

Welcome to the Red Flash Family!



Managing your Student Account



WELCOME

BUSINESS OFFICE

Missy Long, Bursar

Shanelle Farabaugh, Student Accounts

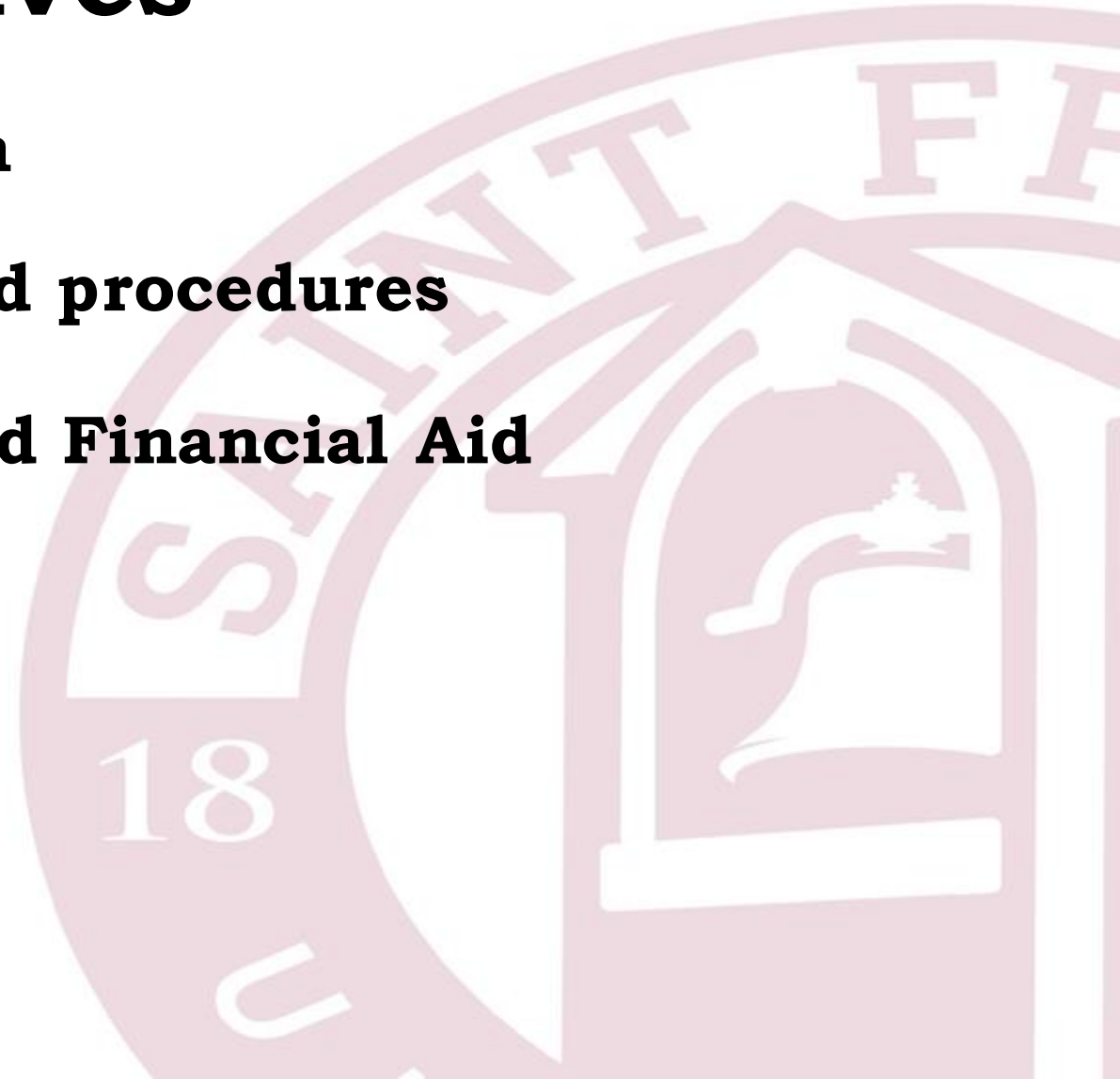
OFFICE OF FINANCIAL AID

Tom Kendziora, Director of Financial Aid

Stephanie Schrift, Associate Director of Financial Aid

Objectives

- **Contact Information**
- **Billing processes and procedures**
- **Payment options and Financial Aid**
- **Next steps**



GENERAL CONTACT INFORMATION

- **Business Office – 1st Floor of Raymond Hall**

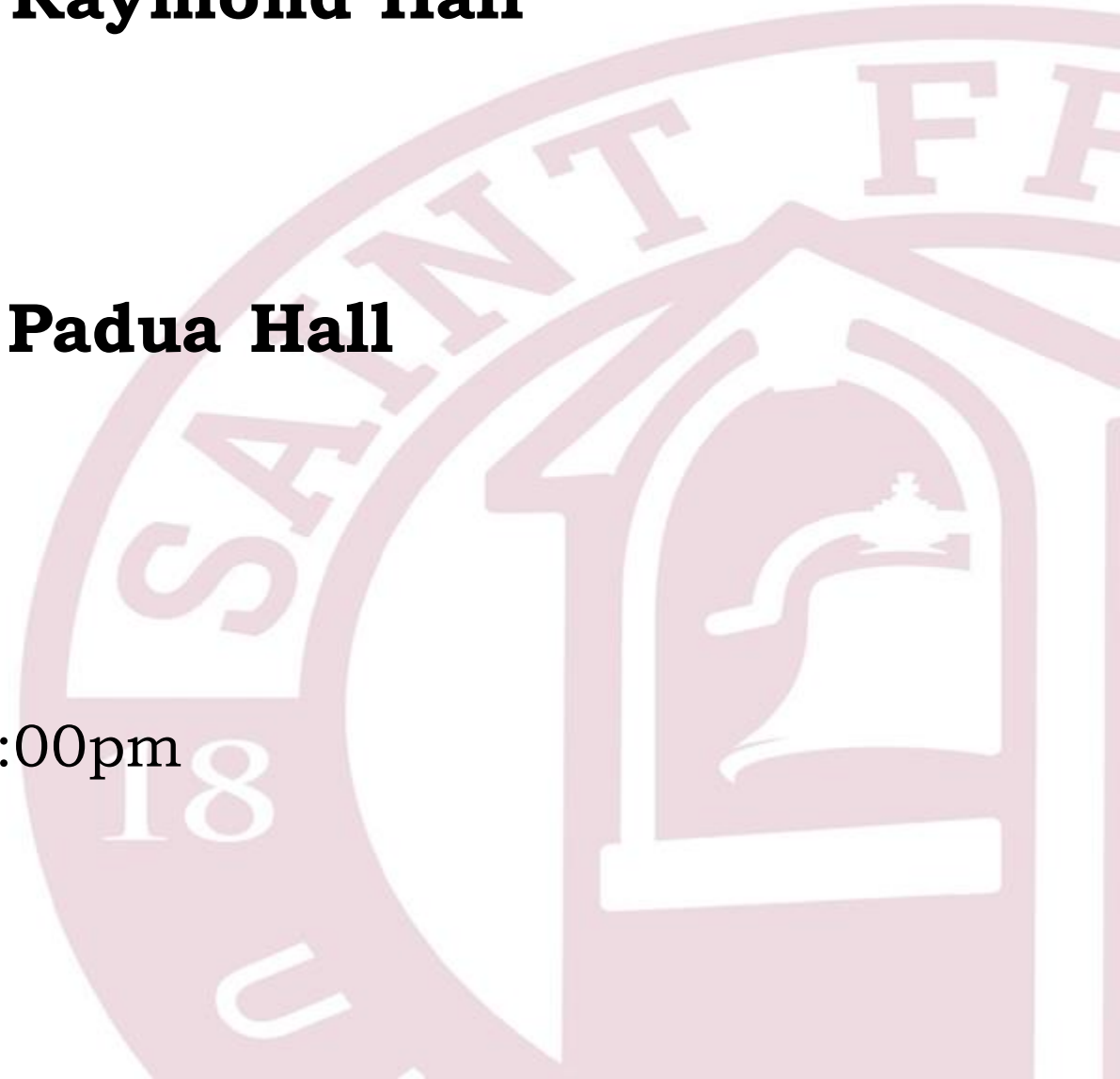
- Phone – (814) 472-2884
- Fax – (814) 472-3886
- Email – billing@francis.edu

- **Office of Financial Aid – 228 Padua Hall**

- Phone – (814) 472-3010
- Fax – (814) 472-3999
- Email – finaid@francis.edu

- **Office Hours**

- Monday thru Friday 8:30am to 4:00pm




STUDENT BILLING

- Schedule for Bills
 - Fall - first week of July. Payment is due August
 - Spring – first week of December. Payment is due January
- All electronic online statements – Student will receive e-mail notifications.
 - Statements are issued the 1st week of each month only if a balance is due.

- Students
- Students Home
- Student Handbook
 - Academic Success & Support
 - Office of the Registrar
 - Student Finances
- Quick Links
- My Pages
 - University Policies & Handbooks
 - Student Assistance Program Portal
 - Employee Assistance Program Portal
 - Schedule of Classes
 - Request a Transcript (Official)
 - Campus Directory by Name
 - Campus Directory by Department
 - Faculty Directory
 - Campus Office & Administration
 - Course Catalog
 - Athletic Staff Directory
 - Engage SFU




 **Academics**
Online Schedule, Registration, Grades, Major, Closed Courses, Advisor, Unofficial Transcript, Course History etc.

-  Canvas (Learning Management System)
-  Tutoring, Testing, and Writing Center
-  International Education (Study Abroad)


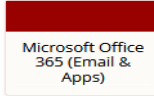
Academics Links

- [Academic Calendar](#)
- [Order Books Online](#)
- [Paradigms for Academic Programs](#)
- [Schedule of Classes](#)
- [Conducting Research: Institutional Review Board](#)
- [Academic Forms](#)
- [Student Test Request](#)
- [Course Catalog](#)
- [IDEA Student Ratings Student Access](#)


 **Student Finances**
Account Balance, Course and Fee Statements, Online Payments & more



 **Campus Life**
Campus Groups, Residence Life, Housing, Campus Police & Safety, Dining Services etc.

-  Student Assistance Program Portal
-  Residence Life
-  Microsoft Office 365 (Email & Apps)

- [Student Handbook](#)
- [Library](#)
- [Mail Services](#)
 - [New Freshman Mail Information](#)
- [Student Activities](#)
- [Campus Health & Safety](#)
 - [Student Vehicle Registration](#)
 - [Citation Review Appeal](#)

 **Student Health Portal**
Health Information, Health & Immunization Document Uploads, Accommodations etc

- [Counseling Services](#)
- [Campus Police and Safety](#)
- [Get RAVE](#)



Student Finances

- Student Finances Home
- Pay My Bill

Quick Links

- My Pages
- University Policies & Handbooks
- Student Assistance Program Portal
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Student Finances



My Student Account

Balances Due

Total Amount Due

✓ No payment currently due

[View account details & history](#)

Financial Document Center

Most Recent

Transact – Student Account

Pay Using Transact Payments

[Go to Transact Payments](#)

Accepted payment types: Credit Card, E-Check, International Funds Transfer. There is a service fee of 2.85% for all credit card transactions. No service fee for E-Check payments. You can access Transact account to enroll in electronic refunds, sign-up for semester payment plan (\$35 fee), and grant additional users access to make payments on your account.

Links

Financial

[1098T Forms](#)

[Collapse all sets](#)



Overview



Jordyn Wood

Balance

\$0

Overview

Make a Payment

Transactions

Statements

Sign Out

Summary

[View statements](#)

Your account does not currently have any outstanding charges.



Sign up for direct deposit refunds!

Receive refunds and disbursements faster with direct deposit.

Sign up



Do you want help paying?

Do you know someone that would like to help you pay? Invite them to have access to your account!

Send a payer invitation

Available items

[View all](#)

Make a Student Account Payment

Recent transactions

[View all](#)

No transaction history

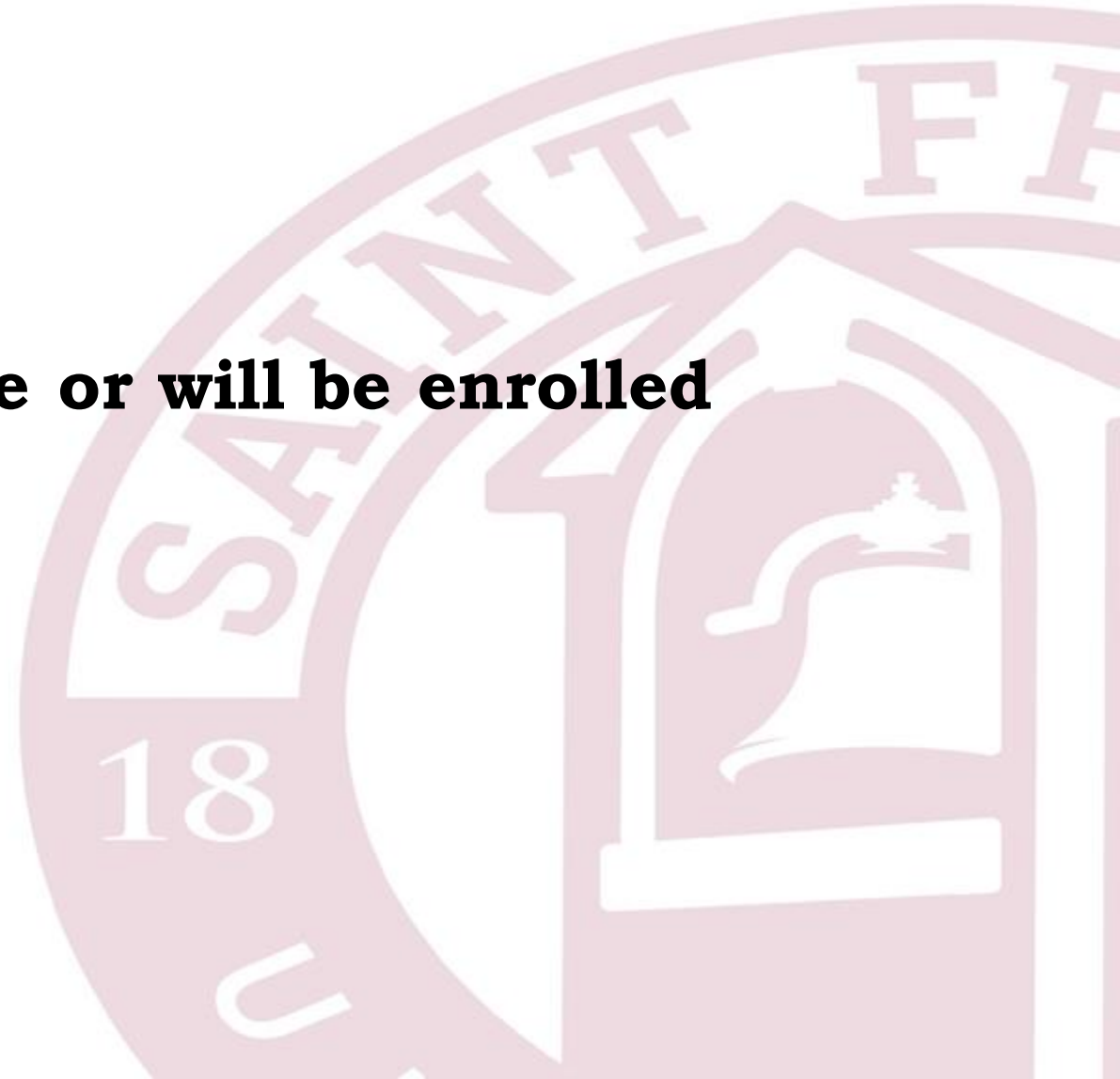
Some transactions may not appear.

Make a payment

STUDENT BILLING

Charges during the semester

- Tuition/fees
- Dorm/Meal Plan
- Late Fees
- Health insurance – **Must Waive or will be enrolled**
- Parking pass/fines
- Room damages
- ID replacements



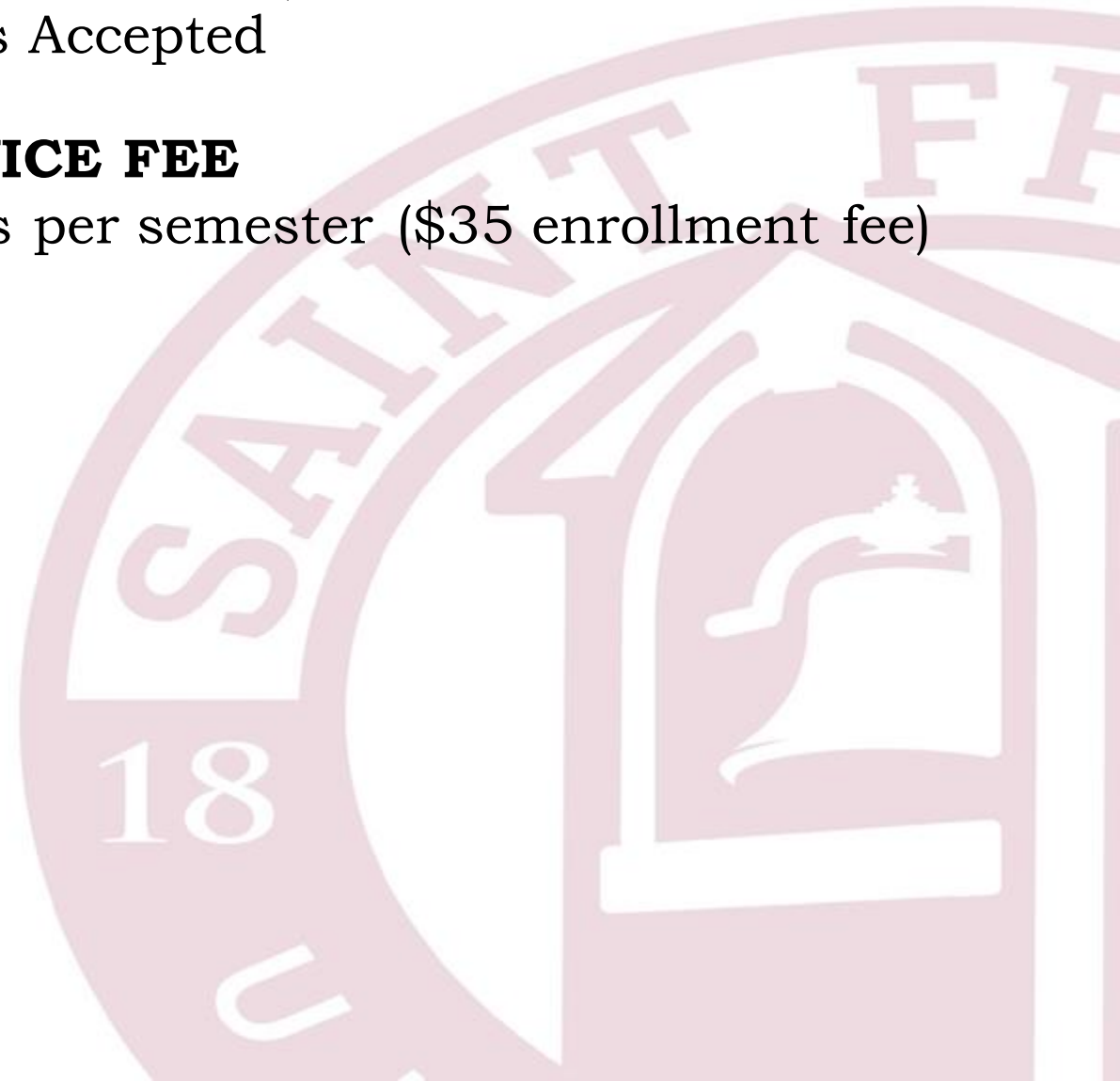
PAYMENT OPTIONS

- **Online Payment Options (most convenient)**

- Credit Card – All Major Credit Cards Accepted
 - 2.95% Fee for Credit Card Payments
- ACH – Electronic Check – **NO SERVICE FEE**
- Payment Plan - 5 monthly payments per semester (\$35 enrollment fee)
 - Fall Plan: July – December
 - Spring Plan: January – May

- **Mailing a Check?**

- Payable to SFU
- Mailing Address:
 - PO Box 600
 - Attn: Business Office
 - Loretto, PA 15940



Next Steps

- Student grant parent access to online billing
- Finalize Payments
 - Payment Plans
 - 529 Plans
 - Loans
- Sign up for E-Refunds
- Waive or Enroll in Student Health Insurance



LOAN OPTIONS

STUDENT: FEDERAL DIRECT LOANS

Accepting your Federal loans:

- Using the *Student* FSA ID, log in at www.studentaid.gov
 - Must complete the **Master Promissory Note (MPN)**
 - Must complete **Loan Entrance Counseling**

LOAN OPTIONS

STUDENT: FEDERAL DIRECT LOAN

- Origination Fee (Sub/Unsub – **1.057%**)
- Fixed Interest Rate (Sub/Unsub – **6.53%**)
- Payments deferred while enrolled
 - *Subsidized: Does not accrue interest while in school
 - *Unsubsidized: Starts accruing interest upon disbursement

LOAN OPTIONS

STUDENT: PRIVATE LENDER LOAN

- Based on credit – Parent or creditworthy co-signer
 - * Some lenders do not require a cosigner
- May borrow up to the Cost of Attendance
 - Can borrow by the semester or full academic year
- Most offer “In-School Deferment” but interest accumulates while the student in school
- No pre-payment penalties

LOAN OPTIONS

STUDENT: PRIVATE LENDER LOAN

- Visit www.elmselect.com
 - Choose “Saint Francis University” in the school section
 - Choose the program (Undergraduate, Parent Loans, Health Professional, etc.)
- Compare several lenders based on repayment options (deferments, incentives, interest rates, etc.)
- Check with your local bank or credit union also!

LOAN OPTIONS

PARENT: FEDERAL PLUS LOAN

ELIGIBILITY

- Only parent (biological or adoptive) of dependent, undergraduate student may apply
- Student must be enrolled at least half-time
- Parent must be credit worthy as determined by lender
- Repayment begins typically within sixty days of disbursement

LOAN OPTIONS

PARENT: FEDERAL PLUS LOAN

- Go to www.studentaid.gov and log in using the **Parent** FSA ID
- Complete the PLUS Application **and** PLUS Master Promissory Note
- Our office receives the electronic application and MPN to process the loan.

LOAN OPTIONS

PARENT: FEDERAL PLUS LOAN

INTEREST RATE

- Interest rate = 9.08%
 - Fixed Rate
- Application opens July 1st each year
- Origination fee of 4.228%



LOAN OPTIONS

PARENT: PLUS LOAN *DENIAL

- If a parent is denied the PLUS loan for credit reasons, the student becomes eligible for an additional unsubsidized Direct Loan.
 - Freshman and Sophomore = \$4,000/year
 - Junior and Senior = \$5,000/year
- A parent must be denied the PLUS each year in which the student wishes to receive the additional unsubsidized Direct Loan

WORK STUDY INFORMATION

- **Optional & not calculated in student “Net Cost of Education” calculation on the award letter**
- Students responsible for finding a job
 - Contact offices/departments directly
- Complete I-9 & W-4 Forms with Payroll Clerk
- Paid directly to the student – will need to enroll in direct deposit

ACADEMIC PROGRESS

- Full-time students must complete a minimum of 12 credits per semester – or 24 credits per academic year (fall and spring semester) to maintain aid eligibility
- Failure to do so results in the loss of all Federal and Institutional Aid – including Federal loans (PA state grant may follow a different standard)

THANK YOU

Any Questions?

