

ASK ME ANYTHING: SEAWOLF SUMMER SUCCESS SERIES





Seawolf Service Center and Financial Aid



How To Do Business at SSU: Seawolf Service Center

Presented by:

Elizabeth O'Brien

Director of Seawolf Service Center



What does the Seawolf Service Center (SSC) do?

The SSC is a one stop shop where students, staff, and faculty can come to:

 Ask & get answers to general questions about financial aid, their student account, housing, and the SSU community

- Obtain a Seawolf ID card
- Pay for Wolfbucks
- Make student account payments
- Check out campus keys
- Pick up a check
- Check the Lost and Found



Keeping on Top of Your Seawolf Finances

Step 1: Know Your Charges

Step 2: Know your Payment Due Dates

Step 3: Know When and How to Make Payments

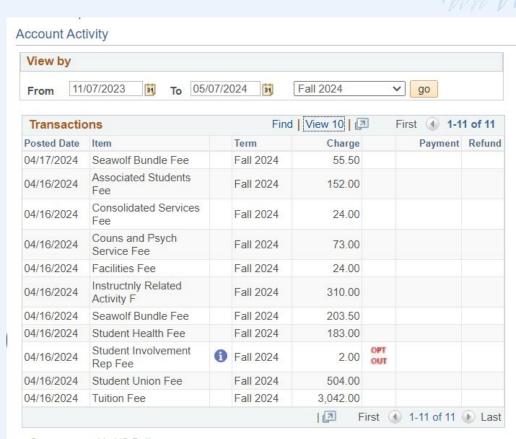
Step 4: Know About Refund Deadlines



Step 1: Know Your Charges - Registration

- When you register for classes, <u>registration charges</u> are added to your SSU student account.
- In the MySSU Student Center>Finances>Account Activity page, you will see your semester charges and any payments that have been made.





Know Your Charges - Registration

MySSU Charges Due Page=Due Dates

▼ Details by Charge	Persor	nalize Find View All 🔃 💮 First 🤇	1-12 of 12 D Last
Charge	Due Date	Term	Amount
Student Involvement Rep Fee	08/07/2024	Fall 2024	2.00
Consolidated Services Fee	08/07/2024	Fall 2024	24.00
Facilities Fee	08/07/2024	Fall 2024	24.00
Couns and Psych Service Fee	08/07/2024	Fall 2024	73.00
Associated Students Fee	08/07/2024	Fall 2024	152.00
Student Health Fee	08/07/2024	Fall 2024	183.00
Student Union Fee	08/07/2024	Fall 2024	504.00
Instructnly Related Activity F	08/07/2024	Fall 2024	310.00
Tuition Fee	08/07/2024	Fall 2024	3,042.00
Seawolf Bundle Fee	09/05/2024	Fall 2024	259.00
	Charge Details		4,573.00





Know Your Charges - "Mandatory Optional" Charges

• Seawolf Bundle Fees:

- For 2024/2025: \$18.50 per unit charge
- Learning Materials Fee that provides access to required textbooks and course content for a flat fee
- Charged to all SSU students with the option to opt out 30 days before the first day of classes

Student Involvement & Representation Fee (SIRF)

- \$2 per semester
- CSU Systemwide Fee charged to all students to establish a funding model for the CA State Student Association (CSSA)
- Students can opt out once enrolled and must opt out no later than the census date for each semester



Know Your Charges - Housing

If you will live on campus:

- Once housing room assignments are made in June, your <u>full</u> semester room rent charges will be added to your Student Account in four installments.
- Charges include housing rent less the \$300 housing down payment that has already been paid to hold your spot in housing.
- For FTFY students, in addition to rent charges, charges will also be added for the required Seawolf All Access Meal Plan
- For FTT students, optional Meal Plans can be purchased for Fall 2024 in the Seawolf Card Management tile now!



Know Your Charges - Billing Notifications

- You will get a monthly billing statement notification emailed to your SSU email account EVERY MONTH until all of your semester charges are paid.
- Students may provide parents, guardians or guests with "PAYER" access, however, it is the student's responsibility to ensure that their student account is paid by published deadlines.
- More information about Payer access, including the sign up process, is outlined on the Seawolf Service Center website, on the <u>Payer User Guide</u> <u>page</u>



Step 2: Know Your Payment Due Dates - Registration

- Registration charges are due in full before classes start each semester. Due dates vary depending on when you enroll in classes and are posted on the <u>Seawolf Service Center</u> <u>website</u>.
- If you don't pay your registration charges by the deadline, you are subject to disenrollment from classes. This means that you may be dropped from classes and not eligible to attend this semester.
 - Fall 2024 Student Charges/Fees & Payment Due Dates
 - Registration 4/15/24 8/7/24, student charges/fees due August 7, 2024 (non-payment subject to disenrollment).
 - Registration 8/14/24 9/4/24, student charges/fees due **September 4, 2024** All students who begin the registration process on or after August 14, 2024 may be subject to a \$25 late registration fee.



Know Your Payment Due Dates - Housing

- Students can either pay housing rent payments in one lump sum by August 1st or in 4 monthly installments according to the due dates listed on the handout (first payment due starting on August 1^{st)}.
- The REACH office lists the on campus rates on their website.
- Note: the rate schedule for First Year Residents includes the required Seawolf All Access Meal Plan in addition to housing rent charges.



Step 3: Know When and How to Make Payments

Various <u>Payment Methods</u> are posted on the <u>Seawolf Service Center website</u>

• If using financial aid to pay fees, you <u>must</u> have a verified financial aid award for Fall 2024 in MySSU before the payment due date for those funds to be counted in place of a payment.



Know When and How to Make Payments:

Seawolf Service Center Website seawolfservices.sonoma.edu

Student Charges/Fees Payment Due Dates/Methods

How to Make an Online Payment

529 Savings Plan Payment

529 Plan Payment Instructions

Payment FAQ

International Student Payments

Payer Guide

Credit Card Service Fee FAQ

Direct Deposit Student Refunds



Payment: Financial Aid Disbursement

- Initial financial aid disbursements are made to student accounts around the 1st week of the semester.
- Financial Aid pays Registration Fees first, then Housing Fees.
- If funds are left over, they are refunded to the student via paper check in the mail or Direct Deposit (FASTEST way to get funds-sign up in your MySSU!)



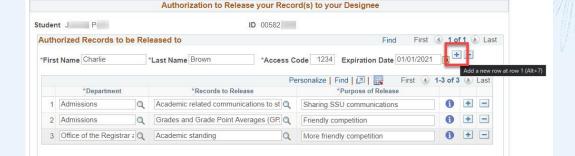
Step 4: Know About Refund Deadlines

- Total Withdraw from SSU:
 - Last day to withdraw completely from SSU with full refund of fees is the day before school starts each semester (Fall 2024 date=August 19, 2024)
 - Once semester starts, refunds are pro-rated through 60% point of term; no refund thereafter
- Last day to change from Full-time (7 plus units) to Part-time (1-6 units) fee refund is the last day of add/drop for each semester (Fall 2024 date=September 4, 2024)



FERPA & Authorize to Release

- The Family Educational Rights and Privacy Act (FERPA) sets out requirements that are designed to protect the privacy of student educational records.
- The Seawolf Service Center and Financial Aid Office will only disclose a student's financial information as allowed by FERPA.
- The Authorize to Release page in a student's MySSU Student Center>Personal Information screen allows students to designate people access to specific records at SSU:





Student ID Cards

Upload a photo by July 19th using the <u>photo upload process</u> so that your ID card is ready for you in August!

The process is fast and easy:

- 1. Log into Online Services
- 2. Click on the Seawolf Card Management Tile
- 3. Click on the Upload Your Photo tab and upload a photo of your choosing!!
- 4. You will get confirmation once your photo has been approved







ID CARD PICK UP SCHEDULE

Students Living On Campus: August

15th during Move In Day

Students Living Off Campus: In the
Seawolf Service Center starting on

August 16th



Financial Aid

Presented by:

F. Shannon Little
Director of Financial Aid



Applying for Financial Aid

- Free Application for Federal Student Aid (FAFSA) and California Dream Act Application (CADAA) available October 1
 - o FAFSA.gov
 - o DREAM.csac.ca.gov
- Fall 24 admits = 2024-2025 application
- 2025-2026 application available October 1, 2023
 - There could be a delay for 2025-2026

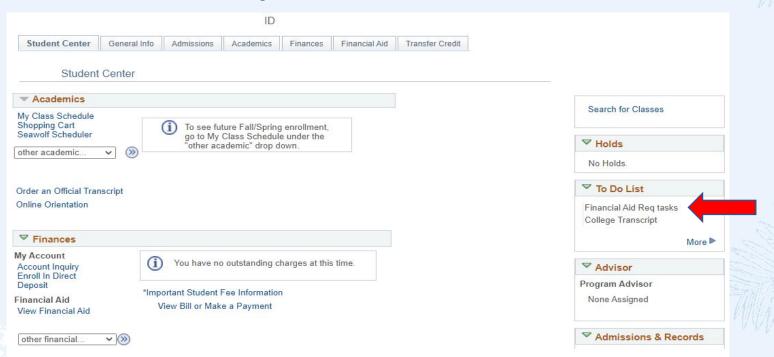


Financial Aid Timeline

- Complete the FAFSA or CADAA by March 2 each year you want financial aid to be considered an on-time applicant
- New Cal Grant applicants: Submit the GPA Verification form by March 2
- Check your "To Do List" in your SSU Portal and submit all documents by due date
- Continuing students receive award offers late April (after all documents have been submitted and reviewed)



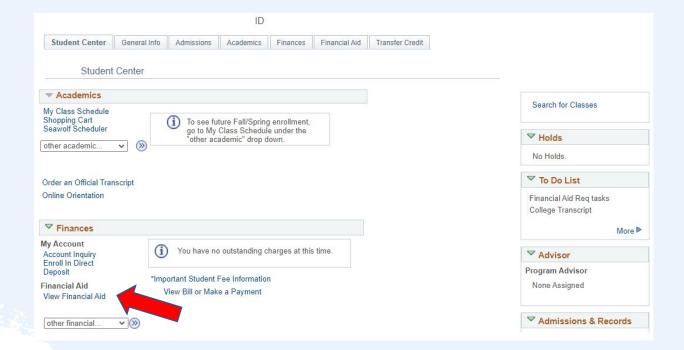
MySSU Portal





MySSU Portal

Financial Aid Award





Financial Aid Offer

- Review the <u>Help Book</u> to understand your award offer
- Email communications are sent to student's SSU email

Fall 2024 Term Award Detail

Fall 2024		View Scheduled Disbursement Dates	
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	3,698.00	3,698.00
Federal Direct Subsidized Loan	Loan	2,750.00	0.00
Federal Direct Unsubsidized Ln	Loan	1,000.00	0.00
State University Grant	Grant	3,042.00	3,042.00
Term Totals		10,490.00	6,740.00

Spring 2025 Term Award Detail

Spring 2025		View Scheduled Disbursement Dates	
Award Description	Category	Offered	Accepted
Federal Pell Grant	Grant	3,697.00	3,697.00
Federal Direct Subsidized Loan	Loan	2,750.00	0.00
Federal Direct Unsubsidized Ln	Loan	1,000.00	0.00
State University Grant	Grant	3,042.00	3,042.00
Term Totals		10,489.00	6,739.00



Housing Discrepancy

- You are awarded with financial aid based on the housing preference you listed on your Cal State Apply Admission Application.
- Your housing preference should be listed on your award offer
- If your housing preference has changed, let financial aid know. This discrepancy may delay your financial aid disbursement.
- Example: You have listed on-campus on your Cal State Apply Admission Application but you decide to live off-campus or at home.



Academic Transcripts

- Once your Spring 24 semester is over, request that your official academic transcripts get sent to Sonoma State University.
- Financial aid will be held until all academic transcripts have been submitted to Admissions and reviewed.



Federal Direct Loans

Yearly amounts –
 loans are subject to
 annual limits set by
 the Department of
 Education (ED).

Loan Type Maximum Amounts		
Grade Level	Dependent	Independent
Freshman	\$5,500 (maximum \$3,500 subsidized)	\$9,500 (maximum \$3,500 subsidized)
Sophomore	\$6,500 (maximum \$4,500 subsidized)	\$10,500 (maximum \$4,500 subsidized)
Junior/Senior, 2nd Bachelor	\$7,500 (maximum \$5,500 subsidized)	\$12,500 (maximum \$5,500 subsidized)
Credential, Unclassified Grad (taking pre- requisites)	\$5,500	\$12,500 (maximum \$5,500 subsidized)
Graduate Students	N/A	\$20,500 (unsubsidized only)



Federal Direct Loans

- Subsidized/Unsubsidized Loans
 - Go to <u>Studentaid.gov</u> to complete:
 - Loan Entrance Counseling
 - Master Promissory Note (MPN)
 - 2024-2025 Interest rate: 6.53% (Undergraduate)

8.08% (Graduate)

- 2023-2024 Loan Processing fee: 1.057%
- Must accept/decline federal loans. Any loans that are declined/canceled may be reinstated by submitting the <u>Direct Loan Change Form</u>



Other Funding Sources

- PLUS Parent Loans
 - Go to <u>Studentaid.gov</u> to complete:
 - <u>Parent PLUS Loan application</u> credit qualification required
 - Must apply & be approved each year
 - Master Promissory Note (MPN)
 - 2024-2025 Interest rate: 9.08%
 - 2023-2024 Loan Processing fee: 4.228%
 - If application is denied, student may borrow additional Unsubsidized loan:
 - Freshmen/Sophomore \$4,000
 - Junior/Senior \$5,000



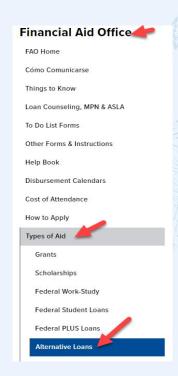
Other Funding Sources

- Alternative Education Loans
 - Credit based requires good credit history
 - Interest rate can be variable or fixed and may be higher or lower than the Federal Direct Loan
- <u>ELMSelect</u> is a way for students and parents to compare various lenders and loan products.



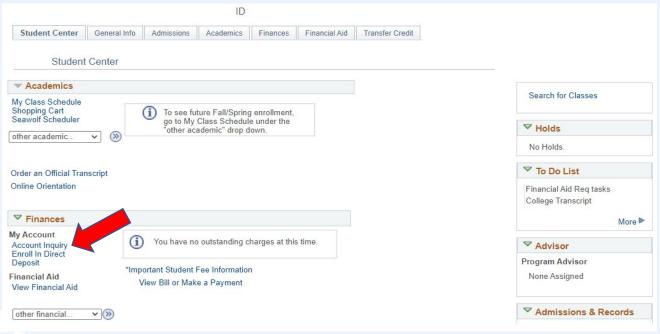


financialaid.sonoma.edu



MySSU Portal

How Much Do I Owe?





How Much Do I Owe?

 Log into your SSU Portal Under Finances, you will see Account Inquiry

ccount Summar	ry		
You owe 4,486.00	0.		
			D 13
What I Owe			7
	Outstanding Charges & Deposits	Pending Financial Aid	Total Due
Term		Pending Financial Aid	Total Due 3,486.00
What I Owe Term Fall 2024 Spring 2025	Deposits	-	

• In this case, the student will owe \$3,486 for Fall 2024. Loans will not be considered until accepted.



How Much Do I Owe?

 Log into your SSU Portal Under Finances, you will see Account Inquiry

Account	Summary
---------	---------

Term	Outstanding Charges & Deposits	Pending Financial Aid	Total Due
Fall 2024	4,551.50	6,740.00	
Spring 2025	4,331.30	6,739.00	
Total	4,551.50	13,479.00	

• In this case, the student's financial aid is more than the charges which creates a credit balance or refund of \$2,188.50.



Financial Aid Disbursements

- Review the <u>Disbursement calendars</u> for each term online
 - Generally occur every Monday throughout the semester
 - Half in Fall and half in Spring
- Funds are posted to student account and pay outstanding fees/institutional charges first. Remaining funds will be refunded to student.
- Sign up for <u>Direct Deposit</u> through your SSU Portal to have the refund automatically put into your bank account.
- We recommend that students be prepared to buy their books themselves instead of waiting for their refund. If you are participating in the Seawolf Bundle, your learning materials will already be paid.



Satisfactory Academic Progress (SAP)

There are three major components to the standards:

- Pace (Pass Rate) Standard: Satisfactorily complete a minimum of 67% (UG) of the cumulative units attempted.
- Maximum Time Frame Standard: Complete a degree program within 150% of the units for the degree.
- GPA Standard: Meet the minimum cumulative GPA of: 2.0 for undergraduate students.

More information can be found: financialaid.sonoma.edu/help-book/satisfactory-academic-progress



Family Contribution Appeal

- Special Circumstances (SAI) Appeal may include:
 - Change in income or employment
 - Change in parent marital status
 - Loss of taxed/untaxed benefits
 - One-time, non-recurring income that won't be received in subsequent years.
- Requests can be found in MyFA Forms
- Additional information found on <u>financialaid.sonoma.edu</u> under Other Forms & Instructions: Special Circumstance Request



Financial Aid Representatives

• Last Name A – Li Carson Williams carson.williams@sonoma.edu

Last Name Lj– Z Teresita Ornelas Vega (Spanish speaker)
 <u>ornelasvet@sonoma.edu</u>

General Questions: finaid@sonoma.edu or 707-664-2389

Financial Aid is located on the 1st floor of Salazar Hall – check in with Seawolf Services.



Contact Information

Salazar Hall, first floor
Office Hours: M – Th 8am - 5pm and F 9am - 5pm

<u>Seawolf Service Center</u>: We are the One Stop shop for all financial matters including general questions about financial aid, your student account, payments and more!

Phone: (707) 664-2308

Email: <u>seawolf.servicecenter@sonoma.edu</u>

Website: <u>seawolfservices.sonoma.edu</u>

<u>Financial Aid Office</u>: Meet with a Financial Aid Representative

Phone: (707) 664-2389 Email: finaid@sonoma.edu

Website: financialaid.sonoma.edu







Ask Me Anything Virtual Events

- Tuesday, June 18th Disability Services for Students and Culture of Care (recording available online soon)
- Tuesday, June 25th Doing Business at SSU: Seawolf Service Center and Financial Aid
- Tuesday, July 9th Living and Dining on Campus:
 REACH and Culinary Services
- Tuesday, July 16th Your Student's Academic Success
- Tuesday, July 23rd University Store, Wolfbucks & What to Expect Next

NOMA NATION ORIENTATION WEEK OF WELCOME 2024!

On Campus Move In-Day

Thursday, August 15th

Parent and Family Reception

Thursday, August 15th @ 3pm; Wine Spectator Center

Orientation and Week of Welcome

Friday, August 16th - Monday, August 19th

Seawolf Family Weekend

October 4-6, 2024

Seawolf Siblings Weekend

February 21-23, 2025

Check out the orientation.sonoma.edu for more details.

