STUDENT ACCOUNT CHECKLIST

You are registered! Now what about the bill?

STUDENT ACCOUNT STATEMENT ON WARRIOR WEB

☐ Projected Bill
  o Before charges are posted you may view an estimated bill
  o Select “Projected Fees by Term” on Warrior Web

☐ Your bill is available on the Student Menu of Warrior Web
  o We do not mail paper statements
  o Student Account Activity & Statement
    ▪ Summary and expanded views
    ▪ Tuition & fee charges
    ▪ Housing & Meal charges
    ▪ Shows payments made, financial aid & scholarships disbursed
  o Check your charges. Do they look right?
  o Are you living on-campus? If so, are your housing and meal plan charges on your account?
  o Make a Payment
    ▪ Pay with electronic check
      • Uses bank routing and account number
      • No fee
    ▪ Pay with credit/debit card
      • 2.5% service fee on all ‘card’ payments
      • Same fee online or at Cashier’s Window
    ▪ Pay on a Payment Plan

☐ Please contact Student Account Services if you have questions about your bill.

LCMAIL ACCOUNT – Official method of communication at LCSC

☐ Have you logged into your LCMail account? Contact the LCSC helpdesk if you need assistance.
  o helpdesk@lcsc.edu
  o (208) 792-2231

☐ Check your LCMail often (or forward it to an email you check regularly), even between semesters!

☐ Student Account Services sends emails when:
  o Semester charges have been billed
    ▪ Mid-July for Fall semester
    ▪ Mid-December for Spring semester
    ▪ Early May for Summer sessions
  o Financial aid is posted for first time of the semester
    ▪ approximately 10 days before fall/spring term begins
    ▪ if summer aid will exceed charges for summer
      • aid is not posted for summer until students have documentation of attending class
      • students should contact Student Account Services if aid does not disburse by day 2
  o Balances are owed
    ▪ A reminder as the fee payment deadline approaches
    ▪ Late fees are assessed
    ▪ Classes may be cancelled for non-payment
  o Loan funds were disbursed
  o Electronic residual funds are released
  o Residual checks are available
FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

☐ Your educational records are yours and cannot be accessed by other individuals without your written permission. We can’t tell anyone (parents, spouse) the amount you owe without your authorization!

☐ Do you want another individual to have access to your records? If you do:
  o Written authorization is required. Verbal authorization is not an option.
  o Authorize on Warrior Web using the Person Proxy link
    ▪ Designate who you want to have access
    ▪ Select what access you want to share
    ▪ Authorizations expire each year on June 30

TUITION INSURANCE

☐ Affordable option to protect your investment in higher education, similar to travel insurance
  o Unexpected need to withdraw can create a financial hardship
  o Assists with costs for student to receive treatment, travel expenses, etc.
  o Expands refund policy with reimbursement of tuition payment, housing/meals, etc.

☐ Must be purchased before the term begins

☐ Additional information can be found at http://www.lcsc.edu/student-accounts/tuition-insurance/

FEE PAYMENT DEADLINE

☐ Fees are due by DAY 5 of FALL/SPRING SEMESTERS; DAY 1 for SUMMER SESSIONS
  o Will you be able to pay your fees in full by the fee payment deadline?
    ▪ You can pay with cash, check, e-check, debit/credit card
    ▪ Debit/credit cards incur a 2.5% service fee
  o Will your financial aid pay your fees in full by the fee payment deadline? If not, do you need a Payment Plan?
  o Payment plans are used when:
    ▪ You are paying your own way but need to make payments on your tuition and fees
    ▪ Your financial aid will not be enough to pay your fees in full by the fee payment deadline
    ▪ You have outside funding but it won’t be here by the fee payment deadline
    ▪ Payment plans are available for students who do not have a delinquent account at LCSC and who have not defaulted on previous financial arrangements.
    ▪ Students with eligible financial aid may use the funds toward the payment plan. Tentatively admitted students may not use federal aid toward the payment plan.
    ▪ Payment plans incur a $25 service fee and require a down payment by the fee payment deadline.
      • Standard payment plans require 50% down with 2 monthly payments
      • Use financial aid funding, pay 33% of balance with 2 monthly payments
      • Early Extended payment plans allow more payments but require a down payment at least 1 month prior to fee payment deadline.
      • Personal plan-pay fees with a credit card to provide your own self-paced repayment.
  o Financial details are available at http://www.lcsc.edu/student-accounts/payment-options/

☐ Late fees are assessed when student accounts are not paid in full, or on a payment plan, by the fee payment deadline regardless of your source(s) of funding.
  o $50 late fee if there is an unpaid balance after day 5 (after day 1 in summer)
  o An additional $50 late on accounts with an unpaid balance after day 10 (after day 5 in summer)
  o Class schedule is subject to cancellation if fees remain unpaid after day 11 (after day 5 in summer)
    ▪ Class schedules cancelled for non-payment are subject to $100 reinstatement fee
    ▪ The reinstatement period is limited to 10 days (5 days in summer)

Contact Student Account Services if your payment or funding is not going to be available by the fee payment deadline. We want to help you avoid late fees.
HAS YOUR FINANCIAL AID POSTED TO YOUR STUDENT ACCOUNT?
The Financial Aid Office packages aid; the Student Account Services Office disburses aid and releases residual funds.

If your financial aid HAS posted:

☐ Do you still owe a balance? See Fee Payment Deadline section

☐ Do you have MORE financial aid than what you owe on your Student Account (a credit balance)?
  o If you have more aid than your fees, you have residual funds due to you
  o Residual funds are paid to the student, unless the credit is from a parent loan
    ▪ Residual funds created from PLUS Loans (Parent Loans) will be issued to your parent.
    ▪ Parents receive residual funds by paper check
    ▪ Directing residual funds from PLUS loans to the student requires written authorization submitted to Student Account Services before residual checks are processed
  o Sign up for Direct Deposit!
    ▪ Electronic refunds will be deposited into your bank
    ▪ Direct deposited refunds are generally available earlier than paper checks
  o Want a paper check? Checks are released by Student Account Services staff during regular business hours. Bring your photo ID. Checks are processed weekly.

Please contact Student Account Services if you have questions about your bill, fee payment, payment plan, residual funds, etc. at studentaccounts@lcsc.edu, call 208-792-2790 or 800-933-5272, ext. 2790. Fax to 208-792-2174 More information is available on our webpage is www.lcsc.edu/student-accounts. The Student Account Services Office is moving to Reid Centennial Hall and will be located on the first floor near the Financial Aid Office and the Registrar & Records Office.

If your financial aid HAS NOT posted, WHY NOT?

☐ Is your Award Letter ready?
  o Did you return it with the Conditions of Award?
  o Are you registered for the correct number of credits needed for your awards?
    ▪ Example-Financial aid awarded for full time requires registration in 12 or more credits
    ▪ Waitlisted classes do not count
  o Review the Award Letter Checklist, available at www.lcsc.edu/financialaid/forms.htm

☐ Were you selected for Verification and documentation hasn’t been returned?

☐ Are you fully admitted? Federal aid will not be disbursed if you are tentatively admitted.

☐ Scholarship awards often require a contract and/or thank you note, in addition to a signed Award letter and Conditions of Award to be received by the Financial Aid Office.

☐ If the semester has begun, has your attendance been posted? Participation in ALL classes is required and must be confirmed to remain eligible for any federal financial aid that has been disbursed or to receive any additional federal financial aid. Attendance is confirmed by the 5th day, by the 10th day (if not recorded in the first week) or during the 1st week for late start courses (classes that start after the 10th day).

☐ If you are attending two schools, only aid for enrollment at LCSC is released before the term begins. Additional aid is released after the ‘other’ school submits official attendance confirmation.

☐ Are you in compliance with Satisfactory Academic Progress (SAP) –
  o policy available at www.lcsc.edu/financialaid/
  o Must maintain a 2.0 grade point average
  o Must complete 67% of all attempted credits
  o Must complete degree/certificate within maximum allowable credits

☐ If you are taking out a loan:
  o Have you accepted your loan on your award letter and submitted it to the Financial Aid Office?
  o Have you completed your Master Promissory Note (MPN)? Go to www.studentloans.gov to complete.
  o Have you completed the online entrance counseling? Go to www.studentloans.gov to complete.

Please contact the Financial Aid Office if you have questions about your Award Letter, Master Promissory Note, Scholarships or Verification at finaid@lcsc.edu, call (208) 792-2224 or (800) 933-5272 ext. 2224. Fax to (208)792-2063, webpage www.lcsc.edu/financialaid/ The Financial Aid Office is located in Reid Centennial Hall (RCH), Room 110.
DROPPING OR WITHDRAWING AFTER THE SEMESTER BEGINS:

- The refund policy is available at http://www.lcsc.edu/student-accounts/refund-policy/
  - The refund policy allows 100% refund of tuition and fees through the 10th day of the fall and spring semesters
  - Meal plan refunds are prorated by the week
  - Summer school has a unique shortened refund policy based on the length of the session
  - Check the Important Financial Dates at http://www.lcsc.edu/student-accounts/dates-deadlines

- Federal financial aid recipients “earn” their aid every day as the semester progresses. Think of it as an advance on your paycheck.
  - Aid is usually disbursed early in the semester
  - Aid is not fully earned until 60% of the semester has been completed
  - Aid that has been disbursed that has not been earned must be repaid immediately

- If your plans change after aid is disbursed, or the term has started, and you are considering dropping classes or withdrawing from the semester Please contact Student Account Services. Let us help you make the best financial decision for you!

LCSC RESIDENCE HALLS

- Have you completed and submitted the housing application with the deposit to the Residence Life Office?
- Have you received your housing contract? Signed and returned it?
- Have you selected a meal plan?
  - Meal plans are required for Clark, Talkington, & Clearwater Halls
  - Meal plans are optional for College Place & Parrish House
  - Meal plans are available for any student who wants one (campus housing is not required)
- Housing and meal charges are billed with tuition and fees and have the same payment deadline.

Please contact Residence Life if you have questions about housing or meal plans at reslife@lcsc.edu, call 208-792-2053 or 800-933-5272, ext. 2053 Fax to 208-792-2622, webpage www.lcsc.edu/reslife The Residence Life Office is located in the Talkington Hall basement.

INTENT TO ATTEND

- Students who are advance registered need to confirm they still intend to attend approximately 4-6 weeks before the fall or spring semester begins. Intent to Attend does not apply to enrollment in Summer Sessions.
  - Financial aid recipients will have their aid package reviewed and revised to match intended enrollment level
  - Students who receive aid that exceeds charges can have residual funds direct deposited before the semester begins
  - Students who have changed their plans can add, drop or withdraw before fees are due.

- No action is taken if you do not submit Intent to Attend; you remain enrolled but are not eligible for direct deposit of residual funds before the term begins

HEALTH INSURANCE

- Recommended for ALL students
- Required for:
  - Varsity Athletic Students
  - International Students
  - Students enrolled in Nursing or Radiographic Science Programs

- LCSC does not offer a student health insurance plan

NOTES: