

*Juniata College*

**Orientation 2024  
BURSAR'S OFFICE  
AND  
FINANCIAL AID  
SESSION**

**WELCOME**

**BUSINESS OFFICE**

**Lauren Perow, Bursar**

**Brandy Carlin, Student Account Specialist**

**FINANCIAL AID OFFICE**

**Tracie Patrick, Director**

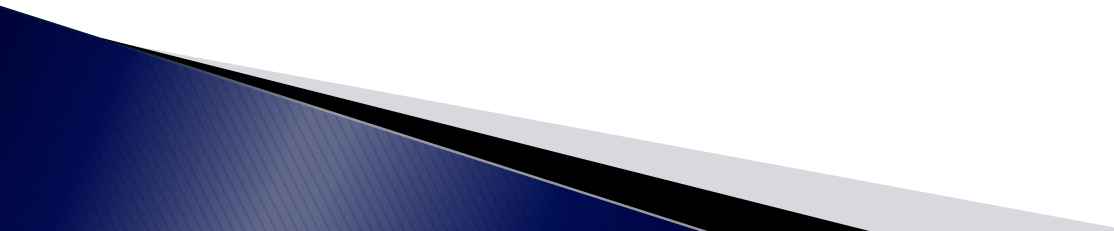
**Bethany Sheffield, Asst. Director**

**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
- Brandy Carlin
  - (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.RCMDstudentbenefits.com](http://www.RCMDstudentbenefits.com)

# The Billing Process

- **Email – totally online**

- Students Attention + Anyone authorized by Student
- Fall - second week of July. Payment is due August 9<sup>th</sup>, 2024.
- Spring - early in December, due January 6<sup>th</sup>, 2025.

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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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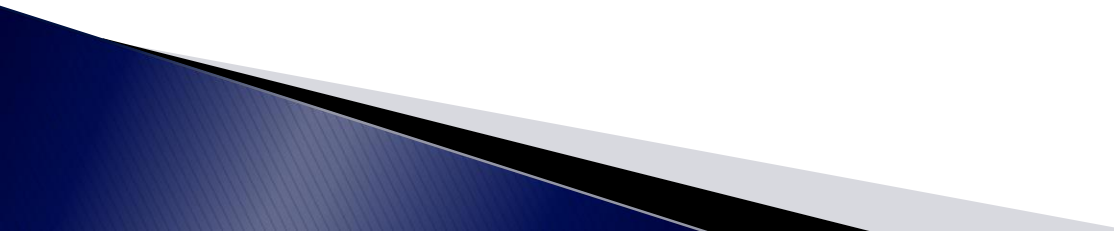
# **Board Plan**

- **Anytime Access Plan**
  - Hours of Service: Monday through Friday 7:15AM until 11PM, Saturday & Sunday 10:30AM until 11PM.
  - Includes \$150 DCB per semester
- **DCB's – Declining Balance Dollars**
  - “Buckets”
    - DCB – \$150 DCB with meal plan
    - ADD\$ - Additional dollars purchased separately.

# Eagle Access

- ▶ One month before classes start, you will receive an email instructing you to review your courses and choose how to receive your materials (through campus pick-up or by delivery as arranged)
- ▶ The bookstore will prepare your course materials in a convenient package
- ▶ You will receive an email notification when your order is ready for pickup at the bookstore location in Ellis or alternate shipping details, depending on your selection
- ▶ Your digital materials will be delivered within Moodle
- ▶ When your courses are over, the bookstore will send you helpful reminder emails to return your rental course materials. Students will have the option to purchase the textbooks at a reduced rate during the return period

# Medical Insurance

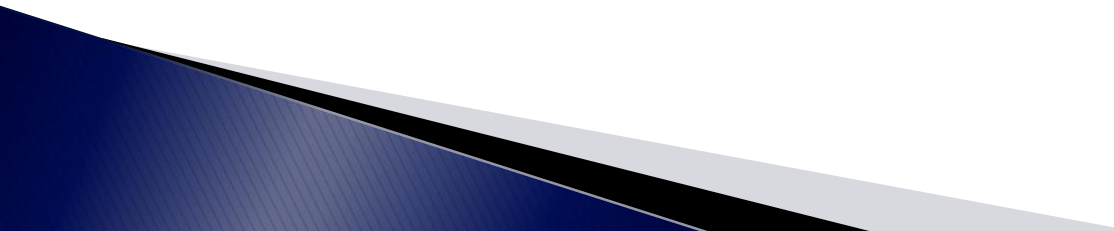
- Basic Coverage - \$2,326.00 per year
  - Billed on the Initial Statement for each year
  - Can be waived if you have other coverage
  - [www.RCMDstudentbenefits.com](http://www.RCMDstudentbenefits.com)
  - Must be completed by 8/30/24 or you will be covered and required to pay.
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# **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
  - 2.95% Fee for Credit Card Payments
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# PAYMENT PLANS

- **CashNet Payment Plans**
  - Have to be an authorized user to enroll or the student must enroll.
  - Fall Semester-6 month payment plan(May-October)
  - Spring- 6 month payment plan
  - (November-April)
  - Annual Enrollment Fee=\$60.00
  - Semester Enrollment Fee=\$35.00
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# Student Account Information

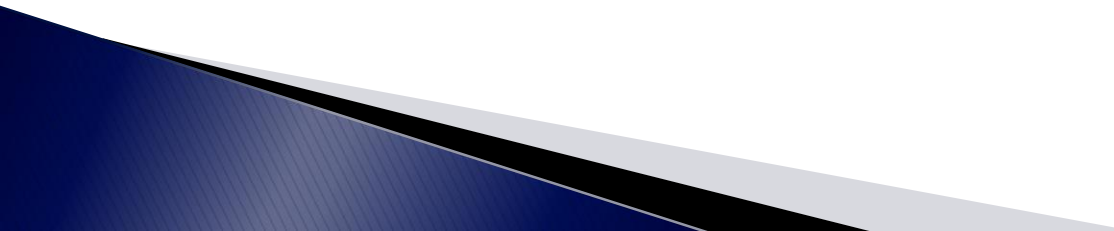
- **Outstanding Balance**

- 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**

- No longer have an ATM on-campus
- Sheetz is located on Moore Street
- Bursar's Office will cash checks up to \$100/day

- **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

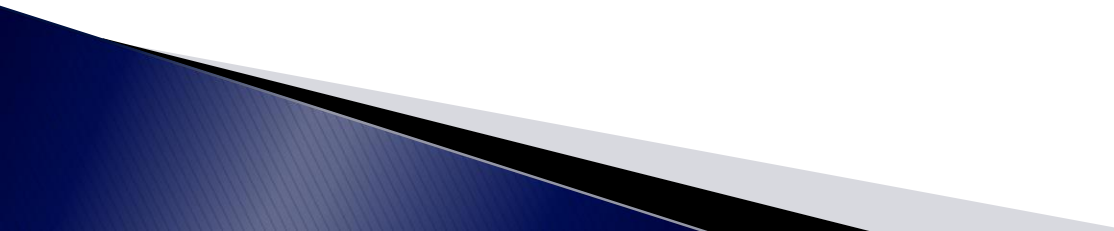
Bethany Sheffield– Assistant Director

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

Hours – 9:00 AM to 4:00 PM





## 2024-25 FINANCIAL AID OFFER

June 07, 2024

Jenny A. Student  
123 Smart Drive  
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 2024-25 consists of the following:**

Source	Fall	Spring	Total
Quinter Scholarship	\$19,000	\$19,000	\$38,000
Juniata Community Scholarship*	\$500	\$500	\$1,000
Top Scholar's Award	\$1,000	\$1,000	\$2,000
Juniata Scholarship Fund	\$4,000	\$4,000	\$8,000
Estimated Pa State Grant	\$292	\$292	\$584
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	\$28,292	\$28,292	\$56,584

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<b>Tuition and Fees</b>	\$58,580	
<b>Food and Housing Plan</b>	<u>\$14,100</u>	
<b>Total Direct Expenses</b>		\$72,680
<b>Total Grant Aid</b>	\$49,584	
<b>Total Loans</b>	<u>\$5,500</u>	
<b>Total Direct Aid</b>		\$55,084

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**Net Cost of Education:**

**\$17,596**



- **At Juniata College, the price of books is INCLUDED in the tuition and fees!!** We encourage you to budget for indirect costs such as transportation & personal expenses (\$1250 added to cost of attendance when aid is calculated), 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 of several options:**
  - ✓ **Cashnet Payment Plan:** With no interest or finance charges, families can make monthly payments on your tuition over 10 months. A nominal enrollment fee is charged.
  - ✓ **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

**To secure this award & your place in the incoming freshmen class, please send your \$400 deposit (if not already submitted). You may also pay your deposit online at [apply.juniata.edu/apply/status](https://apply.juniata.edu/apply/status)**

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

1.) Must complete the Master Promissory Note (MPN)

2.) Must complete Entrance Counseling

\*\*\*Both must be completed at [www.studentaid.gov](http://www.studentaid.gov)

\*\*\*Log in with the student's FSA User ID (FAFSA login)

\*Subsidized– means no interest accrues on the loan while student is enrolled. Must have financial need. Max= \$3500

\*Unsubsidized– interest begins accruing once the loan is disbursed to the student's account.

\*Fixed Interest Rate (Sub/Unsub – 6.53%) for 2024–25 year

\*Origination fee = 1% of the loan

## **\*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% 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



The U.S. Department of Education's office of Federal Student Aid provides approximately \$112 billion in financial aid to help pay for college or career school each year.

[Log In](#)[Create Account](#)

### Considering School

*I'm thinking about going to college or a career school.*

### In School

*I'm in the process of earning a degree or certificate.*

### Parent

*I want to help my child pay for college.*

### In Repayment

*I have loans I need to repay.*

**Student tab for MPN & Ent. Counseling**

**We're here to help you access and manage your financial aid.**

If you filled out the FAFSA® form, you may have been offered grants, work-study, and loans. Before you receive a Direct Loan, you must complete counseling and sign a *Master Promissory Note (MPN)*. Before you receive a TEACH Grant, you must complete counseling and sign an *Agreement to Serve or Repay (Agreement)* each year in which you receive a TEACH Grant.

#### POPULAR TOPICS

[Renew Your FAFSA® Form](#)[Apply for a PLUS Loan for Graduate School](#)[Complete a Loan Agreement \(\*Master Promissory Note/MPN\*\)](#)[Complete Loan Entrance Counseling](#)[Complete the Annual Student Loan Acknowledgment](#)[Use Loan Simulator](#)

**Parent tab for PLUS loan applications**



# Overview:

## What are my loan options?

- 1.) Parent Loan for Undergraduate Students (PLUS) (Parent's obligation)

Loan application at [www.studentaid.gov](http://www.studentaid.gov)

- 2.) Alternative/Private Loans (Bank loans)

Student Loan with a credit-worthy co-signer

Many lenders also have Parent or Sponsor Loans

# 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.

## **HOW TO APPLY:**

- ▶ Go to [www.studentaid.gov](http://www.studentaid.gov) and “sign in” using the parent’s FSA User ID & Password, under the “Parent” tab on the website.
- ▶ 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.

## **LOAN BENEFITS**

- ▶ Consolidation possible
- ▶ No prepayment penalty
- ▶ You have the option of in-school deferment.(Must request at time of application.)



# PLUS Loan Fast Facts

- ▶ Interest rate = 9.08% for 2024-25
- ▶ Fixed Rate
- ▶ Can apply now
- ▶ Two disbursements – one in September, one in January -- apply 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).
- ▶ Origination fee of approximately 4% of the loan

## \*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.*

*\*Example: \$5000 PLUS loan on July bill*

*= \$5000 x 4% = \$200 (\$4800 disbursed from government to Juniata in September)*

# More PLUS Loan Fast Facts

## 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

### WHAT ARE THEY?

- ▶ 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.
- ▶ Some lenders also have parent/sponsor loans

### HOW TO APPLY:

- ▶ 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 see the different lenders and their options.

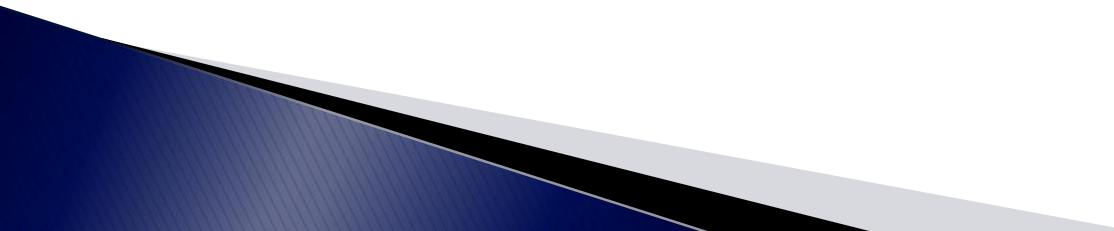
### ALTERNATIVE LOAN FAST FACTS:

- ▶ Interest accrues immediately.
- ▶ Interest rates usually determined using Prime Rate (approx. 6-8%) 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.

# Work Study Information

- ▶ All students are eligible to work on campus
- ▶ If a student chooses to work, the student is responsible for finding a job—we do NOT place them in a job.
- ▶ Student job listings are made available online on JC's Career Services 'Handshake' app around the middle of August.
- ▶ Student can contact offices/departments directly for inquiry.
- ▶ Once they are hired, they complete I-9 & W-4 Forms through Payroll Office
- ▶ They are paid on a bi-weekly basis – will need to enroll in direct deposit
- ▶ Wages NEVER come off of tuition bill!!

# 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 will result in them appealing for 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

