



# Dollar\$ and \$ense

SUMMER 2014

## 8 Things to Think About when registering

For many students, *registering for classes is a lot like online shopping:* with a few keystrokes you set a process in motion that will deliver packages to your door, or secure your seat in physical or virtual classrooms. Even if your course registrations may seem a lot less tangible than a pair of shoes before the start of the semester, you must still remember to pay your bill and “return” any items you don’t want to keep so that your student account and academic record are accurate and up-to-date.



**1 Complete the Student Enrollment Agreement (SEA) in WebSTAR.** This step is required once a semester and can be completed well before registration opens. Failure to do so will result in a registration hold or the cancellation of your registration.

**2 Consult your academic advisor for questions.** That’s what he or she is here for.

**3 Run a CAPP report to review your academic progress toward degree completion.** For more information, visit [www.nova.edu/capp](http://www.nova.edu/capp).

**4 Resolve any existing holds on your account that prevent registration.**

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

**6 Register for classes you intend to take.** If you register for classes you may or may not want to take, be sure to drop the ones you won’t attend before the end of the drop/add deadline.

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

**8 Know your program’s deadlines** if you plan to make changes to your schedule. If you want to drop a course after the add/drop period has passed, you need to contact your academic advisor (not necessary for all programs) and complete a Student Transaction Form (STF). The date you submit the completed STF is the effective date used for official records and billing purposes. If dropping after the add/drop deadline, your financial aid may also be affected.

### What’s the point of the ADD/DROP and registration deadlines?

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The periods before these deadlines allow you to make adjustments to your schedule before it becomes official.

After the add/drop period, you need to submit a Student Transaction Form. Simply informing your professor or not attending classes instead of following the proper procedures may lead to a grade of F on your record plus a bill for the class.

### IMPORTANT DATES

#### May/June

Many of NSU’s institutional scholarships have deadlines in May and June. Use the scholarship search tool [www.nova.edu/financialaid/scholarships/index.html](http://www.nova.edu/financialaid/scholarships/index.html) to find scholarships today.

#### June 1, 2014

Deadline for receipt of the 10-Month Payment Plan Application by the Office of the University Bursar

#### June 30, 2014

Deadline to submit the 2013-2014 FAFSA to the Federal Processor

### INSIDE:

- Scholarship Search Tips
- Bridging the \$\$ Gap
- Financial Aid Process
- Resources to Gain Work Experience
- How an Incomplete Grade May Affect your SAP

...and more

The 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](http://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](http://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](http://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 complete a Student Employment Application.

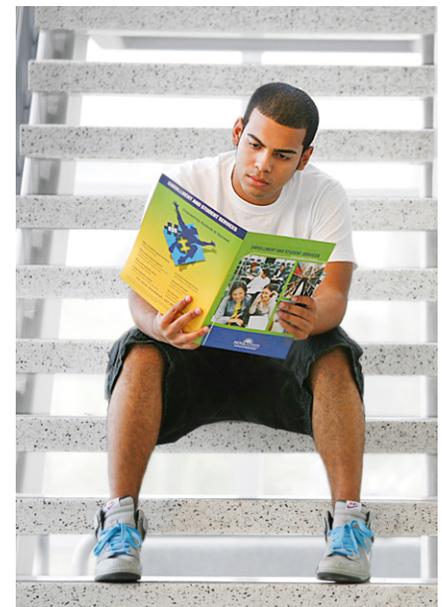
### 7 Register for Classes

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.

## Has your (your parent's) financial situation changed since filing the FAFSA? Ask for a Professional Judgment!

Your financial aid package may not match your current financial situation due to the fact that your award is based on information from your prior year tax return. If your or your parent's (if you are a dependent student) financial situation has changed dramatically due to loss of income, for instance, you may request a "professional judgment."

The Office of Student Financial Assistance (OSFA) may take special circumstances into account to make adjustments to your expected family contribution, your financial aid budget, or your dependency status. For more information, visit [www.nova.edu/financialaid/eligibility/determining-your-financial-aid-eligibility.html](http://www.nova.edu/financialaid/eligibility/determining-your-financial-aid-eligibility.html).





# Verification Updates for 2014-2015 Financial Aid

## 1. Protections for Victims of Identity Theft

Students and parents who are victims of identity theft will be denied an IRS Tax Return Transcript. They must submit a Transcript Database View (TRFBV) alternative IRS transcript instead. This can be obtained from the Identity Protection Specialized Unit (IPSU) of the IRS by calling 800-908-4490. The IPSU will mail the alternative transcript to the taxpayer. This document is acceptable for verification completion.

## 2. Filing Status Conflicts

A new question has been added to the 2014-2015 FAFSA: Filing status. Students and parents of dependent students must now also report their filing statuses as they were reported to the IRS on their 2013 federal income tax return. If the filing status conflicts with the marital status reported on the FAFSA, the conflict must be resolved before any financial aid can be disbursed. Requirements will be determined on a case-by-basis, depending on the information

## What is verification?

Verification is a federally-mandated review process in which the Office of Student Financial Assistance (OSFA) verifies the accuracy of information provided by students on their Free Application for Federal Student Aid (FAFSA). If you are selected for verification, you will receive a Missing Information Notice to your NSU email from the OSFA with instructions on what documentation needs to be submitted. You should submit any requested information promptly so that your financial aid will not be held up. The verification process must be completed before need-based financial aid funds can be disbursed. For more information on the verification process, visit [www.nova.edu/financialaid/apply-for-aid/verification.html](http://www.nova.edu/financialaid/apply-for-aid/verification.html)

## 3. New Verification Category

The Department of Education has added a new group of data elements potentially subject to verification: Household Resources (verification group V6.) Students in this group are required to verify how they, or their parents, if dependent, were able to support the reported household size with the income reported on the FAFSA by completing a Low Income Statement Form.



## Incomplete Grades & Satisfactory Academic Progress

When making arrangements with your professor for an extension to complete coursework, the last thing on your mind is probably SAP. Satisfactory Academic Progress, or SAP, refers to the academic requirements students must consistently meet in order to remain financial aid eligible. SAP is evaluated at the end of your final semester of the current academic year, based on four criteria: grade point average (GPA), annual earned credits, maximum time frame (total allowable credits), and pace (overall credits successfully completed.)

### BEWARE:

Courses with incomplete grades at the time of the annual SAP review count as attempted hours and will NOT be counted in successfully completed



For questions regarding SAP, call 866-775-3575 or (954) 262-2427.

hours. Even if your incomplete grade is converted to a passing grade after the SAP evaluation process has been completed, your SAP status cannot be changed retroactively and will only be revisited during the next annual SAP review.

### NSU Policy on Incomplete Grades

At the instructor's discretion, students who have not completed the required work in a course by the end of the semester/term may be assigned an incomplete (I) grade. In order for an (I) to be assigned, the student must have completed a substantial portion (to be determined by the program) of the course with a passing grade. The (I) is not computed in the GPA. The time limit for changing the (I) to the final grade may not exceed one calendar year or graduation, whichever comes first. After the time period for a change of grade has expired, the (I) grade will be changed to an F.

# Seek and Ye Shall Find

Scholarships—like students—come in all shapes and sizes



If there is a scholarship for the red-haired, the left-handed, the small and tall, and the maker of the most colorful and ornate duct tape prom dress, then there surely has to be a scholarship for you, too. Nearly 2 million undergraduates used \$6.2 billion in private scholarships to help pay for college in the 2011-2012 academic year, according to a federal survey of more than 95,000 students.

## External Scholarships

External scholarships are awards that are funded by sources independent of NSU, such as non-profit groups, government agencies, private companies, and religious groups. Many of these organizations look well beyond GPA, ethnicity, or athletic ability to chose award recipients. “NSU students should take a close look at the external scholarships listed on our Web pages,” says Assistant Director of NSU’s scholarship department, Rae Begley, “because all external scholarships listed on our pages have been awarded to NSU students in the

past.” Students are advised not to stop there. “Complete a profile on Fastweb, an external search engine, that will search its database of thousands of awards that may fit your profile. Fastweb will then email you the scholarship information in order for you to apply,” says Begley.



## Time-consuming but well worth the effort

Scholarship search engines such as Fastweb, College Express, and *Scholarships.com* are making the search for scholarships easier, but many students still find the endeavor time-consuming and stressful. Plus, a \$500 scholarship may hardly seem worth the effort in light of the overall cost of tuition. Accepting a loan that covers tuition in full seems so much quicker and easier. However, when remembering that each loan will most likely accompany you for years to come as it needs to be repaid with interest, investing a few hours a week on identifying opportunities for free money doesn’t sound so bad. Granted, it’s not guaranteed that you will get each scholarship you apply for, but what is guaranteed is that you will be missing out on the opportunity for free money if you don’t at least try.



## 7 Tips for Your Scholarship Search

- 1. Set aside an hour per week.** Make searching, applying, and follow up a year-round affair.
- 2. Get together with friends.** Work as a team for moral support and more fun.
- 3. File the FAFSA every year.** It’s required for many scholarships.
- 4. Use your time wisely.** Apply only for scholarships for which you meet eligibility requirements— don’t waste your time and energy.
- 5. Calendar.** Scholarships have application deadlines. Be sure to keep track of them.
- 6. Network.** Establish rapport early with professors, colleagues, and leaders in your community. Scholarships require letters of recommendation.
- 7. Be sure to thank your donor.** You can do this online for NSU institutional scholarships or endowment awards.



***Don’t forget!***

***Many of NSU’s institutional scholarships have deadlines in May and June.***

***www.nova.edu/  
financialaid/  
scholarships***

# Finding ways to

# bridge



## OFFICE OF THE UNIVERSITY Payment Plans



## Federal Student Loans

## Private/alter- native loans



# the \$\$ Gap

Do you have a balance on your student account and need assistance in paying your bill? Enrollment and Student Services (ESS) may be able to assist. By calling ESS and discussing your student account, you may be able to avoid incurring a \$100 late fee and a Bursar Hold. A Bursar Hold will be placed on any student's account with a balance due on the 30th day of the semester. The hold will prevent you from obtaining grades, accessing the University RecPlex in the Don Taft University Center, and registering for classes for the next semester.

### Don't know the status of your student account ?

- ⇒ Login to SharkLink using your NSU User Name and Password.
- ⇒ Click on the **student tab** and locate the **financial aid** and **billing account** sections.

### If you don't know how to pay your outstanding balance, don't delay.

Contact ESS for assistance at **(954) 262-3380** or **800-806-3680** or visit the One-Stop Shop on the main campus in the Horvitz and Terry Administration Buildings.

ESS representatives can assist with the following:

- Navigating the financial aid process
- Identifying possible remaining financial aid eligibility
- Payment Plans
- Alternative payment arrangements
- Student loans from federal and private/alternative sources
- Student employment opportunities
- Third party billing
- Veterans education benefits and more...

## 10-Month Payment Plan Available for Fall and Winter—June 1 Application Deadline

Payment for tuition, fees, and other NSU charges is due in full at the time of registration. However, the University Bursar's Office has payment plan options for students who need a little extra time in meeting their obligations. Students may defer payment for any balances remaining on their student account after all discounts, financial aid, and other credits have been applied by signing up for an NSU Payment Plan. International students are not eligible.

### 10-Month Payment Plan

- Available for fall and winter semesters only
- Available to all students except international students and students in programs with four terms (e.g., select health science programs, master's programs in business, health law, and others).
- Students must have paid all prior balances in full.
- First payment is due in June. Consecutive payments are due on a monthly basis through March.

- Students must provide post-dated checks or credit card authorizations at the time of set-up.
- A \$75 non-refundable application fee and further terms apply.

A 3-Month Payment Plan is also available. For more information, including the application, visit [www.nova.edu/bursar/payment/payment\\_plans.html](http://www.nova.edu/bursar/payment/payment_plans.html).

# Don't wait to get valuable job experience under your belt

Between studying, homework assignments, club activities, and simply enjoying the wonderful college experience that is afforded to students at NSU, it's easy to forget about what lies beyond. The approaching summer can offer the perfect opportunity to delve into the workforce to gain real world experience and practical knowledge. Besides learning about career options, part-time employment or summer internships help students hone communications, time management, and conflict resolution skills and provide opportunities to learn to work with individuals of various backgrounds, experiences, and cultures.

In today's economy, many employers have indicated that classroom learning and marketplace needs are diverging more than ever. So getting practical experience under your belt can help you stand out amongst the crowd.



based, which means that students must complete the Free Application for Federal Student Aid (FAFSA). Pay rates and number of hours vary from job to job. For more information on student employment, visit [www.nova.edu/financialaid/employment/](http://www.nova.edu/financialaid/employment/). To search available jobs and to apply online, visit JobX by following the steps below:

- Login to **SharkLink**.
- Click on the **student tab** and locate the **Information & Resources** section in the upper left hand corner.
- Click on **Student Employment** and **JobX**.

## NSU Resources:

### Student Employment

NSU offers undergraduate, graduate, and first professional students an abundance of employment opportunities at the university on the main campus, NSU's regional campuses, and at other South Florida employers. Student Employment is administered by the Office of Student Financial Assistance. Many positions are need-

### Career Development

Career Development provides a supportive environment for NSU students to engage in individualized career exploration and planning that complements their academic experience and supports professional goals. For more information, visit [www.nova.edu/career/index.html](http://www.nova.edu/career/index.html).

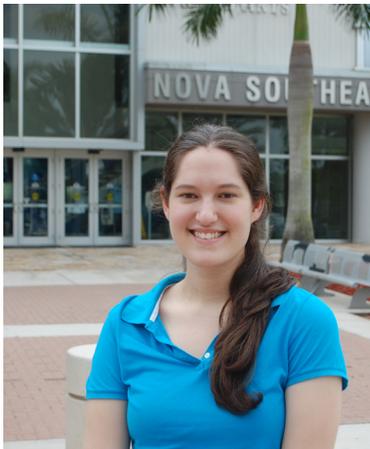


# Frequently Asked Questions

## FINANCIAL AID

**Q: I submitted my 2014-2015 FAFSA. What's next?**

A: Congratulations! You have taken an important step in planning for your financial future. The work is not yet done, though. Make sure you stay on top of new developments by following the steps outlined on page 2 of this newsletter.



**Q: What exactly is a Master Promissory Note (MPN)?**

A: The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education, or to NSU, if you are receiving a Perkins Loan. The MPN also explains the terms and conditions of your loan(s), including how interest is calculated and what deferment and cancellation provisions are available to you. The MPN for Federal Direct Loans can be completed online at [www.studentloans.gov](http://www.studentloans.gov) and generally remain valid for up to 10 years.

## BURSAR

**Q: I was billed for health insurance but I am already covered. What should I do?**

A: NSU Health Professions Division students (except part-time OT/PT students), undergraduates in the traditional Day program, and all on-campus residential students—including graduate students—are required to maintain adequate health insurance. Therefore, if you fall into one of the above mentioned groups, you will automatically be enrolled in and charged for the NSU Medical Insurance Plan. If you are insured under another insurance plan, you can submit an online waiver. For more information, including access to the waiver, go to [www.nova.edu/smc/health\\_insurance.html](http://www.nova.edu/smc/health_insurance.html). Don't wait! Deadlines apply!

**Q: Who do I contact if my account was charged incorrectly?**

A: Depending on the charge, please contact the appropriate office:

Charge Type	Contact
Tuition and late registration fees	Program Office
Residential charges	Residential Life and Housing (954) 262-7052
Meal plan charges	Campus Card Services (954) 262-8929
Late fee charges	Bursar's Office (954) 262-5200

## REGISTRAR

**Q: I received an email from the Office of the University Registrar that my professor has marked me as "not in attendance." What should I do?**

A: The university has recently implemented a new policy that requires all faculty members to reconcile their class rosters at the beginning of each semester. If you are registered for a class for which your professor has marked you as not in attendance, and you plan on continuing the class, you must notify your professor promptly. Your professor can then update his or her roster and notify the Office of the University Registrar.



**Q: What's a Release of Information Form?**

A: By completing a Release of Information Form (ROI) available at [www.nova.edu/registrar/forms/release\\_of\\_information.pdf](http://www.nova.edu/registrar/forms/release_of_information.pdf), students can give consent to permit NSU to discuss and/or disclose personal identifiable information to another person, such as a spouse, a parent, or a guardian. You may also choose to withhold certain types of information by submitting a completed Request to Prevent Disclosure of Directory Information Form available at [www.nova.edu/registrar/forms/disclosure.pdf](http://www.nova.edu/registrar/forms/disclosure.pdf). NSU values the privacy of students and takes the utmost care in keeping students' personal information secure.

Payment



Financial Aid

Commencement

**Need answers?  
Enrollment and  
Student Services is  
here to help!**

### 3. University Call Center & Help Desk

Can't make it to campus but need to speak with someone? The University Call Center is available 24/7.

**University Bursar**  
(954) 262-5200

**University Registrar**  
(954) 262-7200

**Financial Aid**  
(954) 262-3380

**Help Desk**  
(954) 262-HELP (4357)

## 1. Self-Service online

Wondering about the status of your financial aid or your student account? Log in to SharkLink to:

- view outstanding financial aid requirements and access financial aid forms
- accept, reduce, or decline your financial aid award
- view your student account activity and pay your bill
- obtain free enrollment verification
- view and print your grades and order an official transcript
- access your 1098-T tax information
- and more...



## 2. One-Stop Shops

In-person assistance

Have financial aid forms to drop off or need help registering for class? The friendly staff at the One-Stop Shops can help. There are two One-Stop Shop locations on the main campus (Horvitz and Terry Administration Buildings), and the staff is cross trained to assist with

- registration
- payment
- transcripts
- parking decals
- name and address changes
- and more...



**NOVA SOUTHEASTERN  
UNIVERSITY**

**Enrollment and Student Services**

Horvitz Administration Building  
3301 College Avenue  
Fort Lauderdale, FL 33314-7796

**Web site:** [www.nova.edu/financialaid](http://www.nova.edu/financialaid)

Phone: (954) 262-3380

Toll Free: 800-806-3680

Fax: (954) 262-3966

Email: [fnaid@nova.edu](mailto:fnaid@nova.edu)

**Other email contacts:**

Office of the University Bursar  
[bursar@nova.edu](mailto:bursar@nova.edu)

Office of the University Registrar  
[nsuregistrar@nova.edu](mailto:nsuregistrar@nova.edu)

Help Desk  
[help@nova.edu](mailto:help@nova.edu)

Dollar\$ and \$ense  
[dollarsandsense@nova.edu](mailto:dollarsandsense@nova.edu)