Your Money Matters

Office of the Bursar

Office of Financial Aid
Office of the Bursar

Location: Savitz Hall, 1st floor

Website: www.rowan.edu/bursar

Hours: Monday through Friday, 8:00 a.m. to 4:30 p.m.
*Open until 6:00 p.m. on Wednesdays during the Fall and Spring semesters

Phone: 856.256.4150

Email: bursar@rowan.edu
Tuition and Fees

Tuition and fees, including housing and meal plan charges, are due by **August 12, 2015**. The University reserves the right to cancel registration for non-payment.

For your convenience, the University offers a deferred payment plan. This plan allows students to split their payment into three (3) equal installments.

- Enrollment in the plan requires a one-time, per semester fee of $30.
- **Fall 2015** installment due dates are as follow: 8/12, 10/7, and 11/4.

In addition, it is important that you complete all financial aid requirements and finalize any applicable external educational funding.
Electronic Billing

Students may access their student account information at the University’s Self-Service website at [www.rowan.edu/selfservice](http://www.rowan.edu/selfservice)

- This online service enables students to perform a variety of functions, i.e., register for classes, view and pay your bill, and finalize financial aid requirements.

- To view your bill, click on “Bursar Services” and select “Official Billing / Account Statement.”

- This system delivers real-time information, 24 hours a day, 7 days a week.
Electronic Billing (continued)

The University will alert students when bills are initially available for viewing on Self-Service. Therefore, it is important that students monitor their e-mails closely.

– Students who enroll in the deferred payment plan will be sent an e-mail reminder to inform them of the upcoming installment due date.

– Students may also be contacted via e-mail to alert them of past due balances.
Set an Authorized User

For your convenience, the University offers students the ability to authorize a user (parent, legal guardian, et cetera) to access important financial information on the student’s account.

– To authorize a user, students can visit www.rowan.edu/epay, click on “My Account” and select “Authorized Users.”

– Access is dependent upon the students designated settings.
How to Pay your Bill?

Payments can be made online or in-person at the Office of the Bursar.

– To pay online, log into the University’s Self-Service website (www.rowan.edu/selfservice), select “Bursar Services” and click on “View Bills/Make a Payment.”
  • We accept all major credit cards, debit cards, and e-Check.
  • Payments made by credit / debit cards will be subjected to a 2.75% convenience fee ($3.00 minimum fee when paying online).
  • With e-Check, students can make safe, secure online payments at no additional cost.

– To pay in-person, come to the Office of the Bursar during regular business hours.
  • We accept cash, checks, money orders, and credit / debit card payments.
Welcome to Rowan University's Payment Center!

***E-REFUNDS***

E-Refunds are ONLY available for medical students as of this time. All students have the ability to set up an account for E-Refunds however, Glassboro and Camden campus students will receive a paper refund which requires the student to come in person and show their RowanCard in order to get their check.

*Making a Payment*

Students have the option to make payments with a credit card or through an electronic check (ACH).

1. Click on Make a Payment
2. Click on Make a payment on the next screen
Student Health Insurance

All full-time matriculated students are required to have health insurance coverage.

• The University automatically charges students for health insurance coverage; however, students can waive these charges with proof of coverage.
  – The charge is assessed each Fall, and coverage is good from 8/1 to 7/31.
  – For specific plan information, go to www.firststudent.com.

• To waive coverage, go to the University’s Self-Service website, click on “Student Health Insurance Waiver.”
  – Enter insurance company name and either policy or group number. Charges will be removed within 24 hours.
  – The deadline to waive coverage is September 15, 2015.
The RowanCard

The RowanCard serves many purposes, including functions related to door access, University ID, and as a declining balance card. It is accepted on-campus and at over 80 area merchants.

Examples of how the RowanCard is used on campus:
- Door access to buildings on campus
- Meal plans and vending machines
- Printing, copying, and duplicating services
- Laundry services

• The RowanCard can be obtained at the Student Center Information Desk.
Dining and Auxiliary Services

The University offers multiple meal plan options. All Residence Hall students are required to have a meal plan. First semester freshmen must select either the All-Access Plan or the 14 Meal Plan.

- **All-Access Plan**, including $100 Dining Dollars and $100 Boro Bucks
- **14 Meals** per week, including $100 Dining Dollars and $200 Boro Bucks
- **10 Meals** per week, including $100 Dining Dollars and $200 Boro Bucks
- **7 Meals** per week, including $100 Dining Dollars and $200 Boro Bucks
- **Block Plans** (30 or 60 meals), including $75 Dining Dollars and $100 Boro Bucks

Students can **add/increase a meal plan** at any point during the semester. Prices are prorated from the third week forward.

- Students can **reduce meal plans** during the first two weeks of the term. For the Fall 2015 semester, reductions can be done through **September 11, 2015**.
Dining Dollars

Dining Dollars are funds that accompany each meal plan. The amounts vary based on the meal plan selected.

- Dining Dollars are accepted on campus and at the following eateries located on Rowan Boulevard: Ry’s Bagels, Green Zebra, Prime, Pizza Hut, Domino’s, and the Café at Barnes & Noble.

- All Dining Dollars expire at the end of the Spring semester.
Boro Bucks

Boro Bucks are funds that accompany each meal plan and are accepted both on and off campus, including at over 80 area merchants.

- Examples include Shoprite, Barnes & Noble Rowan University Bookstore, McDonald’s, and Highway Mart for both food and fuel.
- You do not need a meal plan to purchase Boro Bucks. You may also add funds to your Boro Bucks account.

Boro Bucks carry over from term to term and do not expire. There are multiple ways of adding funds to your Boro Bucks account.

- Online via credit/debit card at myrowancard.rowan.edu;
- Online via financial aid credit or credit/debit card at the University’s Self-Service website; or
- At the Office of the Bursar via check, cash, money order or credit/debit card.
What is Financial Aid?

Financial aid is need based funding intended to bridge the gap between what a family can afford and the total cost of education.

Types of Aid:

• Scholarships
• Grants
• Loans
• Work Study

Sources:

• Federal Government
• State
• Private/ other
Scholarships & Grants

“Gift Aid” that does not have to be repaid

Scholarships

• Merit based: Rowan Scholars Program; Rowan Trustee Scholarship
• Continuing Foundation Scholarship Program

Grants

• Based on financial need
• Sources: Federal Government & State
**Federal Student Loan Summary**

<table>
<thead>
<tr>
<th>Program</th>
<th>Eligibility</th>
<th>Annual Amount</th>
<th>Interest Rates/Lender Repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized Direct</td>
<td>The federal government pays interest while borrower is in school</td>
<td>$3,500-$5,500</td>
<td>Fixed rate of 4.66% Between 10 and 25 years to repay.</td>
</tr>
<tr>
<td>Student Loan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsubsidized Direct</td>
<td>The borrower is responsible for all interest; must be at least half-time;</td>
<td>$5,500 - $20,500</td>
<td>Fixed rate of 4.66%</td>
</tr>
<tr>
<td>Student Loan</td>
<td>financial need not required</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Plus Loan</td>
<td>For parents of dependent undergraduate students. *Based on credit check.</td>
<td>Maximum amount is</td>
<td>Fixed rate of 7.21%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>cost of attendance</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>minus financial aid</td>
<td></td>
</tr>
</tbody>
</table>
Work Study

Federal Work Study

• Indicate desire to participate on FAFSA
• Demonstrate “financial need"
• Paid out of federal funds

Institutional Work Study

• Any student may apply
• Paid out of institutional funds
Self Service How To

Financial Aid

Recommended Quick Links
My Award Package Overview
Accept My Financial Aid Award
How much can I borrow?
My Financial Aid Messages

Main Menu
Financial Aid Status
View overall status, holds, academic progress, cost of attendance, financial aid awards, and messages.
Eligibility
Review Financial Aid Holds (which may prevent payment of awards) and document requirements; Display academic progress history.
Award
View account summary; Review awards; Accept award offers; Display award payment schedule; View loan applications; Review withdrawal information.
E-Mail Rowan University Financial Aid Office
General Financial Aid
Financial Aid Application and Information Links
Scholarship Application
Apply between December 1st and mid February for Scholarships the following fall
# Award Package for Award Year 2014-2015

The information listed below is a snapshot of registration data for the selected academic year, along with your financial aid award package.

## Housing
- **Status**: With Parents

## Expected Enrollment
- **Status**: Unknown

## Financial Aid Award by Term for the Award Year 2014-2015

<table>
<thead>
<tr>
<th>Fund</th>
<th>Status</th>
<th>Fall 2014</th>
<th>Spring 2015</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rowan Scholars Program</td>
<td>Accepted</td>
<td>$1,000.00</td>
<td>Accepted</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Fed. Direct Subsidized Loan</td>
<td>Estimated</td>
<td>$1,750.00</td>
<td>Estimated</td>
<td>$1,750.00</td>
</tr>
<tr>
<td>Fed. Direct Unsubsidized Loan</td>
<td>Estimated</td>
<td>$1,000.00</td>
<td>Estimated</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Estimated</td>
<td>$2,823.00</td>
<td>Estimated</td>
<td>$2,822.00</td>
</tr>
<tr>
<td>Federal SEOG</td>
<td>Estimated</td>
<td>$175.00</td>
<td>Estimated</td>
<td>$175.00</td>
</tr>
<tr>
<td>Tuition Aid Grant</td>
<td>Estimated</td>
<td>$3,884.00</td>
<td>Estimated</td>
<td>$3,884.00</td>
</tr>
</tbody>
</table>

## Cost of Attendance

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$1,500.00</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$4,160.00</td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>$12,380.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,400.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$21,440.00</strong></td>
</tr>
</tbody>
</table>
Eligibility Requirements for Award Year 2014-2015

Outstanding Requirements

**Complete the Dependent Verification Worksheet**
- The above link will direct you to a form that you should complete fully. Upon submission you should receive a confirmation and subsequent redirection back to this page. The Unsatified Requirement will clear upon successful submission in about one day.

**Submit the SNAP Benefits Statement**
- The above link will direct you to a form that you should complete fully. Upon submission you should receive a confirmation and subsequent redirection back to this page. The Unsatified Requirement will clear upon successful submission in about one day.

The Requirements link enables you to download the form necessary to complete the specific requirement or transfers you to another page to satisfy the requirement.

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Satisfied Requirements

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Status</th>
<th>As of Date</th>
<th>Fund Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>- You need to file a FAFSA for financial aid.</td>
<td>Received Complete Feb 28, 2014</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- A copy of your 2013 IRS Tax Return Transcript</td>
<td>Received Complete Apr 04, 2014</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A copy of your parents’ 2013 IRS Tax Return Transcript Received Complete Apr 04, 2014</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Complete Counseling

You are currently not signed in.
Sign in to view your federal student loan data, notify schools of counseling completion, and save proof of counseling completion. If you are not signed in, you cannot meet requirements for completing counseling.

Choose Loan Counseling Type

A counseling session will take at least 30 minutes to complete. You must complete the counseling in a single session. You cannot save a partially completed counseling session.

<table>
<thead>
<tr>
<th>Entrance Counseling</th>
<th>Financial Awareness Counseling</th>
<th>Exit Counseling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Required</td>
<td></td>
<td>Required</td>
</tr>
<tr>
<td>Entrance counseling is required before you can receive your first Direct Subsidized Loan, or Direct Unsubsidized Loan as an undergraduate, or your first Direct PLUS Loan as a graduate/professional student.</td>
<td>Financial Awareness Counseling provides tools and information to help you understand your financial aid and help you manage your finances.</td>
<td>Exit counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information you need to prepare to repay your federal student loan(s). At the end, you'll need to provide the name, address, e-mail address, and telephone number for your next of kin, two references who live in the United States, and the Social Security number of your next of kin.</td>
</tr>
<tr>
<td>Complete this counseling any time.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Apply for Financial Aid Online Every Year

FAFSA.ED.GOV

New to the FAFSA?
- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more.

Returning User?
- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more.

Thinking About College?
- Use FAFSA4caster to see how federal student aid can help you pay

NJGRANTS.ORG

June 1st Deadline!

New Jersey Grants & Scholarships
- HESAA helps eligible students obtain state-funded grants like NJ TAG and scholarships like NJ STARS.
- The first step in applying for financial aid is completing the Free Application for Federal Student Aid, known as the FAFSA.
- Step Two is answering New Jersey's State grant questions. Log in here.

Federal Student Aid
- Home
- About Us
- FAQ
- Privacy Policy
- User Guide
- Help

FAFSA
Free Application for Federal Student Aid

Login

Get help paying for college
Submit a Free Application for Federal Student Aid (FAFSA)

Deadline
Information about your deadlines.

School Code Search
Find your college's school code. Also find detailed information about your college.

FAFSA Filing Options
Learn about the other options for filing your FAFSA.
Financial Aid Process

1. Complete your FAFSA & Submit Additional Information to HESAA
2. Review your SAR (Student Aid Report)
3. Complete Verification Process if Selected
4. Review your Award Package
5. Accept Award Offered
6. Complete Loan Entrance Counseling & Sign your MPN
7. Apply for Parent PLUS Loan/ Private Loan Only if Needed
Financial Aid Office

Location: Savitz Hall, 1st floor

Website: www.rowan.edu/financialaid

Hours: Monday through Friday, 8:30 a.m. to 4:30 p.m.
*most Wednesdays until 6:00 p.m.

Phone: 856.256.4250

Email: financialaid@rowan.edu

Twitter: @RowanFinAid