



- [] **Activate your Rowan NetID:** Set up your student email. *All official aid notifications go there.*
- [] **Consider the FERPA Waiver and Proxy Access (Optional):** If you want parents/guardians to be able to discuss your bill or any other business with Rowan staff, authorize them via the **FERPA waiver/Proxy Access**
- [] **Check for Verification/Additional Documents Request:** If we need additional documents to complete your financial aid file, we will send you (the student) an email to your new rowan student email account.
- [] **NJ Residents:** State grants have their own eligibility process in addition to the FAFSA. After your FAFSA was processed, HESAA/NJFAMS (New Jersey Financial Aid Management System) sends you an email with a link to create an account. HESAA uses the email address you put on the FAFSA. Once you create a User ID and password, you will be able to view your 'To Do List' and 'Award and Eligibility' information within the NJFAMS portal.
 - Create your account or Log in to HESAA's NJFAMS portal (NJGRANTS.org) to see if the state requires extra documentation for the TAG grant. Continue to monitor throughout the summer because they frequently reprocess records and select students throughout their processing season.
 - Deadline Alert! Protect Your Grant Funding!** Don't miss out on free money! State grant deadlines are firm. If you miss their emails, you risk losing your grant. Please actively check the official state website for deadlines, as these processes are outside our control and have no appeal process.

JUNE/JULY: Finalize Your Financial Aid

- [] **Review your Final Financial Aid Offer:** This notification is typically sent in mid-June. If your aid has changed:
 - Make sure you are enrolled in at least 12 credits (and that you've taken any required placement exams);
 - Review any corrections to your FAFSA data made because of verification;
 - Confirm that your state grant process on NJFAMS is complete. (Continue monitoring/check your emails!)
- [] **Accept/Decline your Federal Student Loans:** log in to sbs.rowan.edu → Financial Aid → Award Offer. *Note: Grants and scholarships are auto-accepted; you must manually accept, reduce, decline your student loan offer.*
- [] **Complete Loan Requirements:** If borrowing Federal Direct Student Loans for the first time, you'll also need to go to studentaid.gov to complete:
 - Entrance Counseling
 - Master Promissory Note (MPN)

JULY/AUGUST: Billing & Final Steps

- [] **Review the Bill:** You will get a bill for each semester that you enroll. Fall semester bills are generated in July and due in August once you are enrolled in classes. Bills are available online only. Students are notified via their Rowan email address. Log in to the ePay site to review your bill. Ensure your "Expected Aid" is deducted from your total balance. ***NO BILLS ARE MAILED HOME!!***
 - Action Required:** If you have outside health coverage, you must waive the Rowan Student Health Insurance (SHIP) fee online by the strict deadline in September (January for spring starting students). Failure to waive will result in automatic, non-refundable enrollment. Visit the Bursar's website for instructions: rowan.edu/bursar.
- [] **Join us in July for a Webinar "Options for Paying the Balance":** Join us for our annual webinar covering all the options available to pay the bill. We will examine the monthly payment plan, private and federal loan options, and strategies for choosing a lender, alongside other essential financial aid updates. We'll send announcements when the date/time is determined. This webinar will be recorded and available on our website.

[] **Explore Additional Funding Options:** Chances are, you'll owe a balance after all your financial aid is applied. This is especially true if you are planning to live on campus.

- You can explore additional financing options available through private education lenders by visiting elmselect.com. Private loans are based on credit and allow the student to be the borrower but will require a cosigner. Many lenders offer features such as on-time payment discounts, graduation bonuses, and cosigner release options. No personal information or credit history will be accessed while you are using this free website.
- Parents can borrow up to \$20,000/year through a federal PLUS loan. This loan charges an origination fee of 4% and interest accrues immediately. While no payments are required while the student is enrolled, the repayment plans have become more restrictive under new federal rules. They are also no longer eligible for forgiveness under Public Service Loan Forgiveness.

[] **Visit the ePay Center:** This is where you'll view and pay your bill each semester.

- Add an authorized user/payer to your account:** This option allows another person to log-in and review the bill, pay the bill, and get notifications about important billing matters.
- Sign up for e-Refunds:** Add your bank information to receive any leftover aid money via direct deposit.
- Enroll in Deferred Payment Plan:** Rowan offers an interest-free monthly payment plan each semester. There is a nonrefundable \$50 enrollment fee each semester you enroll. You can use this option to pay any remaining balance due after financial aid.
- Making a Payment:** A 3% fee applies to all credit and debit card payments. To avoid this fee, please use one of our free payment methods: electronic check (eCheck) online, or mail/in-person payments by check or money order via the Office of the Bursar.



Need More Help?

- **Get help 24/7/365 with Susan the digital assistant, who is an industry-leading financial aid expert!** Susan can help you find the answers to most questions and provide links to relevant resources. Coming soon is a feature that integrates Susan with our Banner student records system! This will expand our capabilities to give you real-time, specific information about your financial aid status!



QUESTIONS? ASK SUSAN

Tradition holds that our brown and gold colors come from the brown-eyed Susans that grew in the orchards near campus that was part of the original Whitney estate where the main campus is now located. Derived from nature, the brown and gold complement each other well and symbolize the contrasts that are part of the character of the University: brown for tradition and stability; gold for vibrancy and intensity.

- **Financial Aid Office:** Visit our website at rowan.edu/financialaid or call us: (856) 256-4250 for FAFSA, grants, and loan questions. One-on-one virtual or in-person appointments are available. Schedule via your admissions portal.
- **Bursar's Office:** Visit our website at rowan.edu/bursar or call us: (856) 256-4150 for all billing questions including GradGuard, Health Insurance, payment plans and refunds. The Bursar's office also receives scholarship checks, third-party payments including 529 plan disbursements.
- **The SEARCH box** on the rowan.edu front page is useful for quickly and easily finding the information you need!