The Financial Playbook is designed to help you find the right answer to your questions about tuition, fees, scholarships, financial aid, and other related matters. Use this handy tool as a resource during the “Straight Talk about Money” session at Orientation, when you return home, and even after classes begin. Contact information for the Office of Financial Aid and Scholarships and the Office of the Bursar and Loan Administration is on the back page of this publication.

**Tuition**
The tuition and fee costs for the 2019–20 academic year were not available at time of publication. Once approved, the new tuition and fee costs will be available at bsu.edu/bursar.

**Room and Board**
The actual costs for room and board will vary, based on the accommodation and meal plan selected. This chart shows the four meal options available for students residing in a double room, regular accommodation. Additional information presented during Orientation can be found at bsu.edu/housing, and in your Orientation handbook.

<table>
<thead>
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</thead>
<tbody>
<tr>
<td>Regular Accommodation, Double Room ($120 residence hall technology fee not included)</td>
<td>$10,870</td>
<td>$10,784</td>
<td>$10,414</td>
<td>$9,518</td>
</tr>
</tbody>
</table>

**Variable Expenses**
You should budget additional funds for books and supplies, transportation expenses, and personal items. These expenses will vary depending upon your individual needs and spending habits.

**Books**
We estimate the cost for books and supplies to be $1,384 for the academic year. This figure will vary depending upon your major and whether books are rented or purchased. You should arrive on campus with money to pay for your books.

There are two bookstores in the campus area:
- **Ball State Bookstore**  Art and Journalism Building
- **TIS Bookstore**  1717 W. University Avenue
**Office of the Bursar**

The Office of Bursar and Loan Administration is responsible for the billing, collecting, and depositing of all money owed to and/or collected by Ball State University, in addition to setting up and maintaining Cardinal Cash accounts. We also prepare the federal tax Form 1098-T. The Bursar’s Office enforces Proxy permissions for parents and others seeking specific information regarding student accounts.

For updated information about fees, acceptable forms of payment, important dates, the Deferment Option, or Cardinal Cash, please visit bsu.edu/bursar.

**eBill**

eBill is Ball State’s convenient, secure, easy to use, online billing and payment system. We recommend all students add Authorized Payors for online access to view and make payments on their bursar account through my.bsu.edu.

Each monthly billing cycle, you and your Authorized Payor(s) will be sent an email notification that your eBill is ready to view. The email will include a link that takes you directly to the eBill login page. You will not receive a paper bursar statement by mail; it is electronic only; however, you can print a copy from the eBill site. Payments are due on the first day of each month, so be sure to check your eBill account frequently.

It is important to keep your bursar account current, or you may incur additional financial penalties and be placed on administrative hold, prohibiting you from registering for future terms and receiving transcripts.

**Payment Options**

Make an online credit card payment or eCheck from a checking or savings account. You may also mail a check or make an in person payment by check or cash. Credit cards are accepted online only and include an additional convenience fee.

**Qualified Tuition Program, 529 Plans**

Payments from 529 plans for eBill balances are accepted by paper check from parents, students, and plan administrators. Payments must provide the student’s name and student ID number, and the plan administrator to let us know more about accessing your funds to pay bursar charges.

**Deposits**

The $100 nonrefundable enrollment deposit will appear on your eBill as a credit to reduce tuition. The $125 housing deposit will be held as a damage deposit and will not appear on your eBill. At the completion of your housing contract, your deposit will be credited to your bursar account and applied to any outstanding charges before any refund is issued.

**Billing Dates**

For billing dates (subject to change) for the 2019-2020 academic year, visit bsu.edu/bursar.

**Deferment Due Dates**

Date balances are due in full by the first day of each month. Alternatively, you may choose to use the Deferment Option and pay the required deferment amount (as listed on the eBill) by the due date.

**Deferment Option**

If you are unable to pay your account in full by the due date, you will be required to pay the deferment amount listed on your eBill. The Deferment Option allows students to make up to four payments per semester (fall and spring only) to pay their tuition, mandatory fees, and room and board charges. Charges from a prior term or semester and apartment rent are due in full and included in the deferment amount on your eBill.

To take advantage of the Deferment Option, pay at least the deferment amount listed on your eBill. No sign up is required, simply select “Make a Payment” link in the eBill account to pay the deferment amount. The deferment amount will vary by month, so please refer to your eBill for the amount due. You will be assessed a deferment fee of $30 for the first eBill due date, and $15 for the second and third eBill due dates. The deferment fee will appear on the following month’s eBill. Any payment made that is less than the deferment option will be assessed a 1 percent late fee. To avoid having a hold placed on your record, it is important to keep your account current. Your last payment of the semester is due December 1 for the fall semester, and April 1 for the spring semester.

**Financial Aid Refunds**

Sign up for direct deposit on our secure site at bsu.edu/accountingoffice to expedite your financial aid refund. Refunds will be deposited into your bank account beginning the Friday before the start of classes. Be sure you have registered your bank account information by August 9, 2019, to ensure timely receipt of your refund.

**Cardinal Cash**

Cardinal Cash works like a prepaid debit card whereby you can deposit money and access it with your Ball State ID card. This account is accepted at various locations on campus, including all Ball State Dining locations, the Ball State Bookstore in the Art and Journalism Building, the Technology Store, the Health Center, Emens, concessions at Scheumann Stadium and Worthen Arena, and laundry facilities in select locations. It is also accepted at select establishments in the Village. The minimum deposit to open an account is $25 and can be paid online through your eBill account at bsu.edu/eBill, or by cash or check (payable to Ball State University) through the Office of the Bursar.

For more information refer to the bookmark you received during Orientation or go to bsu.edu/bursar.

**Office of Financial Aid and Scholarships**

**Financial Playbook Checklist**

- File the Free Application for Federal Student Aid (FAFSA). The FAFSA must be received by the federal processor by April 15 each year for priority consideration for Ball State and State of Indiana programs.
- Respond immediately to any requests for additional information from Ball State or the Indiana Commission for Higher Education (CHE).
- Check your state grant status at indiana.gov/che and click on the “Scholar Track” link.
- Read and accept the Financial Aid “Terms and Conditions” in Self-Service Banner (SSB) at my.bsu.edu.
- If you are borrowing a Stafford Loan, accept the loan in Self-Service Banner (SSB) at my.bsu.edu by July 15.
- First-time borrowers in the Stafford Loan Program must complete loan entrance counseling and a Master Promissory Note (MPN) at studentloans.gov.
- If borrowing from the Federal Direct Parent PLUS Loan program, submit the application at studentloans.gov by July 15.
- First-time PLUS loan borrowers at Ball State University must complete a Master Promissory Note (MPN) at studentloans.gov.
- Establish proxy access at bsu.edu/registrar/proxy.
- Provide eBill access and sign your parent up as an authorized payer at bsu.edu/eBill. Your parent(s) will receive e-mail billing notices and access to view your bill and the ability to pay online.
- Check your Ball State email account often for important billing and financial aid notifications.
- If financial aid is in excess of the amount owed, the refund will be direct deposited into your bank account provided you register for direct deposit by August 9 at bsu.edu/accountingoffice.

How Academic Performance Can Affect Financial Aid

The U.S. Department of Education, the Indiana Commission for Higher Education, and Ball State require that students applying for federal, state, and some institutional funds demonstrate satisfactory academic progress. Satisfactory academic progress for financial aid is defined as:
- maintaining a grade point average (GPA) consistent with university graduation requirements
- staying on pace to graduate
- completing your degree within a maximum time frame.

Progress is checked at the end of each semester. A student is required to earn 67 percent of cumulative hours attempted to stay on pace to graduate. Pace is calculated by dividing cumulative hours earned by cumulative hours attempted.

If a student is unable to meet the GPA, pace, or time frame requirements, future financial aid eligibility will be denied. Students who are denied financial aid due to GPA and/or pace can regain their financial aid eligibility once they have a GPA consistent with university graduation requirements and/or have earned hours to put them back on pace to graduate (earned 67 percent of cumulative hours attempted).

Students can also regain their financial aid eligibility through the appeal process if they have documented extenuating circumstances.

**“15 to Finish”**

The best way to ensure timely graduation is to identify a major by your sophomore year and schedule classes with four years in mind. Think “15 to Finish.” Undergraduates who take 15 credit hours toward their degree each semester will have accumulated the 120 needed for most bachelor’s degrees within four years.
On an unsubsidized loan, you will be charged interest semiannually. You can pay this when you receive your statement from the direct loan servicer or let the interest accrue (capitalize). However, it is to your advantage to pay it as you receive the statements to avoid increasing the principal of the loan. Repayment of the loan begins six months after you graduate or are no longer enrolled at least half-time (6 hours). Annual loan limits depend upon grade level.

How does the Federal Direct Stafford Loan process work?
Federal regulations require that first-time borrowers complete loan entrance counseling and sign a master promissory note (MPN) before receiving any money from the Federal Direct Loan Program. You may complete these requirements on the web at studentloans.gov. Click on Take Loan Entrance Counseling. After completing the entrance counseling, click on Fill Out Your Master Promissory Note.

What is a PLUS loan and how do you apply for one?
The PLUS loan allows a parent to borrow to help pay the student’s educational expenses. Your parent completes a PLUS application at studentloans.gov. Your parent can borrow the difference of the cost of attendance minus any Federal Aid you receive. The borrower who is the parent must complete an electronic master promissory note at studentloans.gov. Click on Fill Out Your Master Promissory Note. Follow the directions through the entire site and you will then be finalized if the credit check is approved. Funds are released in two disbursements. Although parents can request the excess funds be returned to them, we encourage checking the box on the application that permits release of the excess funds to the student. This will enable the family to receive the funds in a more timely manner as parents cannot receive refunds via direct deposit. We cannot guarantee the order of the distribution of the PLUS funds. Interest begins when the first half of the loan is disbursed for fall semester. Repayment begins in March—60 days after the second half of the loan is disbursed.

What if my parents are divorced? Can both parents apply for a PLUS loan?
Parents can apply for a PLUS loan as long as they are married. If divorced or never married, both parents must apply for their own PLUS loan. They can be married or not married, and one parent can be the sole or primary income earner. The financial need of the family will determine if each parent qualifies for a PLUS loan. Use the student’s credit report as the determining factor for underwriting a PLUS loan.

How do I obtain my bursar statement?
Paper bills are not produced but you will find your bursar’s statement online by logging in to my.bsu.edu with your Ball State username and password. Select the Self-Service Banner Student tab, then choose eBill. It is your responsibility to review the bursar account on a regular basis. Electronic payments may be made through the eBill website from your checking or savings account or by a credit card.

How do I allow others to access my eBill?
All students should add parents and others as Authorized Payers through eBill, which grants access to:
- view billing statements and make payments online
- view current balance, transaction history
- receive email notices when eBills are ready to view

To add Authorized Payers, you will need to access your eBill at my.bsu.edu, then Self-Service Banner, select the Student tab, then choose eBill, and in the Authorized Payers section, Authorized Payers can be added. Authorized Payers will be sent an email letting them know they have been set up in the eBill system. The email will contain the payer’s username and a temporary password that must be reset during the first login. Authorized Payers must also set up a security question to complete account authorization.

Step-by-step instructions for students and Authorized Payers are available at bsu.edu/bursar using the Authorized Payer Quick Link. Please note that due to privacy concerns, the bursar’s office does not have access to student or Authorized Payer passwords. An Authorized Payer can be on more than one account, but their user name must be unique for each student.

What forms of payments are accepted?
To make a payment through eBill, you may pay by eCheck from a checking or savings account with no additional fees. Credit card payments are accepted online only and include an additional convenience fee. Credit card payments are not accepted in person or by phone. The bursar’s office continues to process payments received in person and through the mail.

Where do I mail my payment?
Bursar and Loan Administration Lucina Hall (LJ), room B32 Ball State University Muncie, IN 47306
Please include your student ID number on your check, money order, or cashier’s check, or provide a copy of the remittance from your eBill.

Do I still have to make a payment if I have pending financial aid, including 529 Plans?
Yes. You must still pay the amount due by the due date. You will need to continue paying the amount due each month until the financial aid/529 Plan credit is applied. If you have a 529 plan, you are responsible for knowing the amount your 529 provider is sending to Ball State.

What is the student services fee, and what does it cover?
The student services fee helps support many events for students on campus. It includes the L.A. Pittenger Student Center and its programming, as well as athletic events and events at Emeris Auditorium and other performing venues, which students may attend. It also supports student groups, recreational activities, and debt payment on certain student facilities.

What is the health fee, and what does it cover?
The health fee is assessed to all students registered for seven or more hours with at least one main campus course. The fee supports the operations of the Jo Ann Gora Student Recreation and Wellness Center. Please note the recreation fee does not cover BSU Fit classes, intramural sports or Outdoor Pursuit trips. Visit bsu.edu/recreation for more information.

What does the technology fee cover?
The technology fee is essential for the university to operate and maintain a complex technological infrastructure. The fee supports the use of networks, servers, routers, firewall, line types, IP addresses, a variety of systems, computer hardware, and software systems such as Blackboard and Canvas. The fee also provides students the opportunity to download software at reduced or no additional cost.

How do I get a new/replacement Ball State ID Card?
The cost to replace a Ball State ID card is $25, and may be purchased online, or with cash or check at the Bursar’s Office, Lucina Hall, room B32 during normal business hours. You must provide proof of payment to obtain a Ball State ID card at the ID Card Office, Bracken Library, room 0011. You will be issued an ID card of another type of picture ID (i.e., a driver’s license, charge card with picture, passport, etc.) with you.

What do I need when contacting the Bursar’s office?
Students: you will need to have your Ball State ID card each time you visit our office. Proxies: you will need to provide the student ID number and passphrase for secure communication with the Bursar’s Office. Emails from students must be sent from their BSU email account; emails from a proxy must be from the same email as used on the proxy setup.
Providing Access to Your Student Information

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of your educational records. Students must grant proxy access to parent(s) or anyone else selected by the student before others can view personal information and/or participate in conversations with some university departments.

Having proxy access prior to Orientation will allow you to participate in important discussions specific to your student with staff from the Bursar, Financial Aid, or Registrar’s office.

To establish proxy access, log in to my.bsu.edu using your Ball State username and password. Select SSB—Self Service Banner. Select the Proxy Access menu and then select the link for Proxy Management.

Be sure to communicate the passphrase and your Ball State student ID number to your proxy. Both are required before your proxy can interact with our offices.

In order for the parent or other parties to have full access to student records, the student must assign permission through Authorized Payer and Proxy. The permissions granted for an Authorized Payer and a Proxy are established through two separate systems: Authorized Payer is created through eBill; Proxy is created through my.bsu.edu.

**Authorized Payer** allows online access to view account activity and make electronic payments. **Proxy** allows verbal and e-mail communication regarding general student information. Detailed financial information will not be provided in email exchanges.

- **Authorized Payer**: Online access to view and pay the student account (granted through eBill)
- **Proxy**: Ability to discuss/correspond about the student account (granted through my.bsu.edu)

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<tr>
<th>Authorized Payer vs. Proxy Access</th>
<th>Authorized Payer</th>
<th>Proxy</th>
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<tbody>
<tr>
<td>Compliant with student privacy according to FERPA regulations</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Log in to eBill system</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Log in to Proxy system</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Login requires username 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 and Ball State student ID number 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 general student information</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>Choose to use the Deferment Option</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Mail a check payment</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Make an online credit card or eCheck 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>
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If Your Plans Change

If you do not plan to attend Ball State, you are responsible for notifying the University. Go to my.bsu.edu prior to the first day of the term (**Monday, August 19**) and drop all classes. Your registration will not be automatically cancelled for nonpayment of fees or nonattendance. You must drop all of your classes to officially cancel your registration. You should become familiar with institutional policies regarding dropping classes, individual withdrawal, and withdrawal from all classes. Visit bsu.edu/registrar for more information.

The information presented here, correct at the time of publication, is subject to change. Ball State University practices equal opportunity in education and employment and is strongly and actively committed to diversity within its community.