NSU Requires All Students to Carry Health Insurance

To protect the health and well-being of the NSU community, NSU requires all students, regardless of college, level, or modality to maintain adequate health insurance coverage beginning with the 2019-2020 academic year. Therefore, when you register for classes, you will automatically be enrolled in the NSU Student Health Insurance Plan, and your student account will be charged accordingly.

NSU Plan

NSU has partnered with Aetna to provide students with a comprehensive nationwide plan that includes prescription and emergency care coverage at a price well below comparable plans available through the Affordable Care Act (ACA) exchange. The average monthly premium is $191 which is approximately $280 less than the $477 average monthly premiums charged in Florida.

Waiver Process

If you already have adequate health insurance coverage, you must waive out of the NSU plan to have the charge reversed. Waivers must be completed at the start of each academic year by your program’s waiver deadline and are valid for one academic year. Once your program’s waiver deadline has passed, you will no longer be able to reverse the charge for the first semester because the university will have submitted your information to Aetna for enrollment. You will have another opportunity to waive out of the NSU plan for the second semester.

NSU Student Health Insurance Department

For detailed information, including access to the online waiver, NSU Student Health Insurance Plan features, costs, and more, visit the student health insurance department online at nova.edu/studentinsurance.
The Buzz on Scholarships

NSU Introduces Online Semester-Based Payment Plans

Payment for tuition, fees, and other institutional charges is due in full at the time of registration. If you need a little extra time to meet your financial obligations, you may enroll in a payment plan. Payment plans are available each semester in NSU eBill and allow you to spread out payments over three or four months, depending on the length of the semester.

Benefits

- Pay tuition over several months rather than in one lump sum.
- Easy and secure online enrollment
- No interest
- Automatic recalculation of remaining installment amounts when changes occur on your account

Eligibility

- Must owe $500 or more after financial aid has been applied
- Can’t have a prior balance
- Must be registered for semester to be covered by the plan
- International students are not eligible to participate in an NSU Payment Plan.

Apply for NSU Scholarships by May for Aid Beginning in the Fall

NSU’s scholarship office realizes how busy you are, so we’ve made it very easy for you to apply for scholarships at NSU. By completing the scholarship profile each year, you are automatically considered for thousands of dollars in institutional awards. Once you have the documentation listed below at hand, it will take a mere 3 minutes for you to complete the online scholarship profile.

- Test scores
- Unofficial transcript
- GPA if you are a continuing student
- Volunteer or community service experience
- Two letters of recommendation

Many NSU scholarships do require an additional application, however. To find a scholarship that is right for you, head on over to the NSU Scholarship Search!

Summer Funding

Bright Futures summer awards for Florida Academic Scholars became available last summer and will remain available for the summer 2019 semester as well. In addition, students eligible at the Florida Medallion Scholars level may also receive awards for attendance during the summer beginning 2019. Students must be enrolled in a minimum of 6 degree-applicable credits to qualify. Bright Futures students may request to be awarded for the summer semester by completing the Request for Summer Financial Aid Form.

Bright Futures summer awards for Florida Academic Scholars became available last summer and will remain available for the summer 2019 semester as well. In addition, students eligible at the Florida Medallion Scholars level may also receive awards for attendance during the summer beginning 2019. Students must be enrolled in a minimum of 6 degree-applicable credits to qualify. Bright Futures students may request to be awarded for the summer semester by completing the Request for Summer Financial Aid Form.

NSU’s scholarship office realizes how busy you are, so we’ve made it very easy for you to apply for scholarships at NSU. By completing the scholarship profile each year, you are automatically considered for thousands of dollars in institutional awards. Once you have the documentation listed below at hand, it will take a mere 3 minutes for you to complete the online scholarship profile.

- Test scores
- Unofficial transcript
- GPA if you are a continuing student
- Volunteer or community service experience
- Two letters of recommendation

Many NSU scholarships do require an additional application, however. To find a scholarship that is right for you, head on over to the NSU Scholarship Search!

Summer Funding

Bright Futures summer awards for Florida Academic Scholars became available last summer and will remain available for the summer 2019 semester as well. In addition, students eligible at the Florida Medallion Scholars level may also receive awards for attendance during the summer beginning 2019. Students must be enrolled in a minimum of 6 degree-applicable credits to qualify. Bright Futures students may request to be awarded for the summer semester by completing the Request for Summer Financial Aid Form.

Bright Futures summer awards for Florida Academic Scholars became available last summer and will remain available for the summer 2019 semester as well. In addition, students eligible at the Florida Medallion Scholars level may also receive awards for attendance during the summer beginning 2019. Students must be enrolled in a minimum of 6 degree-applicable credits to qualify. Bright Futures students may request to be awarded for the summer semester by completing the Request for Summer Financial Aid Form.

NSU’s scholarship office realizes how busy you are, so we’ve made it very easy for you to apply for scholarships at NSU. By completing the scholarship profile each year, you are automatically considered for thousands of dollars in institutional awards. Once you have the documentation listed below at hand, it will take a mere 3 minutes for you to complete the online scholarship profile.

- Test scores
- Unofficial transcript
- GPA if you are a continuing student
- Volunteer or community service experience
- Two letters of recommendation

Many NSU scholarships do require an additional application, however. To find a scholarship that is right for you, head on over to the NSU Scholarship Search!

Summer Funding

Bright Futures summer awards for Florida Academic Scholars became available last summer and will remain available for the summer 2019 semester as well. In addition, students eligible at the Florida Medallion Scholars level may also receive awards for attendance during the summer beginning 2019. Students must be enrolled in a minimum of 6 degree-applicable credits to qualify. Bright Futures students may request to be awarded for the summer semester by completing the Request for Summer Financial Aid Form.

Bright Futures summer awards for Florida Academic Scholars became available last summer and will remain available for the summer 2019 semester as well. In addition, students eligible at the Florida Medallion Scholars level may also receive awards for attendance during the summer beginning 2019. Students must be enrolled in a minimum of 6 degree-applicable credits to qualify. Bright Futures students may request to be awarded for the summer semester by completing the Request for Summer Financial Aid Form.

NSU’s scholarship office realizes how busy you are, so we’ve made it very easy for you to apply for scholarships at NSU. By completing the scholarship profile each year, you are automatically considered for thousands of dollars in institutional awards. Once you have the documentation listed below at hand, it will take a mere 3 minutes for you to complete the online scholarship profile.

- Test scores
- Unofficial transcript
- GPA if you are a continuing student
- Volunteer or community service experience
- Two letters of recommendation

Many NSU scholarships do require an additional application, however. To find a scholarship that is right for you, head on over to the NSU Scholarship Search!
To better represent NSU’s fierce new brand, the university is introducing a new parking permit. The new permit is shaped like a shark fin and will become available to the NSU community for the 2019-2020 academic year. You will receive an email with the parking decal distribution schedule and other details from essinfo@nova.edu to your NSU email account.

Display by September 1

As in the past, your new parking permit must be displayed on your vehicle by September 1, 2019, or you may receive a parking citation or get towed when parking on campus. NSU requires the permit to be affixed to the exterior of the left corner of the rear window or the left side of the rear bumper, not inside the vehicle.

If you have a motor cycle, motor scooter, or moped, the permit has to be displayed in plain view where it’s readable.

If you are changing vehicles or license plates mid-year, you must come into the One-Stop Shop for a new permit.

How to obtain your 2020 parking permit:

1. Download and complete the Parking Permit Application (monitor your email for when it becomes available.)
2. Make a copy of your current vehicle registration.
3. Submit the completed application along with the copy of your vehicle registration at one of the One-Stop Shop locations on the Fort Lauderdale/Davie Campus.

One-Stop Shops
(Fort Lauderdale/Davie Campus)

Horvitz Administration Building
Terry Administration Building

Hours of Operation:
Monday-Thursday
8:30 a.m. to 7:00 p.m.
Friday
8:30 a.m. to 5:00 p.m.
Saturday
(Horvitz only)
9:00 a.m. to 12 noon

New NSU SharkCard Wins Design Award

The university has redesigned its official identification card used by all students, faculty, and staff to gain access to buildings and parking lots, make purchases on and off-campus, and show their Sharkpride.

The new SharkCard (pictured above) is being issued to new members of the NSU community. If you already have an NSU SharkCard, you will not be issued anew one.

The newly designed SharkCard won a design contest at the National Association of Campus Card Users (NACCU) Conference held in Hartford, CT, in April. The new SharkCard was one of five finalists preselected by the NACCU Board, which included ID cards for the University of Alabama, Clemson University, the University of Albany, and Southeastern Louisiana University. NSU’s SharkCard scored the most votes from the NACCU membership for best design. Go Sharks!
Easy Steps for Financial Aid Success

The following is a brief description of important steps in the annual financial aid process. For more detailed instructions, visit the NSU financial aid website at nova.edu/financialaid/apply-for-aid/index.html.

1. Complete the FAFSA

Complete the Free Application for Federal Student Aid (FAFSA) annually at fafsa.gov or use the MyStudent Aid mobile app. It becomes available each October 1 for aid in the following award year. The earlier you apply, the better your chance of being considered for maximum award amounts.

2. Identify and Apply for Scholarships

Institutional and external scholarship opportunities are available to assist you in meeting your educational goals. The best resource for up-to-date information is the NSU scholarship website. Commit to continuously identifying and applying for scholarships. This type of aid does not have to be repaid.

3. Plan for Housing and Meals

Your financial aid budget includes a housing and meal component. Please ensure that you budget for these expenses. For information about living on campus, visit Residential Life & Housing at nova.edu/housing.

4. Check Your Financial Aid Status

Regularly check your financial aid status in SharkLink to ensure that you have no outstanding requirements. If you are a new student, confirm that you have completed all admission requirements as well so that your financial aid funds can be disbursed.

5. Submit Additional Documentation

Some students may be required to submit additional documents prior to being awarded. You will be notified of outstanding requirements via your NSU email. Your requirements (outstanding and completed) can also be viewed on your financial aid page in SharkLink.

6. Accept, Reduce, or Decline Your Loan(s) or FWS Award

Your Award Notice will provide you with detailed instructions on how to accept, reduce, or decline your loans or Federal Work-Study (FWS) awards. Since most grants and scholarships are considered gift-aid, there is no need for you to actively accept these types of aid. They will be automatically accepted for you.

7. Complete Entrance Interview and Master Promissory Note

If you are a first-time federal loan borrower, you will also be required to complete entrance counseling and a Master Promissory Note (MPN) online at studentloans.gov before your loan funds can be disbursed. The MPN is a legal and binding contract that establishes the terms of loan repayment. In most cases, you will not be required to complete another MPN, and you can borrow additional direct loans on a single MPN for up to 10 years. If you are applying for a Federal Direct PLUS for the first time as a graduate/first-professional student or a parent borrower, you or your parent(s) will be required to complete and sign a PLUS MPN that is separate from the one used for subsidized and unsubsidized loans.

8. Register for Classes

You need to familiarize yourself with the enrollment requirements defined by your program office, as well as by the financial aid programs through which you are receiving aid. Enrollment requirements for federal and state grants vary. Students awarded Federal Direct Loans must be enrolled at least half time in courses that are required for degree or certificate completion (degree-applicable). Half-time enrollment is defined as 6 credits per semester for undergraduate students. For graduate and first-professional students, half-time status varies by program. Be sure to register as early as possible to ensure timely disbursement of your financial aid funds.

The following is a brief description of important steps in the annual financial aid process. For more detailed instructions, visit the NSU financial aid website at nova.edu/financialaid/apply-for-aid/index.html.
Do you believe that your life would be so much better if only you had more money? Chances are, most students would scream YES! However, most people will also readily agree that money can’t buy happiness. Which then is it? Your view may depend on your money personality.

According to research, there are four major money beliefs:

1. **Money Avoidance**
   People who fall into this category tend to view money as negative and often hold the belief that wealthy individuals are greedy, or that money is the root of all evil. Money avoiders think they don’t deserve money, and tend to think it is unethical to accumulate more wealth during a lifetime than is actually needed.

2. **Money Status**
   People with a money status belief system tend to define their self-worth by their financial net worth. They place emphasis on buying the hottest new items with leading brand names. These individuals may pretend to be wealthier than they actually are and will overspend to impress others.

3. **Money Worship**
   Money worshippers believe that having more money will solve all their problems. They believe that accumulating more money will lead to increased happiness and overall life satisfaction and often prioritize work over family and social relationships.

4. **Money Vigilance**
   Money vigilance is typically associated with themes of frugality. People with this money belief tend to focus on the importance of saving, use discretion when discussing financial matters, and express anxiety about not saving enough for emergencies. Money vigilant people are most likely to pay attention to their financial well-being.

If you are not sure of your money personality, you can find various quizzes online to help you determine it. The good news is, that regardless of your money personality type, you can take important steps now as a student to set yourself up for future financial success. For more tips, visit the NSU Debt Squad online.

---

**Student Services Fee Increase**

NSU’s annual student services fee will increase from $1,350 per year to $1,500 for the 2019-2020 academic year. The fee covers technological and academic services, classroom and lab upgrades, and more. The fee is broken down as follows:

- 3-semester programs: $500 per term ($250 for 1-3 credits)
- 4-term programs: $375 per term ($187.50 for 1-3 credits)

---

**Eager to get a handle on your finances? Start With This!**

**TRACK YOUR EXPENSES**
Do you know how much money you are spending each month, and what you are spending it on? If you are not sure, now is the time to begin tracking your expenses. There are many programs and apps available to help you categorize. Try Mint or Quicken!

**NEED OR WANT? LEARN THE DIFFERENCE!**
Once you begin consciously monitoring your spending, you may be surprised to learn how much your Starbucks habit is really costing you. Evaluate your spending critically and make adjustments accordingly. By brewing your coffee at home, you may end up saving $25 or more a week!
NSU Process for Veteran Benefits

1. Apply for Benefits
The first step is to apply for education benefits at va.gov. Eligible students will receive a Certificate of Eligibility (COE).

2. Submit COE and Discharge Forms to NSU
Submit copies of the COE and your Certificate of Release or Discharge from Active Duty (DD-214) to NSU by email to vabenefits@nova.edu. Refer to our matrix for guidance on which forms to use.

3. Verify Admission to a VA-approved Program
Make sure you are enrolling in a Department of Veterans Affairs (VA)-approved program and all admissions requirements have been met. If you have doubts, confirm with your admissions representative.

4. NSU will...
send an electronic enrollment verification to the VA once enrollment has been confirmed.

5. The VA will...
send an award letter once eligibility has been certified.

For questions, visit nova.edu/financialaid/veterans.

Basic Housing Allowance (BAH) Q&As

What is BAH?
BAH stands for Basic Housing Allowance. The purpose of BAH is to provide a housing allowance for service members when military housing is not available or is otherwise not provided. The Department of Defense adjusts the BAH rate each year, based on changes to housing costs throughout the United States.

How much BAH will I receive?
BAH rates are based on several factors, including geographic location, pay grade, dependency status, enrollment status, and rate of pursuit. The online GI Bill® Comparison Tool is available for service members and dependents to calculate their Post-9/11 GI Bill® benefits and learn more about colleges, universities, and other education and training programs approved by the Department of Veteran Affairs (VA). NSU does not determine BAH eligibility levels or benefit amounts. Contact the VA at 888-442-4551 if you have specific questions about BAH.

When is BAH disbursed?
BAH is paid at the beginning of each month for the previous month’s attendance. If a student attends less than a month, the BAH rate is prorated accordingly.

Is BAH available during breaks?
BAH is only paid during periods in which a student is enrolled. BAH is not paid during periods of non-enrollment.
Follow these Steps for a Smooth Registration Process

1. **Complete the SEA** (Student Enrollment Agreement) in SharkLink. This step is required once a semester and can be completed well before registration opens.

2. **Resolve holds** on your account that prevent registration. New undergraduate students have a new student hold and must meet with their academic advisor before registering.

3. **Research** course offerings, faculty, costs of textbooks, enrollment requirements for financial aid, missing prerequisites, and closed sections to plan out your class schedule.

4. **Run a degree audit report in Degree Works or CAPP** to review your academic progress toward degree completion.

5. **Register in SharkLink** Some NSU students are registered by their program office but most can register themselves online.

6. **Consult your academic advisor for questions.** Be sure you are familiar with your program's deadlines regarding registration and dropping/withdrawing from classes.

7. **Submit payment.** Payment is due at the time of registration. You can access your NSU eBill account 24/7 online. Statements are sent on the 15th of each month to your NSU email.

8. **Let your professor know if you will miss the first class.** Otherwise, you may be dropped from the class because of non-attendance.

**Waitlists Available for Select Programs**

Some high-demand classes now have a waitlist available. If a registered student drops the class, the first student on the waitlist will be sent an email to register within 24 hours. If that student does not register, the open seat is offered to the next student on the waitlist. For the winter 2019 semester, 41 percent of students who placed themselves on the waitlist were offered an opportunity to register for the class. The waitlist option is available up until one week prior to the start of the semester/term. For questions, please contact your program office.

**Stay on Track and on Time to Graduate with Degree Works**

Degree Works is a sophisticated auditing tool that displays your progress toward completion of your degree requirements. Degree Works is replacing CAPP, which is another online audit tool currently still used by graduate and professional students who entered NSU several years ago. All undergraduate students as well as graduate and professional students with catalog years 2016 and after have already transitioned to Degree Works.

**Degree Works Features include:**

- **What-if Scenarios** Let you view your audit under hypothetical scenarios. What if I change my major or minor? Or add a particular concentration?

- **Courses Not Used** When running your audit, courses that do not fulfill a requirement for your major, minor, concentration, or open elective (not degree-applicable) display here. Courses that display in this area may not be financial aid eligible.

- **GPA Calculators** Degree Works includes three GPA calculators: Graduation GPA calculator, term calculator, and advice calculator.

**Remember:** Degree Works evaluations are not official and do not replace meeting with your academic advisor or program office.

**Access**

Students may access both degree audit tools in two ways:

1. **SharkLink**
   (On the “My Academics” page, locate the “I WOULD LIKE TO...” section and click on “View Degree Evaluation.”)

2. **Registrar’s Website**
   Click on Degree Audit on the left navigation bar.

---

PAGE 7, Dollar$ and Sense, SPRING/SUMMER 2019
Frequently Asked Questions

**Bursar**

Q: Can you send my bill to my parents?

A: By law, NSU is not allowed to share any confidential information without your explicit permission (see “What’s an ROI” to the right). However, if you would like your monthly NSU eBill notification sent to another person, you may add that person as an “authorized user” in NSU eBill. That person will then also have access to your NSU eBill account online.

Q: When is payment due?

A: Payment is due at the time of registration. A $100 late fee and a hold will be applied to any account that has a balance at 30 days after the semester start. NSU eBill notifications are sent the middle of each month. Students should not wait for their billing statement but log in to SharkLink after registration to review charges and submit payment promptly to avoid late fees. For details, review NSU’s Payment Policy.

**Financial Aid**

Q: What is the Federal Shopping Sheet/College Financial Plan?

A: The U.S. Department of Education (ED) introduced the so-called Financial Aid Shopping Sheet for the 2013-2014 academic year asking financial aid offices to adopt it. The purpose of the Shopping Sheet is to standardize financial aid information across the various institutions to make it easier for new students and their families to compare financial aid awards. NSU makes the Shopping Sheet available in SharkLink to all students awarded financial aid. The ED is in the process of rolling out a new version of this universal template which will be renamed to "College Financing Plan" to more accurately reflect that student educational loans may be a significant part of the student’s investment.

Q: How do I apply for financial aid?

A: Complete the Free Application for Federal Student Aid at [fasfa.org](http://fasfa.org). Undergraduate students who are Florida residents should also complete the NSU State Aid Application.

Q: How do I apply for student employment?

A: The [online workshop](http://online.workshop) explains all the important steps in the application process. If you are interested in obtaining a Federal Work-Study position, you must also complete the Free Application for Federal Student Aid (FAFSA).

**Registrar**

Q: What’s an ROI?

A: You can use an Authorization for Release of Information (ROI) form to give NSU permission to discuss your student information with others. Without a completed ROI on file, NSU is not allowed to share any of your business with anyone, even your parent or spouse because of the Family Educational Rights and Privacy Act (FERPA).