

## FINANCIAL AID OFFICE TIP SHEET

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

Telephone: (814) 641-3142



- 1.) Verify that you have received a Financial Aid Award letter, detailing all aid resources. This letter does not need returned as your aid is automatically accepted when a matriculation deposit has been received by the college. If you have not received an award letter, you may want to contact the Office of Student Financial Planning. In some cases, we are required to ask for additional information. For that reason, an award letter cannot be prepared until the requested information has been received by our office.
- 2.) Once you have had the opportunity to review the award letter please notify the Office of Student Financial Planning, using the email address above, if you decline a portion or all of your Federal Direct Loan(s).
- 3.) **After June 1, 2022** you may apply for Federal Direct Loans, Parent PLUS Loans and private Alternative Loans.

**Federal Direct Loans for Students:** These are the subsidized and unsubsidized loans already listed on the award letter. This process finalizes the disbursement. Visit [www.studentaid.gov](http://www.studentaid.gov) logging in with student's FSA ID. Under the "In School" tab, complete both the Loan Agreement (Master Promissory Note) and the Entrance Counseling. Both **must** be completed before we are authorized to process and disburse the loan. The MPN & Entrance Counseling is good for all four academic years at Juniata.

**Federal Direct Parent PLUS Loan:** Visit [www.studentaid.gov](http://www.studentaid.gov) logging in with parent borrower's FSA ID. Under the "Parent" tab, complete the application for the Parent PLUS Loan, and if approved, complete the Master Promissory Note for a Parent PLUS Loan. The MPN is good for all four academic years. However, the PLUS application must be completed at the start of each academic year. When making application, you are applying for the academic year (fall/22 and spring/23.)

**Private Alternative Loans:** These loans are in the student's name, paid back after graduation, that need a credit worthy cosigner. Apply online at [www.elmselect.com/?schoolid=597](http://www.elmselect.com/?schoolid=597).

To view the Financial Aid & Bursar Information video, take a picture with your smart phone of the code below. It will take you to the video link or go to: <https://youtu.be/4dB-hRRFqRk>





Email: [bursarsoffice@juniata.edu](mailto:bursarsoffice@juniata.edu)

Telephone: 814-641-3188

### Bursar's Office Tip Sheet

- 1.) **Have your student sign you and anyone else who you would like to be able to view the bill on CASHNet (our service provider). Juniata's billing system is totally electronic.** In order to receive billing notifications and to be able to view the statements, users must be authorized by the student.
  
- 2.) **WAIVE MEDICAL INSURANCE (if already insured).** All students will be billed for medical insurance coverage on the initial billing for the academic year. If you have other coverage, you **MUST** go online to [www.RCMDstudentbenefits.com](http://www.RCMDstudentbenefits.com) to complete the waiver **before 8/30/22!!!**
  
- 3.) **Monthly Payment Plan (if needed)** - CASHNet offers a payment plan which, after paying a \$60 annual enrollment fee or \$35 semester fee, they will divide the family's cost (or any affordable amount) into even monthly payments per each semester.
  
- 4.) **Payment Options:**
  - Cash - payment may be made at the Bursar's desk in I. Harvey Brumbaugh
  
  - Check - mail to: Juniata College, 1700 Moore Street, ATTN: Bursar's Office, Huntingdon, PA 16652.
  
  - Credit card- American Express, MasterCard, Visa, Discover, Diners Club through the College's electronic portal CashNet. There is a 2.75% fee for using a credit card; however an e-check/ACH transaction is free. Electronic payments are not accepted over the phone.
  
- 5.) **The Billing Process:**
  - **A fall term** email notification will be sent to students and authorized user's email address(s) the first week of July. **Payment is due August 8, 2022.** **Spring term** notifications will be sent in early December, **due January 5, 2023.**
  - A second billing is issued shortly following the start of the semester and will reflect actual aid, loan funds as received, etc.
  
- 6.) **Sign up for E-Refund.** The fastest way to receive a refund of an overpayment on account. Juniata can deposit funds into any bank account as long as you sign up for E-Refund.