



Dollar\$ and \$ense

WINTER 2013



Catch the SEA wave Student Enrollment Agreement

Beginning with the 2014 spring and summer semesters, all students registering for classes at NSU will be required to complete a new Student Enrollment Agreement (SEA) as part of their registration process. The SEA requires students to agree with NSU standards and policies regarding course

registration and withdrawal, financial responsibility, a release of liability, and more.

Once registration is open, students can access the SEA by following the steps below:

- Log in to **SharkLink** using your username and password.

Outlines university policies regarding registration, add/drop, financial liability, and more...

- Locate the **Records & Academics** section on the student tab and click on **Course Information**.
- Select **Registration—Add/Drop** to access the SEA.

For more information, visit www.nova.edu/registrar/ or call the Office of the University Registrar at (954) 262-7200.

IMPORTANT DATES

January 1, 2014

Students may begin submitting the Free Application for Federal Student Aid (FAFSA) for 2014-2015 at www.fafsa.gov.

January 12, 2014

Drop/Add deadline for undergraduate students interested in receiving state and/or federal aid

April 15, 2014

NSU Priority Deadline for Receipt of 2014-2015 Free Application for Federal Student Aid (FAFSA) Information

June 1, 2014

Deadline for receipt of the 10-Month Payment Plan Application by the Office of the University Bursar. For more information, visit www.nova.edu/bursar/



Faculty Must Reconcile Attendance Roster at Beginning of Semester

Effective August 2013, all NSU faculty members must reconcile and validate the accuracy of their class rosters at the beginning of each semester.

According to a university policy introduced in August 2013, faculty members are now required to notify the Office of the University Registrar of any registered student who is not in attendance at the beginning of each semester. Therefore, it is of utmost importance that you attend the

courses you registered for at the beginning of each semester. If that is not possible, be sure to notify your professor. Otherwise, your professor may report you as not in attendance, and you can be dropped from the course.

INSIDE:

- New Scholarship Search Tool
- Pay as You Earn Repayment Plan
- International Study Opportunities
- Financial Aid Process

...and more



New Search Tool Helps Locate Scholarships

SCHOLARSHIPS

Thanks to generous donations from alumni, corporations, donors, and friends, NSU offers significant scholarships each year.

NSU Scholarship Search

Filter Results

Residence U.S. Citizen/Resident International

State University GPA H.S. GPA

Title Search

Category

Level Undergraduate Graduate
 Both (scholarships awarded to both undergrads and graduates)

Check out NSU's new scholarship search tool. Most scholarships become available in March with May and June deadlines.

www.nova.edu/financialaid/scholarships

NSU Scholarship Search Tool Tips

NSU's new scholarship search tool allows you to filter scholarships available to students at NSU based on college, grade point average (GPA), and level. Conduct searches with varying criteria and read the tips below to ensure the tool retrieves all scholarships for which you may qualify.



Tip 1:

Don't limit your search to your college. By selecting "Student Affairs," "Other," or "ESS Scholarship Department Awards," you can locate additional scholarships that are available to students from many different NSU colleges, centers, and departments.



Tip 2:

Some scholarships do not have a GPA requirement. Therefore, be sure to conduct a search without entering a GPA, too.



Tip 3:

To view the broadest listing of external scholarships, do not select a level (undergraduate, graduate, or both). External scholarships are offered by various entities outside of the university to NSU students.



Tip 4:

Regularly revisit the "featured new" scholarships section. These scholarships are updated several times a week and contain all newly added scholarships.



Tip 5:

Take advantage of the email function to send scholarship information of interest to a friend, parent, or yourself.

BEWARE: The Receipt of Scholarships May Affect Your Other Financial Aid



Scholarships are among the most coveted financial aid awards. They are considered gift-aid and do not have to be repaid. If you receive a scholarship, some of your other aid, such as federal work-study or loans, may have to be reduced. This is because the total annual amount of all your financial aid awards cannot exceed the cost of attendance for your degree program or your financial need, based on your expected family contribution.

If you receive an external scholarship, you must forward your check to Enrollment and Student Services' Scholarship Department. For questions regarding scholarships, email finaid@nova.edu or call (954) 262-3380.

“Pay as You Earn” May Offer Relief for Borrowers With Financial Hardship

A new version of the Income Based Repayment (IBR) program, “Pay as You Earn,” took effect on December 21, 2012. It is available to students who are new borrowers as of October 1, 2007. Pay As You Earn (PAYE) is a repayment plan for eligible Federal Direct Loans (*Direct Subsidized Loans, Direct Unsubsidized Loans, Direct Plus Loans, and most Direct Consolidation Loans*) that is designed to limit your required monthly payment to an amount that is affordable based on your income and family size. The benefits of PAYE are:

1. **Lower Scheduled Monthly Payments**—Based on 10% of your Adjusted Gross Income that exceeds 150% of the poverty level.
2. **Interest Payment Benefit**—Government may pay unpaid accrued interest on Direct Subsidized Loans.
3. **20-Year Forgiveness**—Remaining balance forgiven after 20 years of qualifying repayment under PAYE.
4. **Limitation on the Capitalization of Interest**—Total amount of capitalized interest limited to 10% of your original principle balance under PAYE.
5. **10-Year Public Service Loan Forgiveness**—PAYE is one of the qualifying payment plans under the Public Service Loan Forgiveness (PSLF) program.

For additional information contact the Debt Squad at debtmgmt@nova.edu.



THE DEBT SQUAD

We're here to help.



BUDGET: DO NOT EXCEED



NSU NOVA SOUTHEASTERN UNIVERSITY

Office of Student Financial Assistance
Debt Management Area
debtmgmt@nova.edu

Minimize your debt, to maximize your future

Did you know that NSU is one of the few institutions in the nation with its own debt management department? The “Debt Squad” is available to NSU students and alumni for one-on-one or group counseling to discuss strategic borrowing, loan repayment options, effective budgeting, credit card smarts, and more.

Email debtmgmt@nova.edu today to maximize your future.

- ✓ **Bullet proof your borrowing!**
- ✓ **Arrest your debt!**
- ✓ **Apprehend the way you spend!**
- ✓ **Repay the Debt Squad way!**

Oh, the Places You Can Go from NSU

If you think spending the summer in Rome while receiving academic credit or traveling around the world in 80 days is nothing but a pipe dream, think again! The Office of International Affairs (OIA) has a myriad of exciting opportunities available for NSU students who want to broaden their horizons with an international experience. The OIA regularly assists undergraduate, graduate, and first professional students in making their dreams of enriching their NSU education with an international component a reality.

“Traveling abroad is an excellent opportunity for our students to enhance their global perspective and cultural awareness,” says Dr. Anthony DeNapoli, Executive Director, OIA. “Study abroad is a formative experience. Students create memories that last a lifetime,” adds Dr. Alejandra Parra, Associate Director, OIA.

There are various sources of financial support available for students to finance their trips. The OIA can help you identify organizations that provide scholarships. In some cases, students may even be able to use their federal financial aid to pay for their program abroad.



Undergraduate NSU students Stacey Acosta, Andrew Jones, and Miranda Lowe (left to right) in Shanghai during their Summer 2013 “Around the World in 80 Days” study abroad experience.

To make your dream of studying in a different country a reality, visit the OIA’s web page at www.nova.edu/internationalaffairs/index.html, email intl@nova.edu, or call (954) 262-7240.



Biodiversity students and faculty in Alaska



Left: NSU students and faculty in Greece



Right: At the Leaning Tower in Pisa, Italy



International Travel Registration Program Protects NSU Travelers

Effective July 1, 2013, all NSU students, faculty, and staff who travel outside of the United States and its territories on an NSU approved travel study or medical outreach/mission program are required to utilize the university’s new travel registration program. This multi-step program has been designed to identify any health and safety issues of international travel and to ensure that travelers can be reached in the event of an emergency.

For detailed information and to access the online registration process, visit www.nova.edu/internationalaffairs/travelreg/index.html.



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

1 Complete the FAFSA

Complete the Free Application for Federal Student Aid (FAFSA) annually, which becomes available each January 1 at www.fafsa.gov.

2 Plan for Housing and Meals

Your financial aid budget includes a housing and meal component. Please ensure that your budget covers these expenses if you intend to live on campus. For more information on housing, visit Residential Life & Housing at www.nova.edu/reslife.

3 Check Your Financial Aid Status

Access your financial aid status via SharkLink's student tab to ensure that you have no outstanding requirements. Now is a good time to confirm your admissions status. You must be fully admitted in order for your financial aid funds to disburse.

4 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 via SharkLink. (On the student tab, locate the financial aid section and click: *My financial aid > Eligibility > Student Requirements.*)

If you are interested in receiving student loans, you will be required to complete a Direct Loan Master Promissory Note (MPN). If you are applying for a Direct PLUS loan for the first time as a graduate student, a first professional student, or a parent borrower, you or your parent(s) will be required to complete a PLUS MPN that is separate from the MPN used for Direct Subsidized and Unsubsidized loans.

Provided you have met all eligibility requirements and submitted all requested documents, you will receive your Award Notice via your NSU email or the U.S. Postal Service. Before accepting, reducing, or declining your awards, carefully review the terms and conditions of your Award Notice.

5 Accept, Reduce, or Decline Your Loan(s) or FWS Award in WebSTAR

Your Award Notice will provide you with detailed instructions on how to accept, reduce, or decline your financial aid award.

6 Additional Requirements

If you are a first-time federal loan borrower, you will also be required to complete an Entrance Interview before your loan funds can be disbursed. If you have accepted a Federal Work-Study award, you must complete an online student employment workshop and submit a completed Student Employment Application.

7 Register for Classes

All students awarded federal loans must be enrolled at least half time. Half-time enrollment is defined as 6 credits per semester for all undergraduate students. For graduate and first professional students, your program of study defines half-time status. Enrollment requirements for federal and state grants vary. Students need to familiarize themselves with the enrollment requirements defined by their program offices, as well as by the financial aid program through which aid is received. Be sure to register early to ensure timely disbursement of your financial aid.

FAFSA for 2014-2015 Financial Aid Becomes Available January 1, 2014

When it comes to financial aid, the early bird catches the worm! The Free Application for Federal Student Aid (FAFSA) will become available on January 1, 2014, for aid covering the 2014-2015 academic year.

The earlier you apply, the better chance you have of receiving the maximum amount of funds for which you may be eligible. Some funds are awarded on a first-come, first-served basis. Many scholarships require you to complete the FAFSA as well.

For more information, visit www.nova.edu/financialaid.



www.fafsa.gov
NSU Priority Deadline
April 15



Beginning with the 2014-2015 FAFSA, the Department of Education will for the first time collect income and other information from a dependent student's legal parents regardless of the parents' marital status or gender if those parents live together. A new option for dependent applicants to describe their parents' marital status includes "unmarried and both parents living together." In addition, the new financial aid form will use terms like "Parent 1" and "Parent 2" instead of gender-specific terms like "mother" and "father."

Sequester Funding Reductions Affect TEACH, IASG, and Federal Direct Loan Programs

With the start of the 2014 fiscal year, additional sequester funding reductions are taking place under the Budget Control Act of 2011. Award amounts for both the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program and the Iraq and Afghanistan Service

Grant (IASG) have been reduced beginning October 1, 2013. For details, please visit the [Iraq-Afghanistan Service Grant Web page](#) and the TEACH Grant web pages for [undergraduates](#) and [graduates](#) at www.nova.edu/financialaid.

In addition, the sequester has increased the origination fees charged to Direct Loan borrowers beyond last year's increases, effective October 1, 2013. For details on new Federal Direct Loan fees, please review the chart below:

Loan Type	Impacted Loans	Loan Fee Percent	Fee on a Loan Amount of
Direct Subsidized and Unsubsidized Loans	First disbursed prior to July 1, 2013 (no sequester)	1 percent	\$55.00 on a \$5,500 loan
	First disbursed on or after July 1, 2013, and before December 1, 2013	1.051 percent	\$57.80 on a \$5,500 loan
	First disbursed on or after December 1, 2013, and before October 1, 2014	1.072 percent	\$58.96 on a \$5,500 loan
Direct PLUS Loans (Parent and GRAD PLUS)	First disbursed prior to July 1, 2013 (no sequester)	4.0 percent	\$400 on a \$10,000 loan
	First disbursed on or after July 1, 2013, and before December 1, 2013	4.204 percent	\$420.40 on a \$10,000 loan
	First disbursed on or after December 1, 2013, and before October 1, 2014	4.288 percent	\$428.80 on a \$10,000 loan



Student Employment Process to Move Online With Job X

Applying for a student employment position at NSU's main campus is about to get much easier. The Office of Student Employment is in the process of implementing a new online system called JobX which will replace the paper application and offer many added benefits, including:

- Quick and advanced online searches of available jobs
- Email notification when positions of interest become available
- Online application

JobX is expected to launch in February 2014.

Stay tuned for more information to come to your NSU email and the student employment Web page at

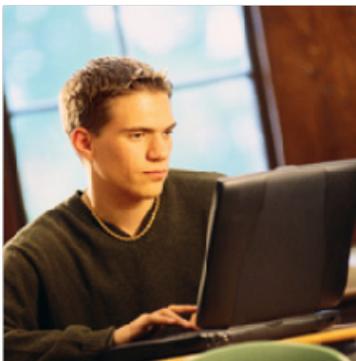
www.nova.edu/financialaid/employment

Frequently Asked Questions

FINANCIAL AID

Q: I received a Financial Aid Award Notice. Why am I getting a revised one?

A: Your Financial Aid Award Notice lists all the financial aid awards you are eligible to receive as of the moment the award notice is created. Financial aid awards can change for a variety of reasons, including, but not limited to, adjustments in state or federal funding, changes in a student's eligibility, receipt of an institutional scholarship, or the student's request for additional loan funds. If there is a change in your financial aid award, you will receive a revised award notice to your NSU email account.



Q: I have questions about my financial aid. Who can I talk to?

A: The Office of Student Financial Assistance is available 24/7 to answer any questions you may have regarding your financial aid. You may call (954) 262-3380 or 800-806-3680 or email finaid@nova.edu. If you prefer to speak to someone face-to-face, you may also visit the financial aid office at your regional campus, or one of the One-Stop Shop locations on the main campus. One-Stop Shops are located in the Horvitz and the Terry Administration Buildings. Hours of operation are:

Mon.-Thurs.: 8:30 a.m. to 7:00 p.m.
Fri.: 8:30 a.m. to 6:00 p.m.

BURSAR

Q: Why should I sign up for Direct Deposit?

A: If you are eligible for a financial aid refund, you will receive your refund as a check sent to your preferred mailing address in Web-STAR unless you sign up for direct deposit. Direct deposit is the fastest, safest, and greenest way for you to receive your refund. To sign up for direct deposit complete a Direct Deposit Authorization form and submit the completed form along with a voided check from your personal checking account to the bursar's office. The Direct Deposit Authorization form is available online at www.nova.edu/forms/direct_deposit.pdf.

bursar/

Delivery	Time	Where
Direct deposit	2-3 business days	in my bank account
Check by mail	up to 10 days	in my mailbox

[forms/direct_deposit.pdf](http://www.nova.edu/forms/direct_deposit.pdf).

Q: What is Form 1098-T?

A: Form 1098-T is a statement of tuition, fees, grants, and scholarships which the university is required to provide to eligible students each January. The form contains information that can help you determine whether you may qualify for federal income tax credits. For more information, visit the bursar Web page at www.nova.edu/bursar/tax1098.html.



At the link above, you can opt in

REGISTRAR

Q: What is the process for requesting a name change?

A: You must complete a Data Change Form available at www.nova.edu/registrar/forms/data_change.pdf with your previous and current names, your NSU ID, and submit it along with official documentation.

Acceptable official documentation may **only** include:

- Marriage license
- Certified Abstract of Marriage
- Divorce decree
- Driver's license
- Certificate of Naturalization papers
- Permanent or Conditional Permanent Resident card
- Resident Alien card
- Passport (book or card)
- Court order (final judgment of name change or final judgment of change of name)
- Uniformed Services Military ID card
- F-1 or J-1 Student Visa or Permanent Resident card
- Birth certificate (only acceptable for correcting spelling errors)
- Bureau of Vital Statistics card (used the same as a birth certificate)

Fax the form and documentation to (954) 262-2915 or mail to:

Nova Southeastern University
Attn: Student Updates
Office of the University Registrar
3301 College Avenue
Fort Lauderdale, FL 33314-7796



Catch the SEA wave

Student Enrollment Agreement

New Requirement for All Students

Beginning with the spring and summer 2014 semesters, all students must complete the new Student Enrollment Agreement (SEA) form in order to register for classes. The SEA requires students to agree with NSU standards and policies regarding course registration and withdrawal, financial responsibility, a release of liability, and more.

Once registration is open for the spring and summer 2014 semesters, students may log in to WebSTAR and select Registration and Add/Drop Classes to read and complete the SEA.

For questions, call the Office of the University Registrar at (954) 262-7200.



NOVA SOUTHEASTERN
UNIVERSITY
Enrollment and Student Services