The Office of Student Financial Services (SFS)
Formerly Office of Bursar & Loan Administration

Things we will cover:

- eBill = Online Billing
- eBill Statements
- Anticipated Aid
- Payment in Full or Deferment Option
- Authorized Payer vs. Proxy
- Guest Payer
- Cardinal Cash
- SFS Tips
- When Students Plans Change
HOW TO ACCESS YOUR EBILL

View my eBill, make an online payment, Bursar account activity, payment history, or make a deposit to your Cardinal cash account.
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.
Sample eBill

Statement Date = Transactions Closing Date
Previous Balance = Balance from prior statement
Deferred Amount = Allows up to 4 payments per semester
Total Amount Due = Current Balance - Anticipated Aid
Balance Forward = Balance from prior statement
Statement Activity = Detail of Activity since last statement
Anticipated Credit = Financial aid that is ready to apply and will post no sooner than 10 days prior to the start of the term.
Total Amount Due = Current Balance – Anticipated Aid

Above sample eBill contains estimated cost from prior academic year. The tuition and fee costs for the 2021-22 academic year were not available at time of publication. Once approved, the new tuition and fee cost will be available at bsu.edu/sfs.
Anticipated Credit Tips

• Posted Financial Aid activity can be viewed on the Activity Details link on eBill.

• It may take a couple days for the Financial Aid office to be notified that the FAFSA, promissory notes were completed.

• Financial aid eligibility can vary from year-to-year. It isn’t known what aid students can receive until the information comes back from the federal government.

• This information may take approximately 5 business from the time the FAFSA is finalized for BSU to be notified.

• We can’t be certain of what award packages students may receive, do not assume eligibility.

• We rely on the award package to determine if a student will be receiving enough aid to cover the past due and current/new charges.
Payment Options

For Fall and Spring semesters:

Pay the **Total Amount Due** by the due date on the eBill

**OR,**

The Deferment Amount which allows up to (4) payments per semester with the following due date and fees:

- Sep 1 to Jan 1: $30 Deferment Fee
- Oct 1 to Feb 1: $15 Deferment Fee
- Nov 1 to Mar 1: $15 Deferment Fee
- Dec 1 to Apr 1: Final Semester Payment Due

Failure to pay at least the Deferment Amount by the due date will result in a 1% Late Fee and could result in an administrative hold on their university records. Students will be assessed a late fee or deferent 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 paper bill.).

Due to potential delays in mail delivery, we encourage you to pay online via eBill 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. A nominal fee may apply.
- **CREDIT CARD**: We only accept card payments online on eBill, not in person. The payment will include an additional 2.75 percent 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 B32) Muncie, IN 47306.
- **SFS Express**: You may drop off your payment in our secure drop box in Lucina Hall by room LUB32.
- **In Person**: We accept Cash, Check, Money Order and Cashier’s check.
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. Click the Send a payer invitation link.

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

4. 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.

   The first time they login, Authorized Payers will be forced to change the password to something of their choosing.

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 to be sent to their e-mail address.
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.

1. Adding funds to Cardinal Cash:
2. Go to bsu.edu/ebill
3. Stay on the Overview screen and scroll down until you see the Would you like to add money to your Cardinal Cash? section.
# Authorized Payer vs. 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>
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<tr>
<td>Requires Passphrase in order to interact with Bursar, Financial Aid, or Registrar’s office</td>
<td>☑</td>
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<tr>
<td>Have a phone conversation about Bursar charges or account information</td>
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<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>
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<tr>
<td>Mail a check payment</td>
<td>☑</td>
<td>☑</td>
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<tr>
<td>Make a credit card or ACH payment</td>
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<td></td>
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<td>View current or past billing statements</td>
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<tr>
<td>Make online deposit to student’s Cardinal Cash account</td>
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</tbody>
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SFS Tips for Success

<table>
<thead>
<tr>
<th>When</th>
<th>Important Items</th>
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<tbody>
<tr>
<td>ASAP</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>Two Weeks Before Start of Term</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>Friday before Start of Term</td>
<td>Financial Aid refunds start being released</td>
</tr>
<tr>
<td>First of each Month</td>
<td>Due Date!!</td>
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</table>

**HOMEWORK ASSIGNMENTS**

- Grant proxy access to anyone you want bursar 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 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 bursar website for updates, You will not receive a paper bill
- Keep your account current to avoid a hold on your records and a 1% late fee
IF YOUR PLANS CHANGE
WHAT WE TELL STUDENTS

• 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 and contact Housing to cancel your Housing Contract.

• You are financially responsible for your classes if you don’t drop or attend.
Contact Information

“Ask A Question” button at the top of bsu.edu/sfs

BY PHONE: 765-285-1643
BY EMAIL: sfs@bsu.edu
24/7 Access: bsu.edu/ebill

- Students: Be sure to bring your 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: SFS YouTube Videos