

**Juniata College**

**Orientation 2019  
BURSAR'S OFFICE  
AND  
FINANCIAL AID  
SESSION**

**WELCOME**

**BUSINESS OFFICE**

**Lauren Perow, Bursar**

**Peggy Lockhoff, Customer Service Rep**

**FINANCIAL AID OFFICE**

**Tracie Patrick, Director**


**Diane Ross, Assistant Director**

**Brad Williams, Financial Planning Specialist**



# **PARENT SESSION**

## **► Business Office**

- General Contact Information**
  - Student Billing**
  - Methods of Payment**
  - Student Account Information**
  - Miscellaneous**
- 

# GENERAL CONTACT INFORMATION

## ► **Bursar's Office**

- I. Harvey Brumbaugh, 1st Floor
- Office Hours 10:00 a.m. to 3:00 p.m.

## ► **Student Account Questions:**

- BursarsOffice@juniata.edu – best way to contact us, so that we can all access and answer in the most timely manner.
- Lauren Perow
  - (814) 641-3302
- Peggy Lockhoff
  - (814) 641 – 3188

# Things for You or Your Student to Do

- **Electronic Billing System.**
  - In order for anyone other than the student to view bills, the student must authorize that individual.
- **Credit Balances / Overpayments**
  - E-refund to any account the student specifies. Sign up via the College's portal.
- **Student Insurance Waiver online**
  - [www.firststudent.com](http://www.firststudent.com)

# The Billing Process

- **Email – totally online**

- Students Attention + Anyone authorized by Student
- Fall - first week of July. Payment is due August 5<sup>th</sup>, 2019.
- Spring - early in December, due January 6<sup>th</sup>, 2020.

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# The ARCH

## The Arch at Juniata College

Welcome, Lauren Perow

[Log Out](#)

[Webmail](#)

[Kronos](#)

[New Alerts](#)

**⚠ New Critical Alert**

[Today @ Juniata](#)

[Employees](#) ▾

[Students](#) ▾

[Applications](#) ▾

[Campus Services](#) ▾

[Directory](#) ▾


## Student Bill Information

### Billing

- [View Your Statements](#)
- [Pay Your Bill Online](#)
- [Authorize additional users](#)
- [Enroll in e-Refund](#)
- [Issues viewing your bill online?](#)

# Billing Process Continued

## •Statement Info

- First statement reflects all charges and credits known at that time.
  - Second statement for each semester approx two-three weeks after the start of the semester, reflects any adjustments for late awards and changes to registration.
  - Monthly statements until semester ends.
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# Board Plan

- **Anytime Access Plan**
  - Hours of Service: Monday through Friday 7:15AM until 11PM, Saturday & Sunday 10:30AM until 11PM.
  - Includes \$200 DCB per semester
- **DCB's – Declining Balance Dollars**
  - “Buckets”
    - DCB –\$200 DCB with meal plan
    - ADD\$ - Additional dollars purchased separately.
    - Headwaters

Enter a course name or code, e.g. Accounting 101



☐ Search by instructor



Find Your Course

Log In

View your saved courses

# Ordering Books from the Juniata College Online Bookstore

Your Course Items. Marketplace Savings.



**Free shipping** on most orders over \$49 and free economy shipping on retail items.

Free Shipping



**School Supplies:** Everything you need for back-to-school.

School Supplies




Earn up to **2 times more** when selling your books back on our marketplace

Sell Your Books

# Juniata.TextbookX.com

 [FACULTY](#) [SELL](#) [RETURNS](#) [TRACK](#) [HELP](#)

[Log in](#) 



*Enter a course name or code, e.g. Accounting 101*



☐ Search by instructor




Find Your Course

Log In


View your courses

## Find Your Course Items

Use your **Juniata EagleNet** account login to view your upcoming courses and required materials.

[Find Your Course](#) 

Sign in with your **Juniata EagleNet** credentials:

[Log in](#) 

# The Juniata College Online Bookstore

- ▶ Savings of 60% off list price at the Marketplace
  - Order early for the best deals!
- ▶ Personalized shopping experience
  - Login to view your custom booklist page
- ▶ FREE shipping offers
- ▶ Multiple book types: new, used, rental, & eBook
- ▶ Deliver to campus
- ▶ Year-round textbook buyback opportunities



**BUY TEXTBOOKS**



**RENT TEXTBOOKS**



**SELL TEXTBOOKS**

# Ordering Textbooks

The process is easy and affordable!



**1. Login Using**  
w/  
Your EagleNet ID  
offers




**2. Select your books**  
and save \$\$\$



**3. Checkout**  
free shipping

**Complete your order in less than 5 minutes!**

# Medical Insurance

- Basic Coverage - \$1,684.00 per year
  - Billed on the Initial Statement for each year
  - Can be waived if you have other coverage
  - [www.firststudent.com](http://www.firststudent.com)
  - Must be completed by 8/30/19 or you will be covered and required to pay.
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# METHODS OF PAYMENT


- **Cash, Check, or Money Order**

- Payable to Juniata College
- Mailed to 1700 Moore Street, ATTN Bursar's Office.
- Paid at the Bursar's counter in I. Harvey Brumbaugh

- **Credit Card**

- Wire, ACH, Credit Card – MasterCard, Visa, American Express, Discover, Diner's Club
- 2.75% Fee for Credit Card Payments

# **PAYMENT PLANS**

- **CashNet Payment Plans Coming Soon!**
  - **Have to be an authorized user to enroll or the student must enroll.**
  - **Annual Enrollment Fee=\$60.00**
  - **Semester Enrollment Fee=\$35.00**
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# Student Account Information


- **Outstanding Balance**

- Monthly statement available in CASHnet (if a balance)
- Interest Charges on amounts older than 30 days
- Yearly Interest Charge 18% APR (1.50% monthly balance)

- **If the student has an outstanding balance (amount owed), he/she**

- May not be eligible for next semesters registration
- May not be eligible to check-in for next semester
- Will not receive their diploma or transcripts until the balance is paid-in-full

# **Student Account Information**

- **Non-enrolled student balances older than 90 days from last enrolled status are assigned to outside collection agency.**
  - **Communication with Financial Aid and the Business Office is important! We need to know your payment plans if the balance is going to be paid late.**
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# MISCELLANEOUS

- **ATM Machine**
  - located in the lower level of Ellis Hall
- **Refund**
  - Account credits or overpayments are returned to the student by check or e-refund
  - Checks mailed home unless otherwise requested.
  - E-Refund – Sign-up to receive funds quicker.

**Welcome**

**Office of Student Financial  
Planning**

Tracie Patrick – Director


Diane Ross – Assistant Director

Brad Williams – Financial Planning Specialist



# PARENT SESSION

- ▶ **Financial Aid**

- **General Contact Information**
  - **Loan Options**
  - **Work-Study**
  - **Academic Progress**
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# General Contact Information

Office of Student Financial Planning

(814) 641-3142

or

[financialplanning@juniata.edu](mailto:financialplanning@juniata.edu)

Enrollment Center, 18<sup>th</sup> & Moore Streets

Summer Hours – 8:00 AM to 4:00 PM

Academic Year Hours – 8:30 AM to 5:00 PM





## 2019-20 FINANCIAL AID AWARD

May 28, 2019

Suzie Student  
1700 Moore Street  
Huntingdon, PA 16652

***Congratulations on your admission to Juniata College!*** The Office of Student Financial Planning has carefully reviewed your student file and is pleased to offer you this financial aid award package. In arriving at this decision, we have considered your admission application and the most current financial aid application and enrollment status.

**Your financial aid award for the 2019-20 consists of the following:**

Source	Fall	Spring	Total
Elizabeth Baker Scholarship	\$12,500	\$12,500	\$25,000
Juniata Scholarship Fund	\$1,210	\$1,210	\$2,420
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsub Loan	\$1,000	\$1,000	\$2,000
Federal Work Study Limit	\$750	\$750	\$1,500
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Total	\$17,210	\$17,210	\$34,420

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<b>Tuition and Fees</b>	\$47,075	
<b>Room and Meal Plan</b>	<u>\$12,800</u>	
<b>Total Direct Expenses</b>		\$59,875
<b>Total Grant Aid</b>	\$27,420	
<b>Total Loans</b>	<u>\$5,500</u>	
<b>Total Direct Aid</b>		\$32,920

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**Net Cost of Education:** **\$26,955**

- We encourage you to budget for indirect costs such as books, transportation & personal expenses, which are not included in the Net Cost of Education.
- For students who choose to work (not required), wages are **NOT** credited against charges. Your earnings are paid by a direct deposit bi-weekly paycheck upon securing a job.
- Families can manage college costs using one or more options:

✓ **Parent PLUS Loans:** This is a loan for parents through the federal government designed to help families afford college tuition costs. Loan payments are financed over a 10-year repayment period.

**Alternative Student loans:** Additional student loans through banks that require a creditworthy cosigner

# Overview:

## What are my loan options?

- ▶ Federal Direct Loan (Student's obligation)
  - (Listed on Financial Aid Award letter if a FAFSA was completed)
  
- ▶ Parent Loan for Undergraduate Students (PLUS) (Parent's obligation)
  - Loan application at [www.studentloans.gov](http://www.studentloans.gov)
  
- ▶ Alternative/Private Loans (Bank loans)
  - Student Loan with a credit-worthy co-signer
  - Parent or Sponsor Loan



# Login for Dept of Education

- ▶ FSA – Federal Student Aid which is part of the Dept of Education (DOE)
- ▶ Used to log in and/or sign online documents (FAFSA, MPN) and log in to any DOE website
- ▶ Website: <https://fsaid.ed.gov>
  - Create an ID for both the student and parent

# **Direct Loan: It is already on my account – What do I need to do to receive it?**

- ▶ **Must complete the Master Promissory Note (MPN)**
- ▶ **Must complete Entrance Counseling**
  - Both must be completed at [www.studentloans.gov](http://www.studentloans.gov)
  - Log in with the student's FSA User ID
- ▶ **Must be disbursed in two equal payments:**  
for the first year – \$2,750\* fall semester, \$2,750\* spring semester.
- ▶ **\*Origination Fee (Sub/Unsub – approximately 1.062%)**
- ▶ **Fixed Interest Rate (Sub/Unsub – 4.53%)**


# Federal Direct Loan Program

- **LOAN FEES**


- Initial bill in July will reflect the gross amount of loan before origination fees.
- **Origination Fees will be deducted from the amount borrowed when they're disbursed in September.**
  - 1-4% of the loan amounts.
  - Ex. \$1750 sub & \$1000 unsub on July bill  
= \$1750 x 1% = \$18 & \$1000 x 1% = \$10  
= \$1732 sub & \$990 unsub disbursed
  - Ex. \$5000 PLUS loan on July bill  
= \$5000 x 4% = \$200 (\$4800 disbursed from government to Juniata)

# Loan Option 1: 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.
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# PLUS Loan – How to apply

- ▶ Go to [www.studentloans.gov](http://www.studentloans.gov) and “sign in” using the parent’s FSA User ID & Password
  - ▶ Complete the PLUS Application Request **and** PLUS MPN, making sure to choose Juniata College on the application.
  - ▶ Our office receives the electronic application and MPN to process the loan.
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# PLUS Loan Fast Facts

## **INTEREST RATE**

- ▶ Interest rate = 7.08% for 2019-20
  - ▶ Fixed Rate
  - ▶ Can apply now
  - ▶ Origination fee of approximately 4.24%
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# **PLUS Loan Fast Facts, cont.**

## **LOAN CHARACTERISTICS**

- ▶ Two disbursements – one in September, one in January if applying for full academic year.
- ▶ Repayment over ten year period.
- ▶ Borrow up to cost of attendance minus all aid received (includes all scholarships, grants, loans, work-study, etc.).

# More PLUS Loan Fast Facts

## **LOAN BENEFITS**

- ▶ Consolidation possible
- ▶ No prepayment penalty
- ▶ You now have the option of in-school deferment.

(Must request at time of application.)





# What if I am denied a PLUS Loan

- ▶ If a parent is denied the PLUS loan for credit reasons, the student becomes eligible for an additional unsubsidized Direct Loan.  
**After being denied, you must choose the drop down option of “will not pursue PLUS loan”. This will enable our office to process the additional unsub 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.

# **Loan Option 2:**

## **Alternative Student Loan**

- ▶ Education loan offered through a private lender (banks).
- ▶ The student is the borrower; however, lenders require a credit-worthy cosigner.
- ▶ Payments usually deferred until after graduation.
- ▶ Visit:  
[www.juniata.edu/admission/scholarships-and-aid/resources.php](http://www.juniata.edu/admission/scholarships-and-aid/resources.php)
- ▶ Under the Alternative Loans, click on the 'elmselect' link to apply.


# **Loan Option 3:**

## **Alternative Parent/Sponsor**


### **Loan**

- ▶ Education loan offered through a private lender.
- ▶ A parent, grandparent, family member or friend is the borrower and assumes loan obligation
- ▶ Competitive interest rate based on borrower's credit with No Origination Fee
- ▶ Visit:  
[www.juniata.edu/admission/scholarships-and-aid/resources.php](http://www.juniata.edu/admission/scholarships-and-aid/resources.php)
- ▶ Under the Alternative Loans, click on the 'elmselect.com' link to apply.


# Alternative Loans Fast Facts

- ▶ Interest accrues immediately.
  - ▶ Interest rates usually determined using Prime Rate (approx. 4.75%) plus certain percentage.
  - ▶ Fixed or variable interest rate loans are available.
  - ▶ Unlike government loans, there are no origination fees.
  - ▶ Borrow up to the cost of attendance minus all financial aid.
  - ▶ Some loans may require a small immediate repayment plan or interest payments, depending on the lender.
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# Work Study Information

- ▶ Each student is responsible for finding a job.
  - ▶ Our student job listing is made available online on the 'Arch' around the middle of August.
  - ▶ Contact offices/departments directly.
  - ▶ Complete I-9 & W-4 Forms
  - ▶ Paid on a bi-weekly basis – will need to enroll in direct deposit
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# 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 may result in the loss of Federal and Institutional Aid – including Federal loans & PA state grant.
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# Contact Information

## **Financial Aid Office**

financialplanning@juniata.edu

(814)641-3142

## **Business Office**

BursarsOffice@juniata.edu

(814)641-3188

