



# PAYING FOR COLLEGE



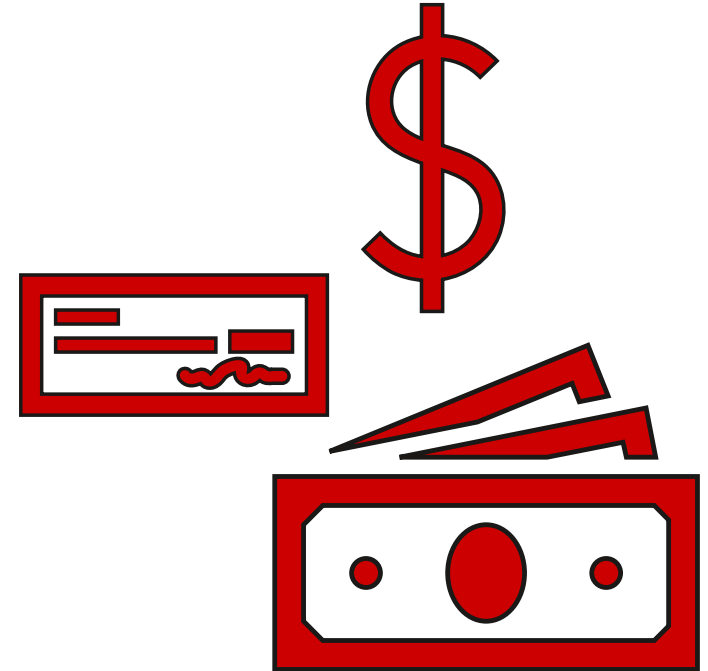
**Office of Student Financial Aid and Office of the Bursar**

**SOUTHERN ILLINOIS UNIVERSITY  
EDWARDSVILLE**

# REMEMBER: MONEY



- **M** – **M**oney Sources
  - FAFSA (Free Application for Federal Student Aid)
  - Grants/Scholarships/Loans/Student Employment
  - Military/Tuition Waivers/College Savings Plans/Personal Savings
- **O** – **O**ffer from the University
- **N** – **N**eed (*Cost - Aid = Need*)
- **E** – **E**mployment
- **Y** – **Y**our Next Steps
  - Finalize loans (student and parent)
  - Check out the bill

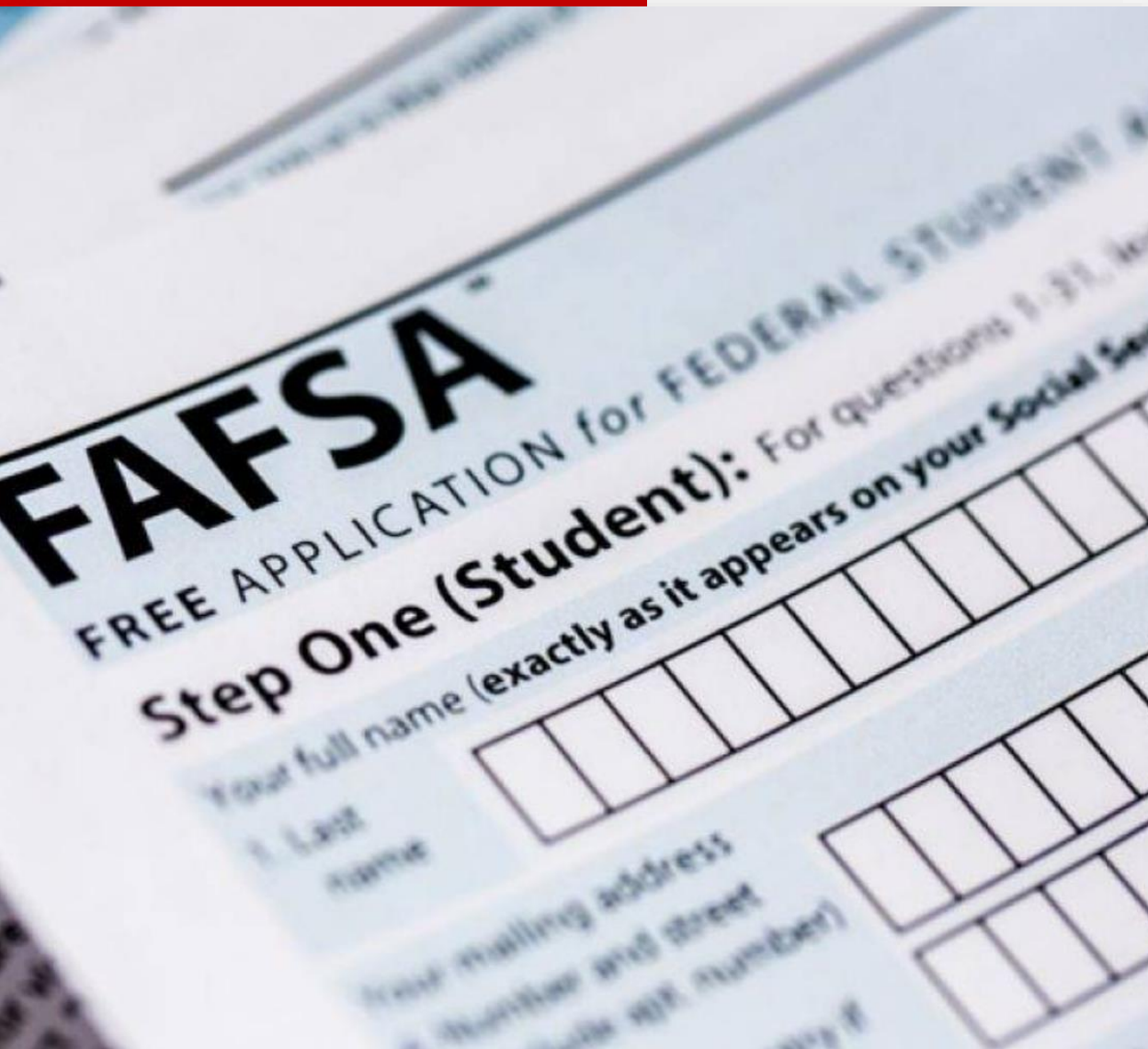




# WHAT MONEY IS AVAILABLE?

- Grants
- Scholarships
- Student Employment
- Loans
- Payment Plan
- Other
  - Military
  - Tuition Waivers
  - College Savings Plans, etc.





# FAFSA



- Free Application for Federal Student Aid
  - [studentaid.gov](https://studentaid.gov)
- Guarantees student loan eligibility
- Determines need-based aid eligibility, which could be free money



# OFFER of AID



- Summary of aid offered
- Based on cost of attendance, FAFSA results and available aid
- CougarNet
  - [Financial Aid > Financial Aid Self-Service > Award Offer > Award for Aid Year > 2024-2025 > Accept Award Offer > Submit](#)
- Accept aid offer yearly
- Confirm your financial aid

# VERIFICATION OR AID OFFER?



## Verification

- Federal government randomly selects a percentage of students to ensure the information on the FAFSA is correct.
- SIUE will notify you via [CougarNet](#) if you have been selected.
- You may need to submit documentation to verify (tax documents, W2s, institutional forms, etc.).
- **Verification must be completed before an aid offer will be issued.**

## Aid Offer

- Listing of the different types of aid for which the student is eligible.
  - Grants
  - Scholarships
  - Work Study
  - Subsidized Loans
  - Unsubsidized Loans
- Based on **Cost of Attendance**





# DO I NEED MORE MONEY?

A. Yes

B. No

C. Maybe?

# COST OF ATTENDANCE



- **Estimate your:**
  - Tuition and fees (*\*textbook rental included*)
  - Housing
  - Meal plan
  - Parking pass
- **Don't forget:**
  - Supplies
  - Transportation costs
  - Miscellaneous expenses
  - Health Insurance, if needed\*\*

*\*\*Insurance Waiver can be submitted*

Description	Expense
<b>Tuition</b> (15 hrs/semester) and <b>Fees*</b>	<b>\$12,922</b>
<b>Living Expenses</b> (housing/meal plan)	<b>\$14,486</b>
<b>Total Billed Items</b>	<b>\$27,408</b>
Books/Supplies	\$1,006
Transportation	\$2,578
Personal Expenses	\$1,684
Professional Credentialing	\$500
Loan Fees	\$82
<b>Total Budget</b>	<b>\$33,258</b>





# **COST - AID = NEED**

■ ■ ■ ■ **Budget Worksheet**

- 1. Do you have any of these?**
  - Grants (state, federal, institution)
  - Scholarships (institution and/or private)
  - Send to Financial Aid – will be applied once the money is received
- 2. What is your leftover cost once you subtract grants and scholarships?**
- 3. Will you use your offered student loans?**
- 4. Do you still need more funding?**

Financial Aid

SOUTHERN ILLINOIS UNIVERSITY  
EDWARDSVILLE





# EMPLOYMENT



- Student employment is available for all students
- Some students will qualify for the Federal Work Study program which has benefits when you file a FAFSA
- Jobs available now!
- Students earn a paycheck
- **GradLeaders** - Apply for a job:
  - [siue.edu/student-employment/gradleaders/Student-Login](https://siue.edu/student-employment/gradleaders/Student-Login)



# YOUR NEXT STEPS



1. Accept the aid you wish to use on your CougarNet account (See CougarNet handout)
2. If using student loans (subsidized and/or unsubsidized):
  - Be enrolled in at least 6 credit hours per term

[StudentAid.gov](https://studentaid.gov)

- 
- 1. Complete Entrance Counseling**
  - 2. Sign Master Promissory Note**

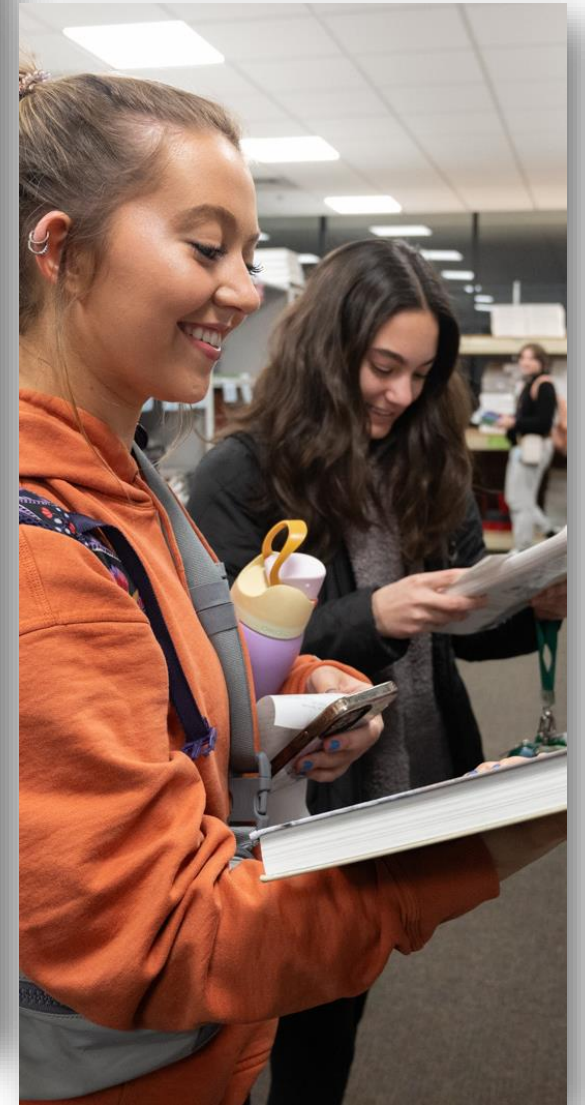
3. If additional aid is needed:
  - **Parent PLUS Loans:** apply at [StudentAid.gov](https://studentaid.gov)
  - **Alternative Loans:** private loans through borrower's choice of lender are available to both students and parents/guardians



# TIPS!



- Maintain cumulative GPA of 2.00 and complete at least 67% of coursework.
- Know your institutional scholarship renewal criteria.
- Monitor your CougarNet Account.
- Adding or dropping a class can impact your financial aid.
- Complete FAFSA each year. The 25-26 FAFSA will be available **October 2024.**





# HAVE YOU COMPLETED?

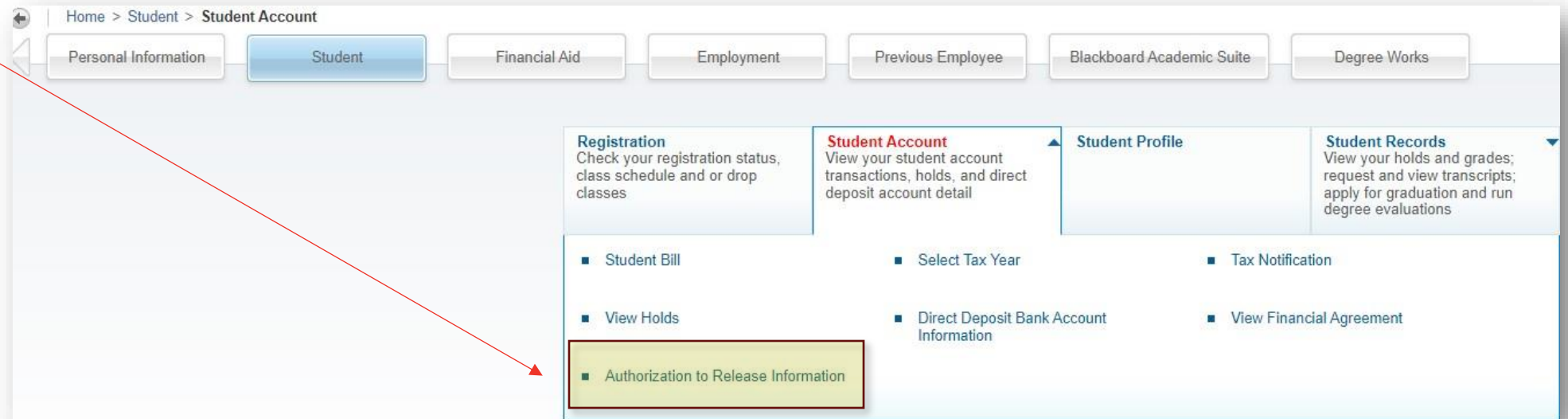
- ✓ SSN (Tax Forms)
- ✓ Direct Deposit (Refunds)
- ✓ Bursar Financial Agreement (Registration Hold)
- ✓ Update address and phone number
- ✓ Authorization for Release of Information (FERPA)

# AUTHORIZING FOR RELEASE OF INFORMATION



- **Log in to CougarNet**

- Student -> Student Account -> Authorization to Release Information
- Submit form





# AUTHORIZING THIRD-PARTY PAYERS



- Click on Authorize Payers
  - Then Add New

Southern Illinois University Edwardsville

Message Board

Payment Profiles

**Authorize Payers**

User Preferences

View & Pay Accounts

Transaction History

Messages

### Authorized Payers

NAME	LOGIN NAME	EMAIL	ACCOUNT STATUS	CREATION DATE	DELETE
No data to display currently					

+ Add New

- Enter Payer Information
  - Payer will receive email notice to log into QuikPay

Southern Illinois University Edwardsville

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**Authorize Payers**

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### Add Authorized Payer

Required fields are marked with an \*

#### Authorized Payer Information

Authorized Payer's First Name\*:

Authorized Payer's Last Name\*:

Authorized Payer's Email\*:

Confirm Email\*:

Save Cancel

# UNDERSTANDING YOUR BILL



- **Total Balance**

- Balance owed before Aid



- **Balance After Aid**

- Pay in Full
- Pay 1<sup>st</sup> Installment



- **Financial Clearance**

- **Not Cleared:** Action Needed to avoid being dropped
- **Cleared:** Will not be dropped



SOUTHERN ILLINOIS UNIVERSITY EDWARDSVILLE	
<b>At A Glance</b> Jul. 17, 2024	
<b>Total Balance:</b>	\$6,661.75
<b>Pending Aid:</b>	-\$2,773.00
Payment due date is <b>Aug. 9, 2024</b>	
<b>To Pay in Full:</b>	\$3,888.75
<b>To Pay Installment:</b>	\$1,976.88
<b>Anticipated Refund:</b>	\$0.00
<b>Financial Clearance:</b>	Not Cleared

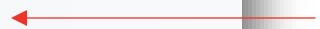
- **Pending Aid/Credits**

- Loans/Grants
- Scholarships/Waivers
- Military
- Agency/College IL



- **First Payment Due:**

- **August 9, 2024**, by 4:30 p.m.



- **Anticipated Refund**

- Refund Friday before Term Starts



# COUGARNET BILLING DETAILS



- **Balance From Other Terms** →
- **Current Charges/Payments** →
  - Housing, Tuition, General student fees, Meal plans, Insurance, etc.
- **Total Balance** →
  - Sums up charges, payments and prior term balances

Description	Item Date	Charge	Payment	Balance
<b>Balance From Other Terms:</b>				\$5.00
Bluff Hall Housing	12-APR-2024	\$580.00		
Cougar Village Housing	12-APR-2024	\$1,100.00		
Cougar Village Housing	12-APR-2024	\$1,100.00		
General Student Fees	13-APR-2024	\$1,003.95		
Tuition Instate Rate (UG)	13-APR-2024	\$2,872.80		
<b>Summer 2024 Subtotals:</b>		\$6,656.75	\$0.00	
<b>Total Balance:</b>				\$6,661.75



# PENDING CREDITS AND INSTALLMENT CHART



- **Authorized Aid** →
  - Requirements are complete. Aid will pay.
- **Memo Aid**
  - Authorized Agency/College IL Payments
  - Loans (could need action)
- **Installment Plan:** →
  - Summer Term = 2 Payments + \$30
  - Fall/Spring = 4 Payments + \$30

Description	Expected Payment
Federal Pell Grant	\$2,773.00
<b>Authorized Financial Aid Total:</b>	<b>\$2,773.00</b>

## Summer 2024 Installment Plan

Description	Due Date	Amount
Installment Amount	May 17, 2024	\$1,941.88
Installment Plan Fee	May 17, 2024	\$30.00
Installment Amount	Jun 21, 2024	\$1,941.87
<b>Installment Plan Total:</b>		<b>\$3,913.75</b>

# HOW TO MAKE A PAYMENT



Message Board

Payment Profiles

Authorize Payers

User Preferences

**View & Pay Accounts**

Transaction History

Messages

### View & Pay Accounts

Click here to view your account activity on CougarNet.

#### Details

**Make a Payment**

**Current Activity** Current Activity Details **Latest Statement**

Current Balance: \$4,747.00

No current statement available.

- Click on View & Pay Accounts
- Click On Make a Payment
- Enter amount and select Payment Method

### Make Payment

1 Payment Information 2 **Payment Method** 3 Payment Confirmation

#### Select A Payment Method

**Credit / Debit**

Card transactions for Southern University Illinois Edwardsville are processed by Nelnet Campus Commerce, USA.

Visa ( **VISA** ending with 1111 )

+ enter new credit / debit information

**eCheck**

check ( CHECKING ending with 0013 )

+ enter new eCheck information

**Payment Method Disclosure:**

The following service fees apply to SIUE Bursar Payment:

- Credit / Debit Card - 2.85%

### Make Payment

1 Payment Information 2 Payment Method 3 **Payment Confirmation**

#### Paying SIUE Bursar Payment

Required fields are marked with an \*

Payment Amount \*

\$ 0.00

Total amount to pay: \$4,747.00

**Next - Payment Method**

- **Pay on campus in the Bursar's Office:**
  - Checks
  - Certified Funds
  - Cash

Bursar's Office

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Admissions Academics Student Life Athletics Maps Research Giving About SIUE

Apply to SIUE

Paying for College

Tuition & Fees SIUE Costs vs Other Universities Tuition & Fees Estimator

Tuition & Fees Estimator

2023 - Summer Undergraduate

Tuition\*

First semester at SIUE

2023 - Summer

Residency

Illinois

Credit Hours

15 (full-time)

Special Programs & Course Specific Fees

Housing & Meal Plan

Parking

Financial Aid

Payment Plan

**Total Estimated Costs \$6,279.00**

Tuition \$4,653.00

General Student Fees \$1,626.00

\*Required

**Disclaimer:** The tuition and fees estimator should not be considered your official bill or guarantee costs at SIUE. Fees are subject to change. [View the tuition and fees schedules in pdf form.](#) For a [video walkthrough of the estimator](#) or questions about your official bill, please contact the [Bursar's Office](#).

Learn more about the [mandatory health insurance and waiver process](#).

*Video  
Instructions*

# PULL IT ALL TOGETHER



1. Accept financial agreement.
2. Register for classes.
3. Use estimator to calculate charges.
4. Include award letter amounts from CougarNet.
5. View installment plan.

**Are you prepared to finance the term, or do you need to adjust charges or financial aid accepted to cover the cost for the semester?**

Bursar's Office

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EDWARDSVILLE



# IMPORTANT DATES



## ★ Installment Plan

- Paying first installment secures course registration.

**Don't get behind, meet the deadline!**

Wed. Jul. 17	Email notice sent to check bill on CougarNet, SIUE App and/or QuikPay
Friday, Aug. 9	Confirm first installment is paid by 4:30 p.m. CST ★
Monday, Aug. 19	First day of classes, Fall 2024 term
Friday, Aug. 30	Last day to drop a 16-week fall class for a full refund
Friday, Sep. 27	Second installment payment deadline
Friday, Oct. 18	Third installment payment deadline
Friday, Nov. 8	Fourth installment payment deadline
Dec. 9 – 13	Final exam week
Saturday, Dec. 14	Textbook return due by 5 p.m. CST
Friday, Dec. 6	Spring 2025 - First installment due, pay by 4:30 p.m. CST

# CONTACT US



## Office of Student Financial Aid

2308 Rendleman Hall  
618-650-3880  
finaid@siue.edu

## Office of the Bursar

1101 Rendleman Hall  
618-650-3123  
bursar@siue.edu

## Student Employment

2221 Rendleman Hall  
618-650-2563  
stuemp@siue.edu

**Offices are open Monday-Friday, 8 a.m.- 4:30 p.m.**

When sending emails please include **student's full name** and **ID number**.

*If authorized include the password.*

**Virtual financial advising is available**

# Knowledge Check!

Tell us what you learned!

