WHAT YOU NEED TO KNOW

Office of Financial Aid & Scholarships
Lucina Hall, Room 245
finaid@bsu.edu

Student Financial Services
Lucina Hall, Room B34
SFS@bsu.edu

BSU.EDU/FINAID

BSU.EDU/SFS
CHARLIE GOES TO COLLEGE

Tuition + Fees

+ Room & Board

Total direct (billed) cost for semester

- Financial Aid

Amount due OR credit (refund)
DIRECT COSTS

• Costs associated with attending Ball State:
  • Tuition
  • Room & Board
  • Mandatory Student Fees
  • Program- and Course-Related Fees
CHARLIE GOES TO COLLEGE

INDIRECT COSTS

• Costs associated with attending Ball State, but NOT paid to the University:
  • Textbooks + Supplies = $1,454 (estimate)
  • Computer, Laptop, or Tablet
  • Transportation
  • Other personal expenses
VETERANS AFFAIRS

• What is Veterans Affairs?

If you are receiving financial aid related to military benefits, Veterans Affairs is available to assist in determining what you’re entitled to in funding your education.
VETERANS AFFAIRS

• Post-9/11 GI Bill
• Dependent’s Educational Assistance
• Indiana Child of a Disabled Veteran
• Federal Tuition Assistance, via Military
• National Guard Supplemental Grant
• + more!

Charges covered and eligibility requirements vary from program to program.
VETERANS AFFAIRS

Jayson Jarrett
Assistant Director of Veteran Affairs
Office of Financial Aid & Scholarships
Lucina Hall, Room 245
vetbenefits@bsu.edu
FREE APPLICATION FOR FEDERAL STUDENT AID

FILE ONLINE AT studentaid.gov
THE FAFSA

• File every year – it’s free!

• List Ball State University on your application with code (001786).

• You can still apply to be considered for:
  • Federal Pell Grant
  • Federal Direct Stafford Loans and Federal Direct Parent PLUS Loans
  • Other Financial Aid Programs
LOANS

• STUDENTS.
  • Automatically qualify by filing FAFSA.
  • Accept or decline loans in Self-Service Banner (SSB).
  • Complete entrance counseling and MPN at studentaid.gov.

• PARENTS.
  • Apply for Parent PLUS Loan at studentaid.gov.
  • Complete MPN.

Borrowers may choose Federal and/or Private loans to fund educational expenses.
TIPS FOR SUCCESS

• Review your “Financial Playbook.”

• Check your BSU email account regularly.

• BE PRO-ACTIVE!
  • Questions? Connect with us!
  • Don’t wait until you move on-campus to ask questions or review your emails.
FINANCIAL INFORMATION AT ORIENTATION

• Financial Aid, Veterans Affairs, and Student Financial Services staff will be available to provide OPTIONAL one-on-one assistance today in North Dining Hall from 11:00 a.m. to 12:30 p.m.

• What we can help you with today re: F/A and VA.
  • Financial resources and estimated BSU costs.
  • Financial Aid award questions.
  • Discuss Veteran and military benefits.
  • Student and parent loans.
FINANCIAL INFORMATION AT ORIENTATION

• To meet with a financial advisor and discuss student-specific amounts and requirements, families MUST:
  • Setup PROXY* and know PROXY passphrase and
  • Know the student’s BSU ID number or
  • The student is present at the meeting with their BSU ID#

* As required by the Family Educational Rights & Privacy Act (FERPA)
STUDENT FINANCIAL SERVICES (SFS)

- eBill = Online Billing
- eBill Statements
- Anticipated Aid
- Payment in Full or Deferment Option
- Authorized Payer v. Proxy
- Guest Payer
- Cardinal Cash
- SFS Tips
- If Your Plans Change
HOW TO ACCESS YOUR EBILL
1. **My Account**: Allows you to view your contact information, add/edit payment methods, and add/edit authorized payers.

2. **Overview**: This is the starting page and contains links to most of the navigation pane on the left. This page also allows you to view the notification slide-out (by clicking on the bell icon) and to see your full account balance in the top-right corner.
   a. This page also contains a section for adding funds to your **Cardinal Cash** account.

3. **Activity Details**: Displays activity occurring between billing statements, includes charges/payments/credits.

4. **Make a Payment**: Allows you to make payments on your account or pay for specific items like apartment rent or field studies.

5. **Transactions**: Displays your recent payments.

6. **Statements**: Displays your billing statements that are due the 1st of each month.
This sample eBill contains estimated costs for a single term. The tuition and fee costs for the current academic year are published online at: https://www.bsu.edu/admissions/tuition-and-fees.
PAYMENT OPTIONS

FOR FALL & SPRING SEMESTERS

DEFERMENT AMOUNT*

Allows up to 4 payments throughout the semester

OR

TOTAL AMOUNT DUE

*The Deferment Amount allows up to 4 payments per semester with the following due dates and fees:

<table>
<thead>
<tr>
<th>FALL DUE DATES</th>
<th>SPRING DUE DATES</th>
<th>FEE AMOUNT(S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 1</td>
<td>January 1</td>
<td>$30</td>
</tr>
<tr>
<td>October 1</td>
<td>February 1</td>
<td>$15</td>
</tr>
<tr>
<td>November 1</td>
<td>March 1</td>
<td>$15</td>
</tr>
<tr>
<td>December 1</td>
<td>April 1</td>
<td>Final Semester Payment Due</td>
</tr>
</tbody>
</table>

Failure to pay at least the Deferment Amount by the due date will result in a Late Fee and could result in an administrative hold on their university records. Students will be assessed a late fee or deferment fee, but not both per due date.

*The Deferment Option is NOT AVAILABLE for the Summer terms. Due date for summer is June 1.*
PAYMENT METHODS

You will receive an email whenever you have a bill ready to view. You will not receive a physical bill.

Due to potential delays in mail delivery, we encourage you to pay online by electronic check or credit card on or before the due date.

A student, authorized payer, or guest payer may pay a bill by any of the following methods:

- **ECHECK:** Use the account and routing numbers for a valid checking or savings account.
- **CREDIT CARD:** We only accept card payments online in eBill, not in person.
  - The payment will include an additional 2.75% convenience fee.
- **529 PLAN:** Withdrawal and payment to BSU from your 529 Plan happens instantly online on eBill, payments will be limited to the current semester tuition. Indiana CollegeChoice 529 Savings Plans are accepted, if your plan is not included, 529 providers are added frequently.
- **MAIL:** Please be sure to include the student ID number. Make check payable to BSU and mail to Office of Student Financial Services (LU B34) 2000 W University Ave, Muncie, IN 47306.
- **SFS Express:** You may drop off your payment in our secure drop box in Lucina Hall by room LUB34.
- **In-Person:** We accept Cash, Check, Money Order and Cashier’s check.
Click the My Account link on the left-side of the screen. If you are using a cell phone, click the three horizontal lines in the top-left corner to reveal the navigation pane.

1. Click the My Account link on the left-side of the screen. If you are using a cell phone, click the three horizontal lines in the top-left corner to reveal the navigation pane.

2. Fill out the Payer Invitation and click the Send invitation button at the bottom.

3. An e-mail will be sent to the Authorized Payer with a temporary password. If your authorized payer does not receive an e-mail from our office within a few minutes, check Junk/Spam folder. The system will automatically assign a username and temporary password.

4. Authorized Payers can change their password at any time by clicking the Forgot password link at the bottom of the login screen. A new temporary password will be sent to their e-mail address.

The first time they login, Authorized Payers will be forced to change the password to something of their choosing.
1. Go to bsu.edu/ebill, scroll down to the Guest Payers heading, and click on the Log in to eBill link.
2. Type in the Student ID and Last name of the account holder (as they appear on the bottom of your statement/invoice) and click the Sign In button.
3. Click on the View Details link in the Payment on Account box.
CARDINAL CASH

Cardinal Cash works like a pre-paid debit card that various locations around campus accept. This includes dining, the bookstore, Emens events, and much more.

Adding funds to Cardinal Cash:
1. Go to bsu.edu/ebill.
2. Stay on the Overview screen and scroll down until you see “Would you like to add money to your Cardinal Cash?” section.
3. Click “Add Money” button.
## AUTHORIZED PAYER V. PROXY

<table>
<thead>
<tr>
<th>Abilities and Requirements</th>
<th>Authorized Payer</th>
<th>Proxy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compliant with student privacy according to FERPA regulations</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Log into eBill system</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Log into Proxy system</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Login requires User Name and Password</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Login requires email address and PIN</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Requires Passphrase in order to interact with Bursar, Financial Aid, or Registrar's office</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Have a phone conversation about Bursar charges or account information</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Have an email or correspondence exchange with Bursar regarding student's account</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Receive emails when billing statement is available to be viewed online</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Mail a check payment</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Make a credit card or ACH payment</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>View current or past billing statements</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Make online deposit to student's Cardinal Cash account</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>
## SFS TIPS FOR SUCCESS

### WHEN

<table>
<thead>
<tr>
<th>IMPORTANT ITEMS</th>
<th>IMPORTANT ITEMS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASAP</strong></td>
<td>Make sure you add your parents as Authorized Payers (APs) and as Proxy for your account at <a href="http://my.bsu.edu">my.bsu.edu</a></td>
</tr>
<tr>
<td><strong>Two Weeks Before Start of Term</strong></td>
<td>Be sure to have signed up for Direct Deposit of refunds: <a href="http://bsu.edu/directdeposit">bsu.edu/directdeposit</a></td>
</tr>
<tr>
<td><strong>Friday before Start of Term</strong></td>
<td>Financial Aid refunds start being released</td>
</tr>
<tr>
<td><strong>First of each Month</strong></td>
<td><strong>Due Date!!</strong></td>
</tr>
</tbody>
</table>

### HOMEWORK ASSIGNMENTS

- Grant proxy access to anyone you want SFS to discuss/correspond with regarding your student account at [bsu.edu/registrar/proxy](http://bsu.edu/registrar/proxy).
- Create your Authorized Payer(s) in eBill at [my.bsu.edu](http://my.bsu.edu).
- Sign up for Direct Deposit of refunds at least two (2) weeks before start of term at [bsu.edu/directdeposit](http://bsu.edu/directdeposit).
- Review your eBill statement online, email sent when available.
- Bookmark and study the SFS policies at [bsu.edu/sfs](http://bsu.edu/sfs)

### REMINDERS

- Refer to “Ask a Question” on top of SFS web page for questions and frequently check website for updates at [bsu.edu/sfs](http://bsu.edu/sfs).
- Due dates: First of every month.
- Check your eBill account often!
- Frequently check SFS website for updates.
  - You will not receive a physical bill!
- Keep your account current to avoid a hold on your records and a 1 percent (%) late fee.
If your plans to attend Ball State change, you are responsible for notifying the University. Go to my-bsu.edu prior to the first day of the term and drop all classes.

Your registration and housing will not be automatically cancelled for nonpayment of fees or nonattendance. You must drop all of your classes on my-bsu.edu to officially cancel your registration. Contact Housing to cancel your Housing Contract.

You are financially responsible for your classes if you do not drop or attend.
STUDENT FINANCIAL SERVICES
AT ORIENTATION

• SFS staff will be available to provide **OPTIONAL** one-on-one assistance today in North Dining Hall.

• *What we can help you with today:*
  • eBill questions.
  • Payment methods and arrangements.
  • Authorized Payers.
  • Proxy Setup Assistance.
CONTACT US

Click the “Ask A Question” button on bsu.edu/sfs

765-285-1643

sfs@bsu.edu

24/7 Access: bsu.edu/ebill

- **Students**: Bring your Student ID card and know your Ball State ID number whenever you contact our office.

- **Proxies**: Need to provide the student ID number and Proxy passphrase with all communications so we can discuss account information.

Additional SFS video resources covering a variety of SFS topics are available on YouTube.