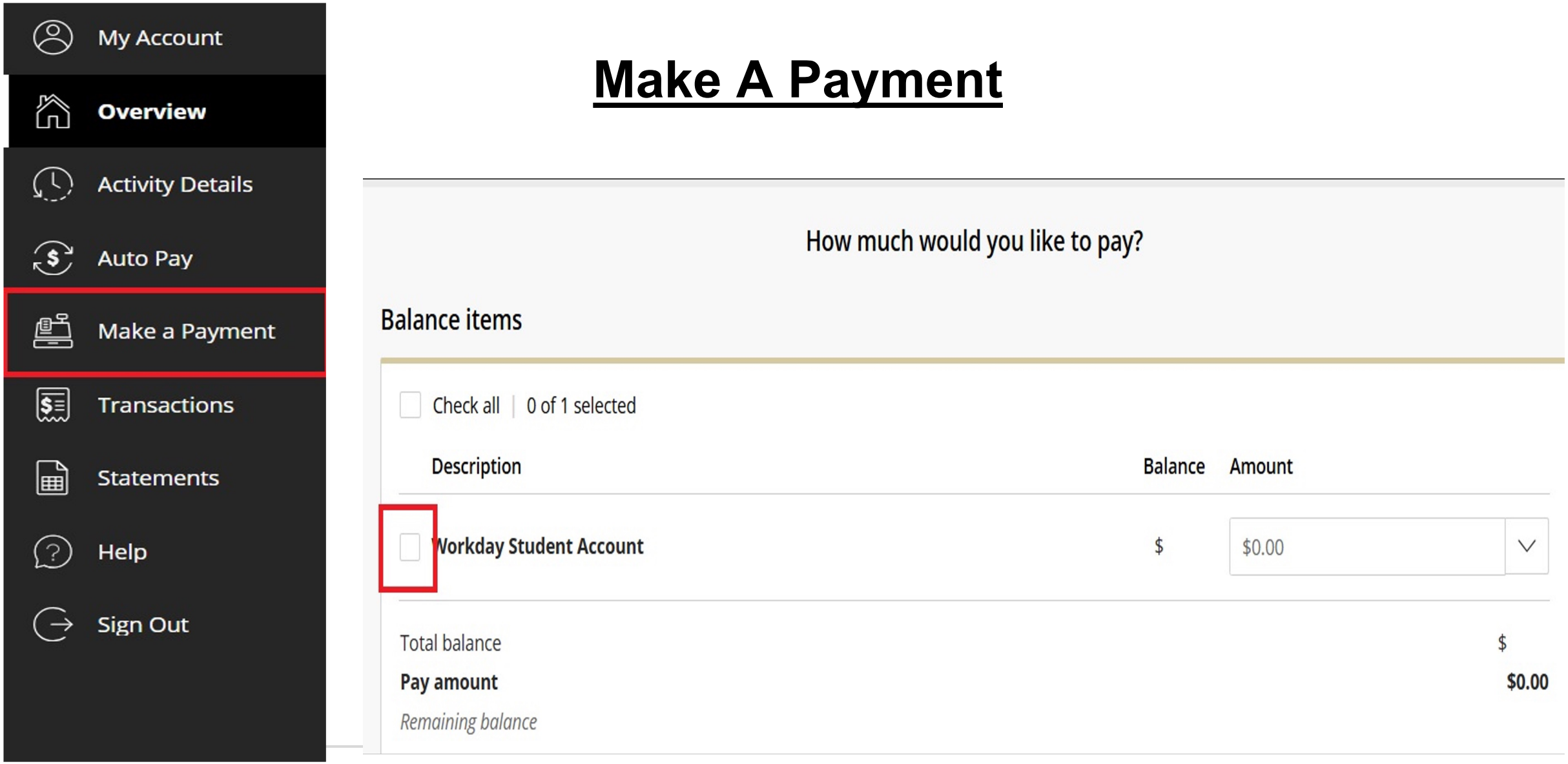
Make A Payment



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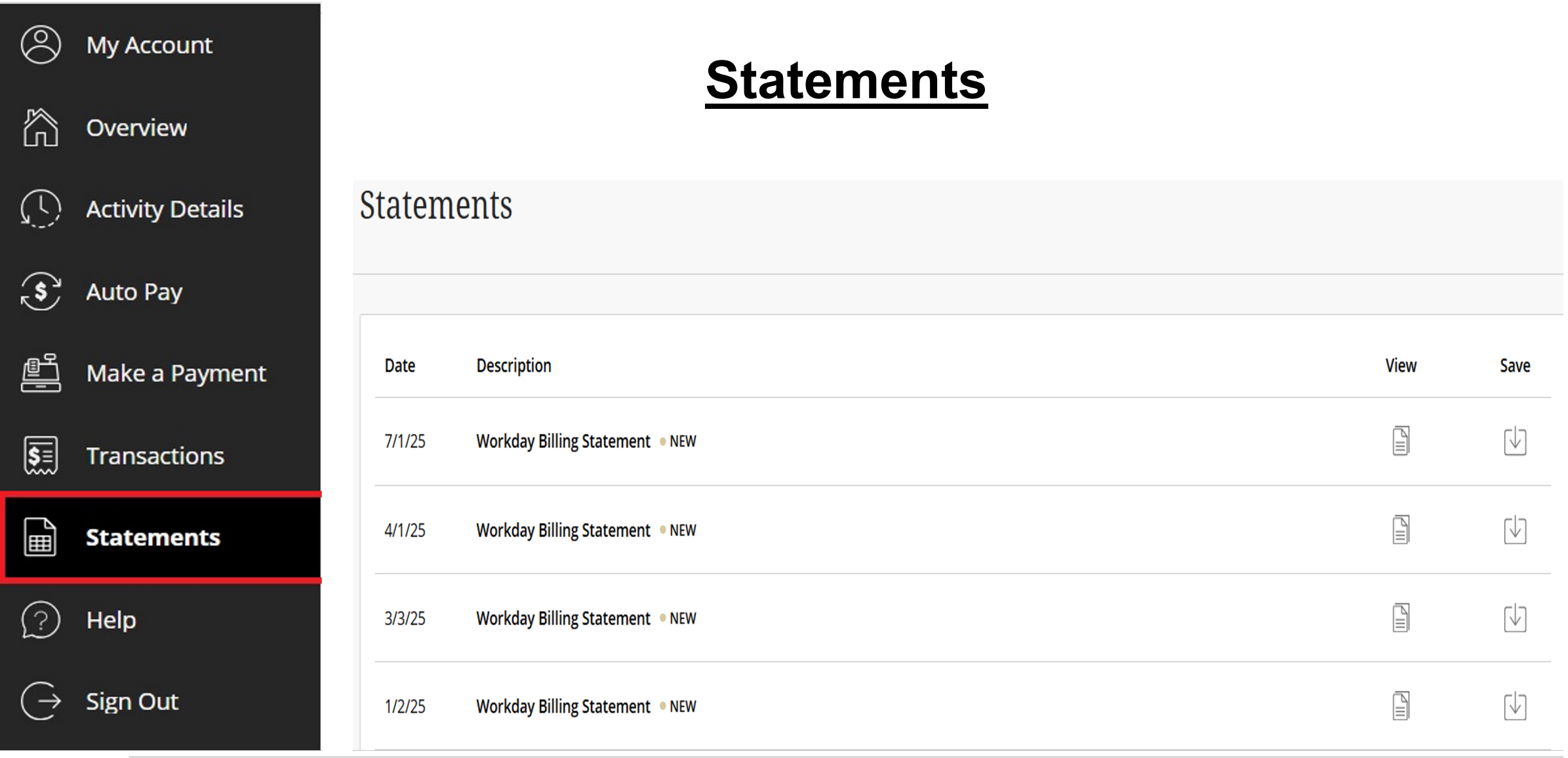
Statements



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PAYMENT SUMMARY	
Billing Date:	03/03/2025
Statement Start Date:	02/01/2025
Statement End Date:	02/28/2025
Amount Due:	**No Payment Due**
Due Date:	**03/21/2025**

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 Activity

Date	Term	Description	Charge	Credit
02/26/2025	Spring 2025	University Enhancement Fee	$218.00	
02/26/2025	Spring 2025	Tuition Undergraduate	$20,213.00	

Statement Activity: **$20,431.00**

Anticipated Aid

Term	Description	Charge	Credit
Spring 2025	Ford Fed Direct Loan Sub		$1,815.00
Spring 2025	SCU Need-Based Grants		$11,234.00
Spring 2025	Ford Federal Plus Loan		$14,599.00

Anticipated Aid: **$27,648.00**

TOTAL AMOUNT DUE: **No Payment Due**

Dewar's Tuition Insurance

- Students enrolled full time (12 units or more) will be automatically enrolled in Dewar's Tuition Insurance and billed the quarterly fee.
- Provides 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 coverage not included. Housing/dining costs prorated based on move-out date.
- Cost: $162/Academic Year (Fall, Winter, Spring)
  - Billed Quarterly: **$**54 each Fall, Winter & Spring
- Students can waive the Tuition Insurance Plan for the year. Deadline: **September 21, 2025**
  - To waive tuition insurance: tuitionprotection.com/scu or call (617)774-1555

It is an **annual** waiver - complete the waiver once per academic year.

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SCU Student Health Insurance

- Students enrolled full time (12 units or more) will be automatically enrolled SCU Student Health Insurance.
- SCU Health Insurance is meant to ensure all full time students have health insurance.
- Cost: $3,230/ Academic Year (Fall, Winter, Spring)
  - Full annual charge will appear on the fall quarter bill each year.
- Students can waive the SCU Health Insurance **five days after they register for classes.**
  - Health Insurance waiver is on student's MySCU Portal in the *Gallagher Student Health* tile.
- Last day to waive health insurance for the year is **September 26, 2025**.

This is an **annual** waiver - complete the waiver once per academic year.

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Tuition Refund Policy

Tuition Refund Policy (for a **complete withdrawal** from Santa Clara University)

- 100% by the end of the 1st of class, **September 26th** (less applicable fees)
- 50% by the end of the 2nd week of class, **October 3rd.**
- 25% by the end of the 3rd week of class, **October 10th.**
- No refund after the third week of classes.

Students who drop courses after the first week of class will not receive any tuition refund for those courses.

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Refund Process

Refunds for credit balances

- Processed the 2nd week of school.
- Refunds can be sent via direct deposit to the student's bank account (fastest method) or by paper check sent to the address on file (delayed)
  - Students can set up Direct Deposit for refunds in Workday.
  - Students without direct deposit set up will have paper checks mailed to the address on file.
- If you prefer that excess funds be applied toward future payments, students can place a No Refund Hold on their account in Workday.
- Refunds from a Parent Plus Loan are returned to the parent borrower (unless otherwise specified on the PLUS loan application upon submission).

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Homework & Tips

- Set calendar reminders for payment deadlines - **Aug 21st**, **Dec 21st**, **March 21st**.
- Remind your student to set up an Authorized Payer for you and others helping fund their education.
- Remind your student to complete the FERPA Release in their Workday portal… otherwise we are limited as to what information we can provide to you.
- If you choose to opt out of the Tuition Insurance Plan, complete waiver by Sunday, **September 21, 2025**
- Remind your student to complete Health Insurance waiver by Friday, **September 26, 2025**

Reach out to the SCU One Stop Office with any questions! We are here to help!

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SCU One Stop Team

Phone: 408-551-1000

Email: onestop@scu.edu

Office hours: M-F 9:00am - 5:00pm

Phone hours: M-F 9:00am - 4:00pm

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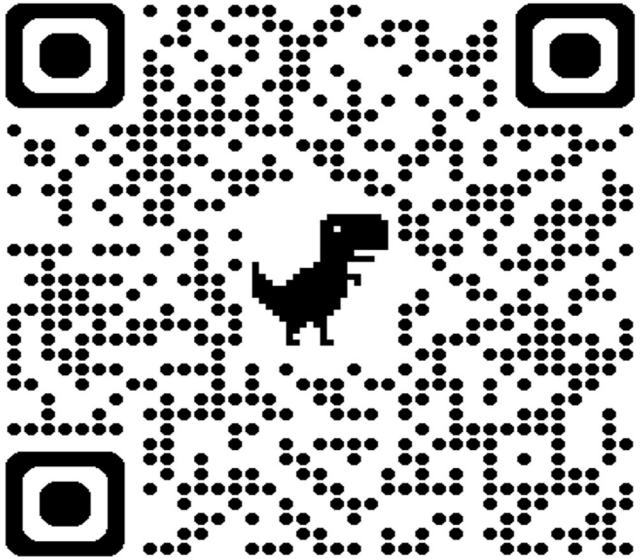
Website QR Codes

SCU One Stop website

(copy of this presentation)



SCU Bursar's Office website

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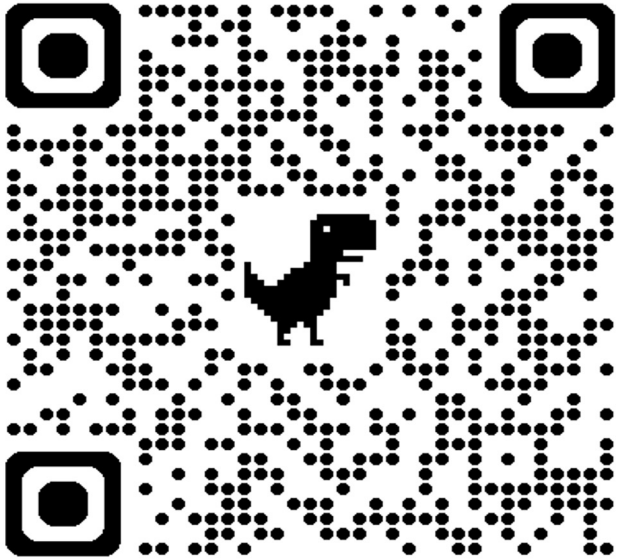

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Financial Aid Office

Agenda

- ➔ Aid Renewability
- ➔ Cost of Attendance
- ➔ Loan Options
- ➔ Private Scholarships
- ➔ Next Steps/Reminders

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Aid Renewability

Financial Aid Office

SCU Grants & Scholarships	Federal & State Aid
Merit Scholarships -- Dean's, Presidential, Provost ➔ Renewable for 12 consecutive quarters **SCU Need-Based Grant & Jesuit Ignatian Award** ➔ Must complete FAFSA each year ➔ Award may adjust with demonstrated financial need and is subject to annual review. **SCU Bronco Scholarship** ➔ Renewable for 12 consecutive quarters **SCU Promise** ➔ Must complete FAFSA each year ➔ Must be eligible for Cal Grant ➔ Amounts may vary --meet full demonstrated need each year **Cristo Rey Promise** ➔ Must complete FAFSA each year ➔ Amounts may vary --meet full demonstrated need each year	**Includes:** ➔ Federal Pell Grant ➔ Federal Supplemental Grant ➔ Cal Grant ➔ Federal Work Study ➔ Federal subsidized loan ➔ Federal unsubsidized loan Must complete a FAFSA each year to be considered for these grants. **For all awards (SCU, federal, and state): ➔ Must meet Satisfactory Academic Progress (SAP) ➔ Aid can only go towards degree-seeking courses

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SCU 2025-2026 Cost of Attendance

(on-campus)

Direct Costs	
Tuition & Fees	$63,513
Housing & Food	$19,446
Total Direct Costs	**$82,959**
Indirect Costs	
Books and Supplies	$1,089
Transportation	$1,251
Personal Expenses + Loan Fees	$3,351
Total Indirect Costs	**$5,691**
Total Cost of Attendance	**$88,650**

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Federal PLUS Loan

Financial Aid Office

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. Application available now
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

➔ **2025-26 interest rate** 8.94% (origination fee 4.228%)

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Private Educational Loans

Private educational loans are administered by private lenders and there are a variety of lending institutions that offer these.

1. You may choose to use any lender that offers a private educational loan.

1. You will need to conduct your own research to find the best private educational loan for your needs as you apply directly through the lender.

1. Once approved for an alternative loan, SCU will review the loan for certification.
    - Process includes: enrollment, verifying eligibility, and the requested borrowing amount.

1. Private educational loan funds will be disbursed in accordance with our disbursement schedule once all necessary paperwork has been completed.

1. Eligible to borrow up to cost of attendance minus any other financial aid

Private Scholarship Search Engines

FinAid http://www.finaid.org/scholarships/

Fastweb https://www.fastweb.com/

Student Scholarship Search https://www.studentscholarshipsearch.com/

Scholarships.com https://www.scholarships.com/

Scholarships 360 https://www.studentscholarshipsearch.com/

Latino College Dollars https://finder.hsf.net/resources/latino-college-dollars

***Remember*: Scholarship searches should be FREE. Any outside agency that requests money is most likely a scam.**

Next Steps

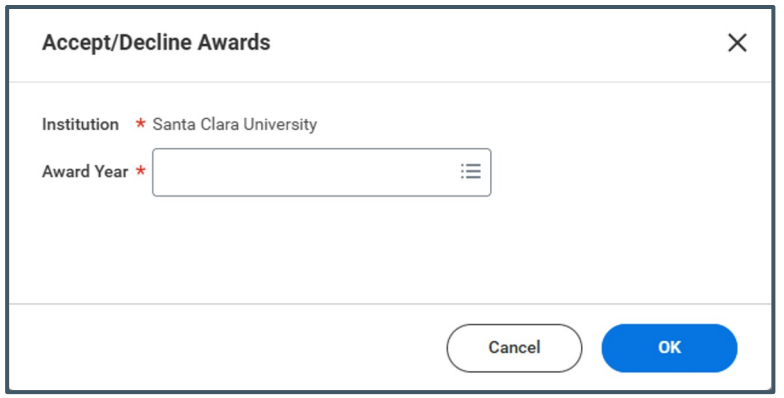
Accept/Decline Financial Aid

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

1. After logging into Workday, click the **Finances** icon on the home page.

2. Click the **Accept/Decline Awards** link under the Financial Aid heading.

3. Select the Academic Unit and Award Year (2025-2026) for the Financial Aid Package and click the **OK** button at the bottom of the screen.

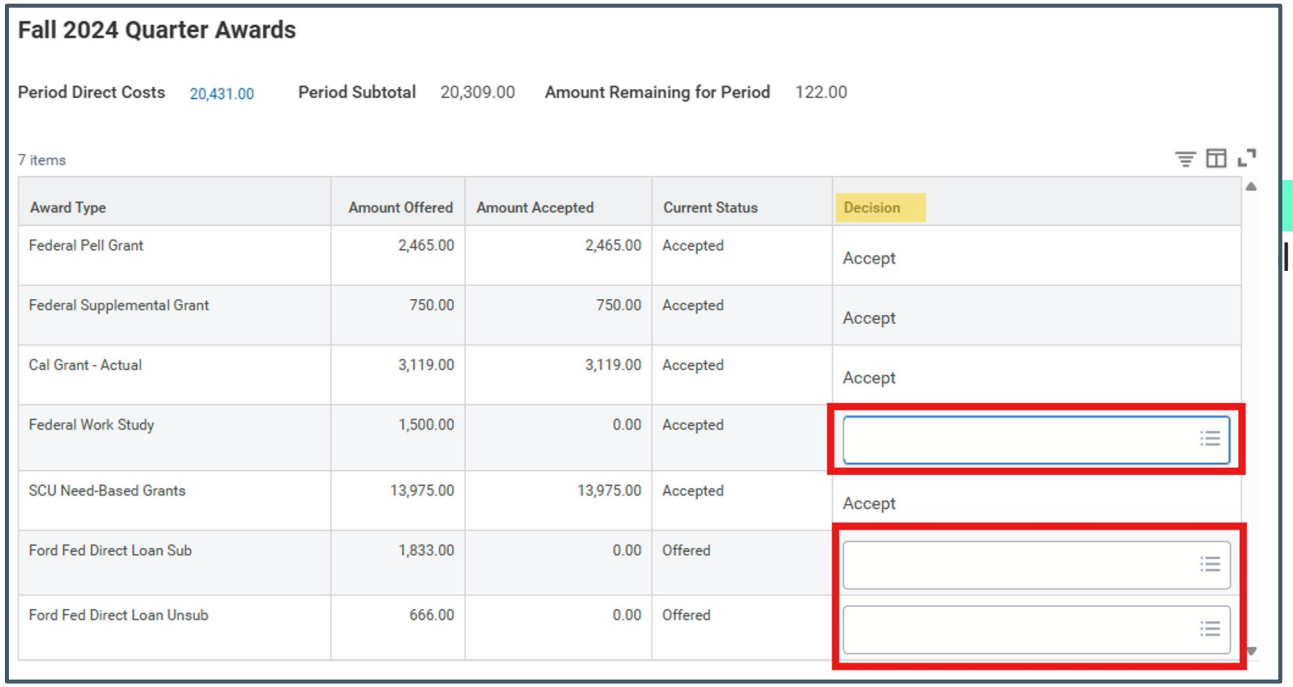


Accept/Decline Financial Aid

4. The **Accept/Decline Awards** screen will display the Total Estimated Costs, Amount Accepted and Estimated Out of Pocket Cost.

5. The Accept/Decline Awards screen will list all the awards per period and will allow the Decision column to be updated.

6. Once all the awards have been accepted or declined for all terms, click the **OK** button.



Fall 2024 Quarter Awards

Period Direct Costs 20,431.00 Period Subtotal 20,309.00 Amount Remaining for Period 122.00

7 items

Award Type	Amount Offered	Amount Accepted	Current Status	Decision
Federal Pell Grant	2,465.00	2,465.00	Accepted	Accept
Federal Supplemental Grant	750.00	750.00	Accepted	Accept
Cal Grant - Actual	3,119.00	3,119.00	Accepted	Accept
Federal Work Study	1,500.00	0.00	Accepted	
SCU Need-Based Grants	13,975.00	13,975.00	Accepted	Accept
Ford Fed Direct Loan Sub	1,833.00	0.00	Offered	
Ford Fed Direct Loan Unsub	666.00	0.00	Offered	

larships will be *automatically*
accepted on behalf of the student. Students will only be able to accept or decline loans and/or Federal Work Study.

Federal Student 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

➔ Only needs to be done once

➔ We cannot release student loans if student has not completed these requirements

2025-2026 interest rate (unsubsidized loan): **6.39%** with 1.057% origination fee

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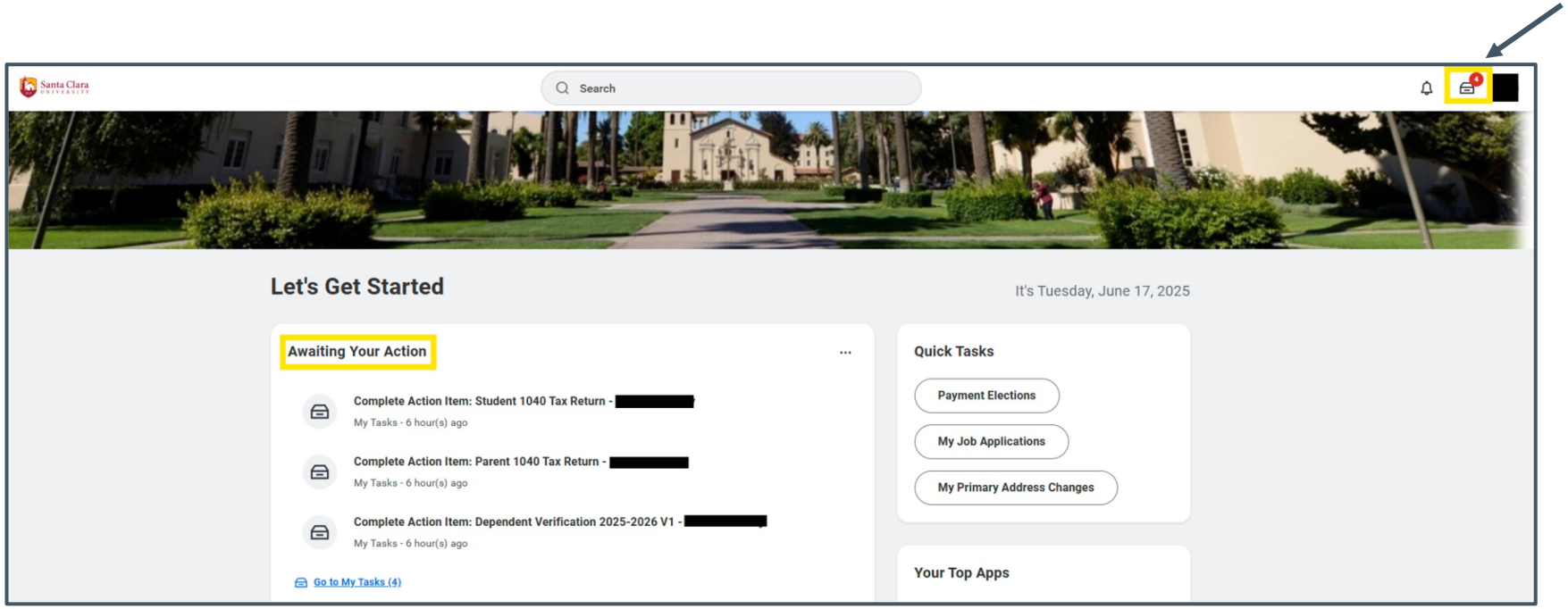
Financial Aid Office

Action Items

This quick reference guide will cover how you can view and complete financial aid options that have been assigned to you in your Workday Inbox:

1. Your most recent inbox items will be displayed on your Workday home page. To open your inbox, click on any item in the **Awaiting Your Action** window, or click on the inbox icon in the top right corner of the home page.



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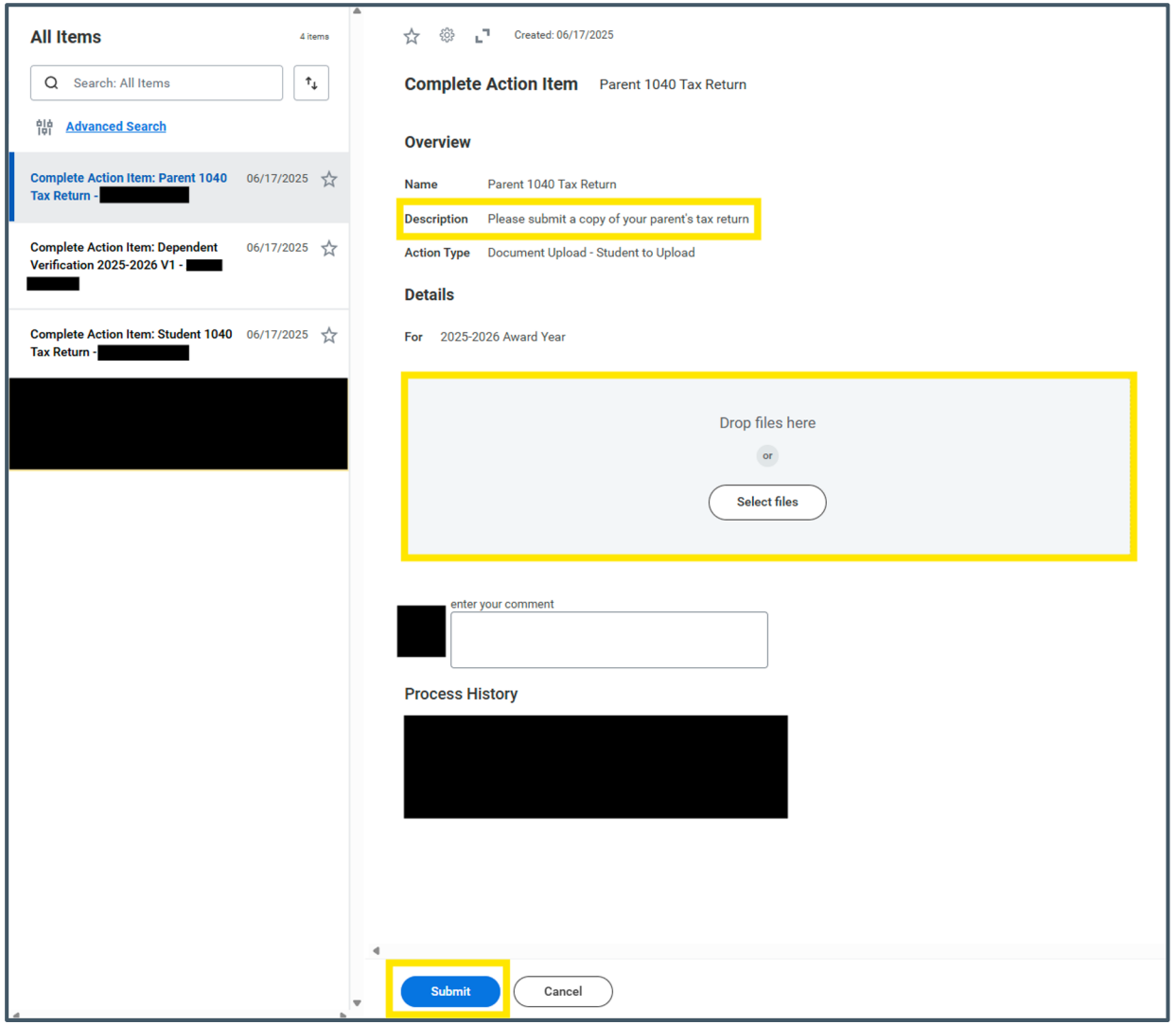
Financial Aid Office

Action Items

2. The current action items will be listed on the left. Select an item to view the details and instructions.

3. To upload your document (if applicable), either drag and drop the file(s) or click “Select files and select the saved file(s).

4. Once you have completed the instructions for the item and uploaded any required documents click **Submit**.



Reminders

- ➔ Keep an eye on incoming communication from the Financial Aid Office. For example, changes to awards or any issues regarding 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 2025-26 FAFSA to be eligible for federal aid
- ➔ Complete FAFSA/DREAM Act **each year**
  - ◆ Priority deadline for any students who are Cal Grant recipients = March 2
- ➔ Great news! CSS Profile is not required to be filled out after first year.
- ➔ All communication from our office comes from our One Stop email (onestop@scu.edu)