

# Your Money Matters



*Office of the Bursar*

*Office of Financial Aid*

# **Office of the Bursar**

**Location:** Savitz Hall, 1<sup>st</sup> floor

**Website:** [www.rowan.edu/bursar](http://www.rowan.edu/bursar)

**Hours:** Monday through Friday, 8:00 a.m. to 4:30 p.m.

*\*Open until 6:00 p.m. on Wednesdays during the Fall and Spring semesters*

**Phone:** 856.256.4150

**Email:** [bursar@rowan.edu](mailto:bursar@rowan.edu)

# Student Bills and Payments

Fall Semester Payment Due Date : **August 13, 2019**

Fall Semester Payment Plan Schedule:

- August 13, 2019** – 20% Down Payment  
+ **\$50\*** one-time, per semester enrollment fee
- September 1, 2019**
- October 1, 2019**
- November 1, 2019**
- December 1, 2019**

In addition, it is important that you complete all financial aid requirements and finalize any applicable external educational funding.

The University reserves the right to cancel registration for non-payment.

***\*Fee subject to change pending board approval.***

# Tuition and University Fees

**Tuition and University Fees are billed at a flat rate when a student is registered for 12-17 semester credits.**

## **In State New Jersey Residents:**

Tuition	\$5,038
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University Fee	\$1,962
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<b>Total Flat Rate</b>	<b>\$7,000</b>
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## **Out of State Residents:**

Tuition	\$9,454
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University Fee	\$1,962
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<b>Total Flat Rate</b>	<b>\$11,416</b>
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\*These rates do not reflect the cost of housing and meal plan charges or the student health insurance.

# Electronic Billing

- Student bills are available electronically only. Bills are not mailed home.
- Students may view their billing statements and account summaries 24/7 via [ssb.rowan.edu](https://ssb.rowan.edu).
- The Office of the Bursar will send e-mails to students when a balance is due and will continue to send e-mails until balance is satisfied.
- **It is very important that students check their Rowan student e-mail account daily!**

# Authorized Users

**Students have the ability to authorize a user (parent, legal guardian, etc.) to access important financial information on the student's account. Authorized Users have the ability to:**


- Make payments on a student account
- Enroll the student's account in a semester payment plan
- View bills\*
- View payment history\*
- View the 1098-T tax statement\*
- Create an eRefund profile for eligible Parent PLUS Loan refunds.

To set an Authorized User, students must log on to the **ePay Center**.

***\*Access is dependent upon the students designated settings.***

# Authorized Users Continued...

Authorized Users will log in to their account using their username and password at [rowan.edu/epay](https://rowan.edu/epay).



### Welcome to the Rowan University ePay Center

Student and Staff

Authorized User

Login for parents/guardians or others who have been granted access.

[Forgot Password](#)

Welcome to Rowan University of New Jersey Student Account Suite. This 24x7 service lets students and their families view bills, make payments, and manage the student account.

**Students and staff may log in using their Banner ID and PIN. Parents, guardians, or employers require student permission through the student's authorized user process. If you have any questions about the system, please send an e-mail to [bursar@rowan.edu](mailto:bursar@rowan.edu).**

#### Student Account Center

- Check your balance.
- Make a payment towards your balance.
- View your payment history.
- Store your payment methods for quick and easy payment.
- As a student, provide permission to others (parents, employers, etc) to view your bill and make payments.

#### E-Billing

- View and print your billing statement.

## Announcement

Welcome to Rowan University's Payment Center!

*The Spring 2018 Semester Due Date is **January 5, 2018.***

*To enroll in the deferred payment plan for the Spring 2018 semester, follow the instructions below or go directly to "Payment Plans" at the top of this page.*

**Please note that all prior term balances are due immediately.**

### \*\*\*E-REFUNDS\*\*\*

*Rowan University students can sign up for direct deposit and receive their refund electronically. e-Refunds is the fastest, safest, and most convenient way of receiving a refund. When enrolling, please be sure to verify your banking information to avoid any delays in processing your refund. NOTE: This service only applies to checking accounts.*

## Student Account

ID: xxxxx[REDACTED]

Amount Due	\$1,000.00
Estimated Financial Aid	\$1,000.00
Amount Due Including Estimated Aid	\$0.00

[View Activity](#)[Enroll in Payment Plan](#)

## Statements

Your latest eBill Statement  
Statement (12/11/17) - \$6,386.00

[View](#)

## My Profile Setup

[Authorized Users](#)[Electronic Refunds](#)[Notifications](#)

## Term Balances



# How to Pay your Bill?

Accepted payment methods: cash, credit/debit card\*,  
check, money order.

- **Online payments** –
  - **Authorized Users** will log in to [rowan.edu/epay](http://rowan.edu/epay)
  - **Students** - [ssb.rowan.edu](http://ssb.rowan.edu) > Log In > “Bursar” tab > “ePay Center”.
  - You may make a payment by electronic check (checking or savings account) or credit/debit card\*
- **By mail** – Checks can be made payable to “Rowan University” and mailed to the Office of the Bursar.
- **In person** – Payments are accepted in person during our regular office hours.

*\*Payments made by credit/debit card will incur a 2.85% convenience fee (\$3.00 minimum when paying online).*

# Other Forms of Payment

- 529 College Savings Plan
- Third Party and/or Private Scholarship
- Military/Veteran Benefits
  - Contact [militaryserviceoffice@rowan.edu](mailto:militaryserviceoffice@rowan.edu)
- Please include the Banner ID number on all payments.
- Payments can be made payable to “Rowan University” and mailed to:

**Rowan University, ATTN Bursar  
201 Mullica Hill Rd. Glassboro, NJ 08028**

# Refunds

- If there is an overpayment on the Fall 2019 student account, refunds will be processed in October 2019.
- Students are **REQUIRED** to receive their refunds electronically. This ensures fast, easy and convenient processing of student account credit balances back to the student.
- Students and Authorized Users may sign up for eRefunds on the ePay Center.
  - Students go to [ssb.rowan.edu](http://ssb.rowan.edu) > Bursar tab > ePay Center
  - Authorized Users log on to [rowan.edu/epay](http://rowan.edu/epay).

# Parent Refunds

- **\*NEW\* - Parent Plus Loan eRefunds!**
  - If you are the borrower of a Federal Direct Parent Plus Loan, you may be eligible to receive a refund.
  - Direct deposit (eRefunds) are now available for parent refunds.
  - You must be an Authorized User on your student's account. In addition, you must create an eRefund profile on [rowan.edu/epay](http://rowan.edu/epay).
  - More information available at [rowan.edu/bursar](http://rowan.edu/bursar).

# Title IV Authorization

- Please be aware that non-institutional charges (parking tickets, judicial fines, etc.) cannot be paid using Title IV funds, unless authorized by the student.
- To authorize this, a student can log into the University's Self-Service website ([www.rowan.edu/selfservice](http://www.rowan.edu/selfservice)), select the "Financial Aid" tab and click on the "Title IV Authorization" link.
- **The University strongly encourages all students to complete the Title IV authorization. This ensures that all charges on student accounts are appropriately paid.**
- Failure to provide authorization will result in a refund of the Title IV funds and a bill for non-institutional charges at the same time.

# Student Health Insurance

- Students must complete the waiver every new academic year
  - Fall coverage – August 1 through July 31
  - Spring coverage – January 1 through July 31
- Waiver - [www.aetnastudenthealth.com/rowan](http://www.aetnastudenthealth.com/rowan)
- Insurance card information, policyholder DOB, and completion of waiver required.
- 2019/2020 cost = \$1,797.00
- Waiver deadline = **September 20, 2019**

# Rowan Bucks

Rowan Bucks are funds that are loaded on to the student's RowanCard (photo ID). Rowan Bucks carry over from term to term and do not expire. There are multiple ways of adding funds to your Rowan Bucks account:

- Online via credit/debit card at [myrowancard.rowan.edu](https://myrowancard.rowan.edu);
- Online via financial aid credit or credit/debit card on [ssb.rowan.edu](https://ssb.rowan.edu), under the "Bursar" tab; or
- At the Office of the Bursar via check, cash, money order or credit/debit card.
- \*Rowan Bucks are also included in meal plan selections.

Rowan Bucks are accepted at over 100 area merchants. Go to [rowan.edu/rowancard](https://rowan.edu/rowancard) for more information.

# 1098T Tax Forms

- **Go Green! Consent to paperless 1098-T!**
  - Students may provide consent for electronic 1098-T on the ePay Center
- **1098T Tax Forms** - report amounts paid for qualified tuition and related expenses, the information reported might entitle the taxpayer to an adjustment to income, or a tax credit
  - Forms will be made available by **January 31**



# What is Financial Aid?

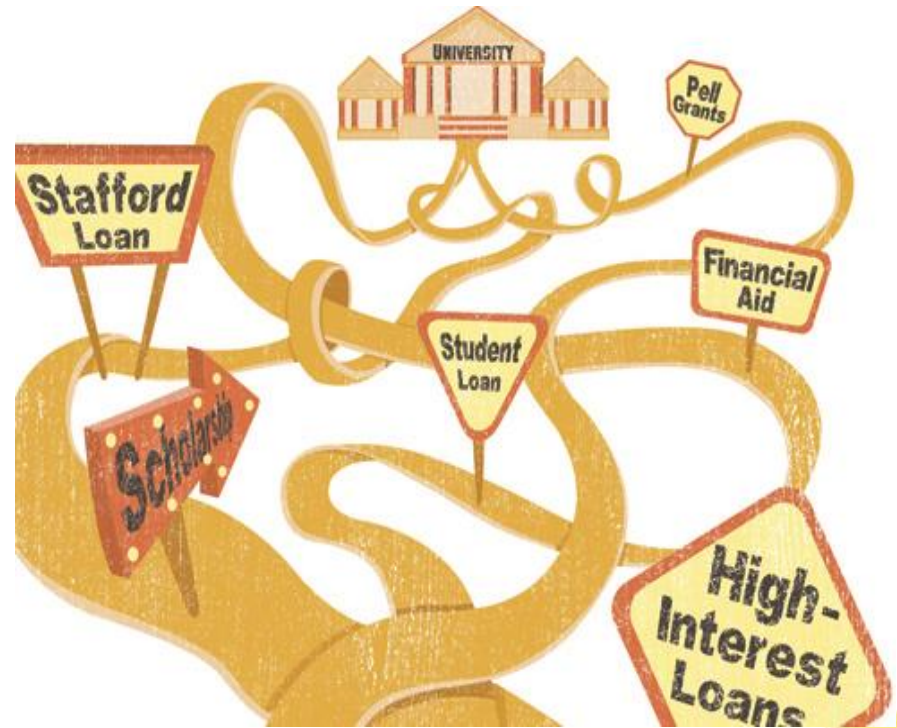
★ Financial aid is need based funding intended to assist families bridge the gap between what a family can afford and the total cost of education.

## Types of Aid:

- Scholarships
- Grants
- Loans
- Work Study

## Sources:

- Federal Government
- State
- Private/ other



# Scholarships & Grants

“Gift Aid” that does not have to be repaid

## Scholarships

- Merit based: Rowan Scholars Program; Rowan Trustee Scholarship
- Continuing Foundation Scholarship Program

## Grants

- Based on financial need
- Sources: Federal & State



# Federal Student Loan Summary



Program	Eligibility	Annual Amount	Interest Rates/Lender Repayment
Subsidized Direct Student Loan	The federal government pays interest while borrower is in school	\$3,500 - \$5,500	Fixed rate of 4.53% Between 10 and 25 years to repay.
Unsubsidized Direct Student Loan	The borrower is responsible for all interest; must be at least half-time; financial need not required	\$5,500 - \$12,500	Fixed rate of 4.53%
Direct Plus Loan	For parents of dependent undergraduate students. *Based on credit check.	Maximum amount is cost of attendance minus financial aid	Fixed rate of 7.08%

# Work Study

## Federal Work Study

- Indicate desire to participate on FAFSA
- Demonstrate “financial need”
- Paid out of federal funds

## Institutional Work Study

- Any student may apply
- Paid out of institutional funds



[Access Profs Jobs at:](http://rowan.edu/profsjobs)  
[rowan.edu/profsjobs](http://rowan.edu/profsjobs)

# Student Self - Service



ID: 916

Dear

The Office of Financial Aid at Rowan University has reviewed your Free Application for Federal Aid (FAFSA) for the Award Year 2017-2018, and requires additional documentation before your eligibility to receive aid may be determined.

Please follow the instructions below to log in to your [Rowan Self Service](#) account to review and complete the requested information. (Google Chrome works best)

- Select the **Financial Aid** tab
- Click **Financial Aid Status** under the Main Menu section
- Choose the applicable **aid year** from the drop down, then click submit
- Click **student requirements** for this **aid** year
- Click **Review required documentation**

This will redirect you, and you will be asked to login with your Rowan Network ID. The first time you login you will be asked to confirm your student information. Information provided must match information provided on the FAFSA.

As soon as we receive this required information, we can resume processing your application. Please complete these requirements within 14 days.

Sincerely,

The Office of Financial Aid

Rowan University



# Self – Service How To

## Financial Aid

Search

Go

[RETURN TO MENU](#) | [SITE MAP](#) | [HELP](#) | [EXIT](#)

## Financial Aid

### Recommended Quick Links

[My Award Package Overview](#)  
[Accept My Financial Aid Award](#)  
[How much can I borrow?](#)  
[My Financial Aid Messages](#)

### Main Menu

#### Financial Aid Status

View overall status, holds, academic progress, cost of attendance, financial aid awards, and messages.

#### Eligibility

Review Financial Aid Holds (which may prevent payment of awards) and document requirements; Display academic progress history.

#### Award

View account summary; Review awards; Accept award offers; Display award payment schedule; View loan applications; Review withdrawal information.

#### E-Mail Rowan University Financial Aid Office

#### General Financial Aid

[Financial Aid Application and Information Links](#)

#### Scholarship Application

Apply between December 1st and mid February for Scholarships the following Fall

# Self – Service How To



## Household Form

You were selected for a process called verification by the Department of Education. You will need to verify certain information you reported on the Free Application for Federal Student Aid (FAFSA). In order to do so, you will need to complete this web form. Depending on [Read More](#)

☒ Household Form

Fill Out

### Download

### Date Filled Out

[2017-2018 Independent V1 Household Web Form.pdf](#)

06/06/2017

☐ Upload Student 2015 Signed IRS Form 1040

Please note, if you are providing a copy of your filed IRS 1040 form it must be signed. If you do not have a copy of your 1040 form, a tax return transcript obtained from the IRS is acceptable.

Upload

Submit

# Self – Service How To

Award Package for Award Year 2016-2017

**General Information**

**Award Overview**

**Resources/Additional Information**

**Accept Award Offer**

**Special Messages**

[Print](#)



The information listed below is a snapshot of registration data for the selected academic year, along with your financial aid award package.

**This is not a bill. For access to your official bill, if available, please click [here](#)**

## Housing

### Status

With Parents

## Expected Enrollment

### Status

Full Time

## Cost of Attendance

Books and Supplies	\$1,600.00
Loan Fees	\$73.00
Personal Expenses	\$1,800.00
Room and Board	\$4,375.00
Tuition and Fees	\$13,250.00
Transportation	\$1,808.00
<b>Total:</b>	<b>\$22,906.00</b>

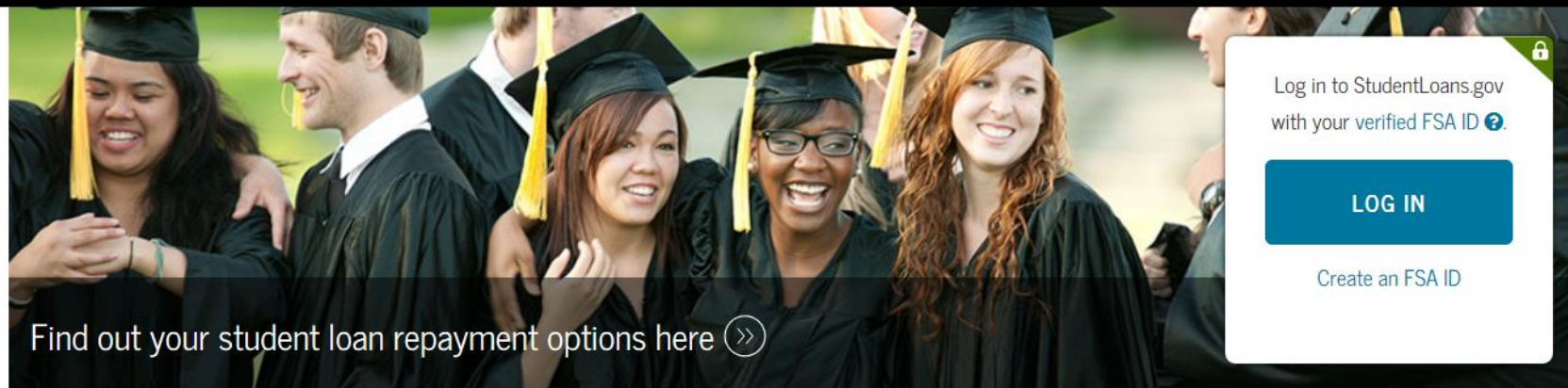
## Financial Aid Award for the Award Year 2016-2017

Fund	Status	Offered	Accepted	Total
Fed. Direct Subsidized Loan		\$3,500.00		\$3,500.00
Fed. Direct Unsubsidized Loan		\$2,000.00		\$2,000.00
Federal Pell Grant		\$5,815.00	\$5,815.00	\$5,815.00
Tuition Aid Grant		\$7,922.00	\$7,922.00	\$7,922.00
<b>Total</b>		<b>\$19,237.00</b>	<b>\$13,737.00</b>	<b>\$19,237.00</b>

## Financial Aid Award by Term for the Award Year 2016-2017

Fund	Fall 2016		Spring 2017		Total
	Status	Amount	Status	Amount	
Fed. Direct Subsidized Loan	Offered	\$1,750.00	Offered	\$1,750.00	\$3,500.00
Fed. Direct Unsubsidized Loan	Offered	\$1,000.00	Offered	\$1,000.00	\$2,000.00
Federal Pell Grant	Accepted	\$2,908.00	Accepted	\$2,907.00	\$5,815.00
Tuition Aid Grant	Accepted	\$3,961.00	Accepted	\$3,961.00	\$7,922.00
<b>Totals</b>		<b>\$9,619.00</b>		<b>\$9,618.00</b>	<b>\$19,237.00</b>





### Undergraduate Students



The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at [www.FAFSA.gov](http://www.FAFSA.gov). You must do this every year.



### Graduate/Professional Students



### Parent Borrowers



### Repayment & Consolidation



- [Complete Entrance Counseling](#)
- [Complete Loan Agreement for a Subsidized/Unsubsidized Loan \(MPN\)](#)
- [Complete Financial Awareness Counseling](#)
- [Complete Exit Counseling](#)
- [Use the Repayment Estimator](#)
- [Complete TEACH Grant Counseling](#)
- [Complete TEACH Grant Agreement to Serve](#)



How To Create An FSA ID

# Apply for Financial Aid Online Every Year

**FAFSA.ED.GOV**

**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND®

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Prepare for College ▾

Types of Aid ▾

Who Gets Aid ▾

FAFSA®: Apply for Aid ▾

How to Repay Your  
Loans ▾

Home » FAFSA®: Apply for Aid

## FAFSA®: Apply for Aid

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or grad school.

### NEW TO THE FAFSA® PROCESS?

Completing the FAFSA form is free. Fill it out  
now.

**START HERE** ➤

### RETURNING USER?

Correct info • Add a school  
View your *Student Aid Report* (SAR)

**LOG IN** ➤

# Apply for Financial Aid Online Every Year

[NJGRANTS.ORG](http://NJGRANTS.ORG)



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Login to Your NJFAMS

Answer New Jersey State Grant  
Questions


NJ TAG Award Table

FAFSA

NJ TAG Estimator

NJGRANTS Forms

State Grants & Scholarships  
Approved Colleges

  
**Complete your FAFSA?  
the state questions?**

our way to being considered for a New Jersey grant or scholarship.



# Financial Aid Process

Complete your FAFSA & Submit Additional Information to HESAA



Review your SAR (Student Aid Report)



Complete Verification Process, if Selected



Review your Award Package



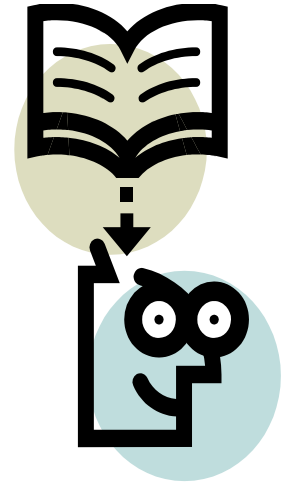
Accept Award Offered



Complete Loan Entrance Counseling & Sign your MPN



Apply for Parent PLUS Loan/Private Loan Only if Needed



# Satisfactory Academic Progress (SAP)

Federal guidelines stipulate that in order to receive financial aid, students must meet the minimum standards of Satisfactory Academic Progress (SAP).

## **Brief Summary of Rowan University's Financial Aid SAP Policy:**

- Grades reviewed after each term.
- Minimum Cumulative GPA requirement = **2.00**
- Minimum Completion Rate = **67%**
- Students who do not meet the GPA or Completion Rate requirement after one semester will receive a WARNING.
- Students who do not meet the GPA or Completion Rate requirement after their WARNING semester will be notified their Financial Aid eligibility has been suspended.
- NOTE: Students can appeal their suspension. For more information, go to <https://www.rowan.edu/home/financial-aid/satisfactory-academic-progress>.
- Students are strongly encouraged to use academic and counseling services should issues arise throughout the semester.

# Financial Aid Office

**Location:** Savitz Hall, 1<sup>st</sup> floor

**Website:** [www.rowan.edu/financialaid](http://www.rowan.edu/financialaid)

**Hours:** Monday through Friday, 8:00 a.m. to 4:30 p.m.  
Wednesdays until 6:00 p.m. (During Fall & Spring Semesters)

**Phone:** 856.256.4250

**Email:** [financialaid@rowan.edu](mailto:financialaid@rowan.edu)

 **Twitter:** @RowanFinAid

