

OFFICE OF THE BURSAR

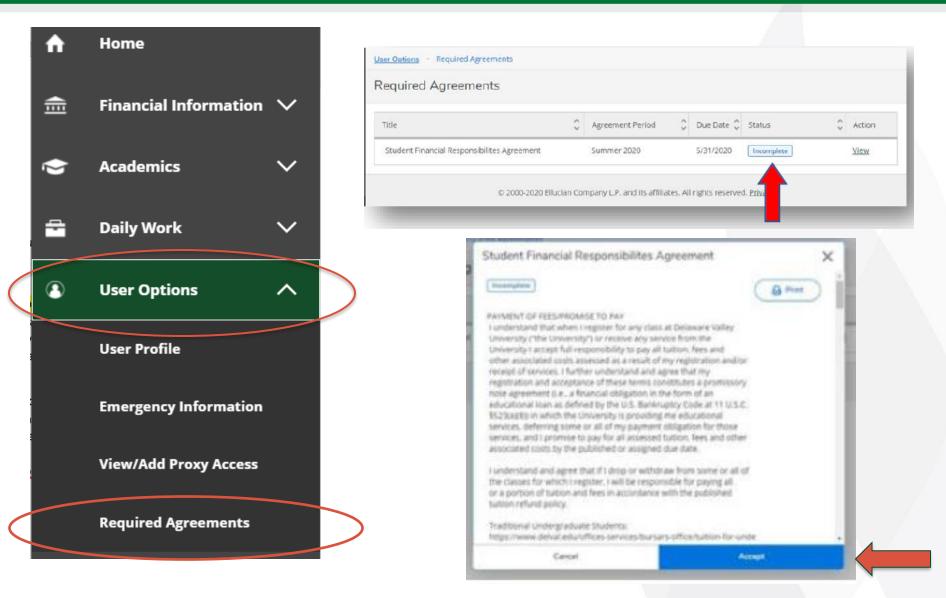
BURSAR'S OFFICE SERVICES

- Invoice Tuition, Fees, Room, Board and Miscellaneous Charges
- Collect Payments
- Refund Credit Balances
- Administer Ram Dollars Program and Payment Plans

STUDENT FINANCIAL RESPONSIBILITIES AGREEMENT

- This agreement is to affirm that students understand their financial responsibility to the University.
- Provides relevant information about official institutional policies.
- Acceptance is required three (3) times annually via Self-Service with new agreements on 2/1, 6/1, 10/1 each year.
- An unaccepted agreement will prevent registration for new courses or changes in any current registration.

STUDENT FINANCIAL RESPONSIBILITIES AGREEMENT



FERPA

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974

- Signed FERPA release is required to discuss:
 - Student account details
 - Academic records
 - Student life information
- Student specifies authorized individuals, selects types of information to be released.
- Paying the bill does **not** override privacy rights!
- Authorized user status is **not** a FERPA release.
- FERPA release does not grant online account access.
- You may contact <u>us</u>, but we do not automatically contact you.

HOW TO SUBMIT THE FERPA

- FERPA is available online and will require you to upload a photo ID Card, such as a driver's license.
- Log into myDelVal > DVU A b
- Click on Etrieve icon.
- Navigate to FERPA release form on left side under "Forms".
- Click on FERPA release form and complete the document.
- Bursar's Office is notified when the form is submitted.

HEALTH INSURANCE

- The premium amount (TBD) will be pre-billed to student account.
- If you have insurance, waive DelVal plan <u>online</u> beginning June 1:
 - By June 30: To exclude cost from July bill.
 - By July 31: To avoid potential late fee.
- Students without insurance must enroll online.
- Link to waive or enroll: <u>http://www.delval.edu/waiver</u>.
- Confirmation email sent after successful waiver.
- Waiver or enrollment required annually.

TOUCHNET

Student logs in with DelVal login ID and password at <u>www.delval.edu/touchnet</u>.

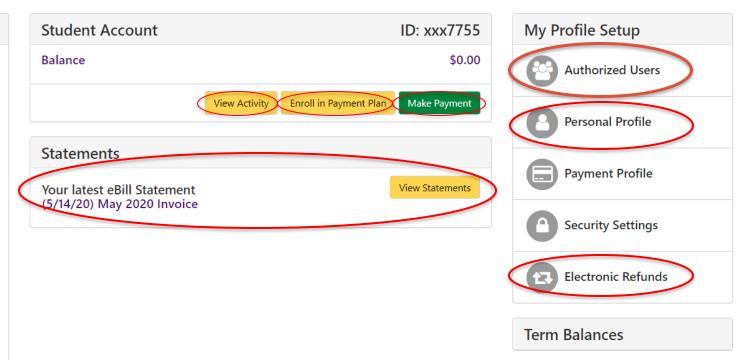
Announcement

Welcome to your DelVal Student Account Center!

Here you can view your DelVal student account invoices, make payments, sign up for payment plans as well as electronic refunds, and store payment methods. In addition you can set up your parents or guardians as authorized payers so they may access your bills, sign up for a payment plan and make payments on your account.

ACH, or e-checks, are free of charge. Credit card payments will have a PayPath Service fee of 2.85% (minimum of \$3.00) added to the payment amount.

Please note that pending reductions of disbursed financial aid will not appear



Electronic Refunds: Direct deposit refunds

- Make Payment: One-time payment
- > Enroll in Payment Plan: Installment plan

- > Personal Profile: eBill text message opt-in
- > View Statements: eBills
- View Activity: Rea time transaction details

TUITION, FEES, ROOM & BOARD 2022-2023 ACADEMIC YEAR*

*Actual charges may vary with degree program, course schedule, meal plan, and room assignment	Fall 2022	Spring 2023	Total 2022-23
Tuition (12 to 19 credits)	\$19,750	\$19,750	\$39,500
Student Engagement Fee	120	120	240
Comprehensive Fee	1,190	1,190	2,380
Contingency Deposit	150		150
Total Tuition & Fees	\$21,210	\$21,060	\$42,270
Standard Residence Hall	3,235	3,235	6,470
Lowest-Cost Meal Plan	3,625	3,625	7,250
Total Cost	\$28,070	\$27,920	\$55,990

TUITION STATEMENTS

- Fall and Spring are billed separately.
- Contingency deposit is a one-time charge.
 - Used to pay miscellaneous charges (e.g. library fines) during student's time at DelVal, as well as any unpaid balances when a student graduates. The unused amount is refunded 3 months after student graduates.
- Each monthly bill reflects charges and financial aid.
- You will be notified via email when a new monthly statement has been posted for you. Bills are online only. No paper bills!
- Be sure to check your account online frequently.

SAMPLE TUITION STATEMENT

Sample eBill in TouchNet with Fall 2020 charges and financial aid. Pending financial aid is typically disbursed at the start of the term.

Student Account Statement

	Charges Credits					
03/01/20	Balance Forward	0.00	07/01/20	2020/FL	Deposit Allocation	400.00
08/24/20 2020/FL	Tuition - Full Time Day	19,035.00	07/01/20	2020/FL	Benefit Grant	4,350.00
08/24/20 2020/FL	Comprehensive Fee	1,155.00	07/01/20	2020/FL	Faculty Scholarship	9,500.00
08/24/20 2020/FL	Student Activity Fee	120.00	07/01/20	2020/FL	Phi Theta Kappa Scholars	500.00
08/24/20 2020/FL	Contingency Deposit (Dy)	150.00				
08/24/20 2020/FL	Medical Insurance-Annual	2,125.00				

(Pending Financial Aid)

Charges	CREDITS			
	08/24/20	2020/FL	Federal Direct Unsubsidi	2,721.00

TOTAL CHARGES	TOTAL CREDITS	TOTAL AMOUNT DUE
\$ 22,585.00	\$ 17,471.00	\$ 5,114.00

TUITION STATEMENTS

- eBills posted online on TouchNet website. <u>www.delval.edu/touchnet</u>
 - July 1 for Fall term.
 - November 15 for Spring term.
- ➤ 1 bill/month if balance due before pending aid.
- Account changes do not trigger new bill.
- Statement = snapshot. View for real-time balance online 24/7.
- Review your statement for accuracy!
- What is not shown on the eBill: Future payment plan installments, workstudy or campus employment payroll deductions.

PAYMENT DEADLINES

We want you to avoid the potential \$200 late fee!

2022 Fall Term

- ➢ 7/1: eBills posted online.
- 7/31: Payment in full <u>or</u> Proof of satisfactory arrangements.

2023 Spring Term

- > 11/15: eBills posted online.
- 12/15: Payment in full <u>or</u> Proof of satisfactory arrangements.

SATISFACTORY ARRANGEMENTS

This can be a combination of any or all of the following:

- Payment in full: Cash, personal check, or online payment
- TouchNet payment plan
- Loan (½ applied to fall term unless specified otherwise)
 - Alternative loan: Approved by lender & certified by DelVal
 - Parent PLUS loan: Approved by lender
- Proof of future third party payment (amount & date)
 - Scholarship (½ applied to fall term)
 - Tuition benefit from parent's employer; tuition savings plan withdrawal; OVR or other government benefit
- Confirmed online health insurance waiver
- Any other arrangement requires pre-approval!

PAYMENT METHODS

> Online 24/7 via TouchNet:

- eCheck (ACH) from checking or savings: No service fee.
- Credit or debit card: 2.85% service fee, \$3 minimum fee.
- In our office: Cash, check, or money order (no cards).
- Mail personal check or money order to bank PO box: Delaware Valley University, PO Box 64072, Souderton, PA 18964.
- Mail third party check (529, brokerage, scholarship): Delaware Valley University, Attention: Bursar's Office 700 East Butler Avenue, Doylestown PA 18901
- Make check or money order payable to DelVal and reference student ID and name.

PAYMENT PLANS

Enroll each term at <u>www.delval.edu/touchnet</u>:

- By July 31 to avoid potential \$200 fall late fee.
- By December 15 to avoid potential \$200 spring late fee.
- Provide bank account or credit card information.
- > Automatic withdrawal on 15th of each month.
- Plan balance does **not** recalculate.
- Parent: To receive payment plan emails, enroll in plan with TouchNet authorized user login.

FALL PAYMENT PLANS

Fall Enrollment Dates	Down payment (1 st payment)	# Additional Payments	Payment Months
Jul 01 to Jul 31	20%	4	Aug 15 to Nov 15
Aug 01 to Aug 21	25%	3	Sep 15 to Nov 15
Aug 22 to Sep 09	34%	2	Oct 15 to Nov 15

- > \$100 enrollment fee per term
- Enroll by July 31 to prevent potential \$200 late fee
- Enroll beginning December 1st for spring term
- Payments automatically initiated each month

https://delval.edu/bursar/undergraduate-tuition

REFUNDS

- Two methods: Direct deposit eRefund or check.
 - Checks are payable to **student**.
- Pending financial aid is **not** refunded.
- Earliest refunds: 2nd week of term.
 - During 1st month, eRefunds only, so set up your eRefund account
 - 2 weeks to process after date of eligibility.
- Financial aid vs. overpayment refund:
 - Financial aid refund: Automatically processed when eligible.
 - Overpayment refund: Student must request via DelVal email.
- Email student when eRefund processes or check is ready.
- Details at <u>www.delval.edu/bursar/refunds</u>.

RAM DOLLARS

- > **Optional** prepaid account linked to student ID card.
- Spend in Bookstore, Pub, and Levin Dining Hall.
- Student can use pending or actual financial aid credit balance to rent or buy textbooks in the bookstore.
- Parent may purchase via <u>eAccounts</u>, or by cash, check, or credit/debit card in our office.
- > Never expire, but not refundable until after graduation.
- Sign Ram Dollars agreement <u>online</u>.
- <u>https://delval.edu/bursar</u> > Ram Dollars

COMMUNICATION

- DelVal email = Official form of communication.
 - Students: Read your DelVal email daily!
- How do parents obtain information?
 - Policies, procedures, deadlines: <u>www.delval.edu/bursar</u>.
 - Online account access/eBills: <u>TouchNet</u> authorized users.
 - Phone and in-person: FERPA release completed by student.
 - Email: We reply to student's DelVal address.
 - Ask student to forward emails from DelVal offices.

STUDENT RESPONSIBILITIES

- Read and accept Student Financial Responsibilities Agreement online via Self-Service.
- Complete online health insurance waiver or enrollment.
- Log in to TouchNet using DelVal user ID & password.
 - Set up any authorized users.
 - Sign up for eRefund.
 - View eBill and account balance starting July 1.
- Make payment arrangements by July 31.
- Complete online FERPA form.
- Read your DelVal email!



OFFICE OF FINANCIAL AID

FINANCIAL AID SERVICES

- Federal, state and institutional grant processing and awarding
- Loans: federal and private
- Financial aid counseling
- Scholarship information and applications
- Federal Work Study
- Monitor academic progress for federal, state and institutional financial aid including DelVal academic scholarships

FAFSA <u>FREE APPLICATION FOR FEDERAL STUDENT AID</u>

Did you file???

www.studentaid.gov

The FAFSA is a federal application used to determine financial need for all types of financial aid

This is the first step for any financial aid process!

VERIFICATION

- Review process that requires the Office of Financial Aid to check/confirm information provided in the FAFSA
- Application can be selected by the Department of Education or the Office of Financial Aid
- Student will be asked to provide specific documentation and/or fill out DelVal forms
- Submit to Office of Financial Aid as soon as possible
- Admitted Students will be contacted
- Deposited Students check your outstanding items at <u>https://delval.verifymyfafsa.com</u>

TYPES OF FINANCIAL AID

- <u>Gift Aid:</u>
 - Federal Grants
 - State Grants
 - Institutional Grants & Scholarships
- <u>Self Help:</u>
 - Federal College Work Study
 - Federal Direct Student Loans

SCHOLARSHIPS AND GRANTS

- DelVal academic scholarships
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Institutional Benefit Grant
- State Grants
- Outside scholarship assistance

STATE GRANTS

Pennsylvania State Grant

- Estimated until budget is passed
- If corrections are needed or incomplete visit: **www.pheaa.org**
- May need action from the student and/or parent to finalize
 - School and/or PHEAA will notify the student

OTHER STATE GRANTS:

• Check with your state's Department of Education

WORK STUDY & CAMPUS EMPLOYMENT

- Federal Work Study:
 - Funded by the federal government
 - Awarded based on financial need

- Campus Employment
 - All students eligible regardless of financial need

FEDERAL WORK STUDY

- Eligibility determined by FAFSA
- Amount shown on award letter is the maximum student may earn per semester
- Can opt out of program
- Can sign over earnings directly toward tuition if desired.
 - Procedure is with Office of the Bursar
- Students will receive additional information on Work Study over the summer. **Check your DelVal email regularly!**
- Resumes required

STUDENT EMPLOYMENT PAYMENT OPTIONS

- Students have the option of direct deposit, or a debit card loaded with their compensation
- If they elect direct deposit they must provide their banking routing and account numbers so their funds can be uploaded
- If they do not make an election, their payment will automatically default to the debit card
- Payment options can be changed at any time through the ADP portal

CAMPUS EMPLOYMENT

- All students are eligible for Campus Employment
- Openings based on availability
- New Hire process must also be completed

FEDERAL DIRECT STUDENT LOANS 2022 - 2023

Subsidized – government pays the interest

Unsubsidized – student responsible for interest

- Fixed interest rate 4.99%
- Origination Fee 1.057%
- Amount: \$5,500 in total for first year student
- Students may be eligible for up to \$3,500 subsidized
- New borrowers must complete
 - Master Promissory Note (MPN)
 - Entrance Counseling
 - https://studentloans.gov

FEDERAL DIRECT PARENT PLUS LOANS 2022-2023

Loan is in Parent's name only

- May borrow up to the cost of attendance for the academic year
- Interest rate 7.54% fixed
- Origination fee 4.228%
- Apply at <u>www.studentaid.gov</u> (parent must be logged in):
 - PLUS application (credit check)
 - Loan agreement (Master Promissory Note)

FEDERAL DIRECT PARENT PLUS LOANS

• <u>Approved:</u>

Parent may borrow up to the student's 2022-2023 <u>Cost of Attendance</u>

Denied:

- Parents may pursue a co-signer (endorser) or appeal the denial
 - In this case, the parent would need to complete PLUS Credit Counseling
- **OR** the student would be awarded an additional \$4,000 or \$5,000 Unsubsidized student loan
 - Amount dependent on Grade Level
- Parents must reapply every year

ALTERNATIVE / PRIVATE EDUCATIONAL LOANS

- These are not federal loans
- Apply with a participating bank
- Variable and fixed interest rates
- Student will need co-signer
- May borrow up to cost of attendance for the year
- May defer loan while enrolled
- There are private loans available for parents only

Visit Private and Alternative Loans

COST OF ATTENDANCE

- Cost of Attendance is the total cost to attend DelVal
- Includes <u>Direct Costs</u> and <u>Indirect Costs</u>
 - Direct Costs are billed from DelVal and include tuition, fees, room and board (if applicable)
 - Indirect Costs include the costs of books and miscellaneous educational expenses
- You can find the Cost of Attendance on your Financial Aid Letter and 2022 –2023 <u>Cost of Attendance</u>

HOW MUCH TO BORROW?

- Remember to borrow for the year, not just for one semester
- Try to only borrow what you need
- If you refer to your latest Financial Aid Letter, you can view your estimated direct costs and balance
- Allow for fees on Federal Student and Parent loans

SCHOLARSHIPS AT DELVAL !

- Scholarship opportunities are posted regularly:
 - DelVal Weekly newsletter "What you need to know this week"
 - From <u>Scholarships@delval.edu</u> and posted within the Office of Financial Aid
- Visit the DelVal Scholarship <u>site</u> for endowed applications
- Also utilize scholarship search engines online
 - <u>www.fastweb.com</u>
 - <u>www.scholarships.com</u>
 - <u>Scholarship Search</u>

OUTSIDE SCHOLARSHIPS

- If you've been awarded an outside scholarship, send your information to <u>Bursar@delval.edu</u> or <u>FinAid@delval.edu</u> from your DelVal email account
- Will appear on Financial Aid Award letter as a Miscellaneous Scholarship with the amount *pending*
- Will credit account when funds are received
- Additional outside funding can affect other financial aid programs

FINANCIAL AID SELF-SERVICE

Log in to the DELVAL APP HUB select Self Service

Current Students

General Resources for Current Students

- Academic Course Catalog
- Academic Calendar
- Offices and Services
- myDelVal—Campus Portal
- Services for the Graduate Students
- Student Housing Portal
- Medicat Health Potal
 - Medicat Sceening Instructions
- Covid Concern Report Form

DelVal Applications

• Utilize the DelVal App Hub as a single sign on for BlackBoard Learn, Self-Service and more.



• Direct access to Blackboard for online courses.

BLACKBOARD

Direct access to DelVal email.

OFFICE365 EMAIL

• Access to cloud storage, email, internal directory, calendar and more.

OFFICE365 SUITE

FINANCIAL AID SELF-SERVICE

- Financial Aid for the year
- Information about your individual awards
- Personalized checklist for financial aid
- Satisfactory Academic Progress status
- Important links and information on financial aid
- Access to your financial aid counselor

GRADES MATTER!

Satisfactory Academic Progress

- For federal, state, and institutional aid programs
- <u>Satisfactory Academic Progress Policy</u>

Reviewed yearly at the end of the spring semester

QUESTIONS OR NEED HELP?

Need help? Contact us!!! We love to help students!

We are here to assist you throughout your DelVal experience

Office of Financial Aid 215.489.2272 <u>finaid@delval.edu</u> <u>www.delval.edu/finaid</u> Office of the Bursar 215.489.2376 <u>bursar@delval.edu</u> <u>www.delval.edu/bursar</u>