

# Fall 2017-Spring 2018 Student Financial Services Checklist



Student  
Financial  
Services

Use this checklist to ensure you have completed all the necessary steps to finance your education each semester/year you are enrolled.

## STUDENT ACCOUNTS - ALL STUDENTS

TASK	DUE DATE	DETAILS
_____ Confirm your award matches your enrollment (if receiving aid)	Upon Receipt	SAIC Self-Service, see Payment Guide,
_____ Outside Scholarship - send info and documents (if receiving)	Upon Enrollment	Send to Student Financial Services, see Payment Guide,
_____ Complete the "Figure Your Cost" budgeting worksheet	June 1, 2017	<a href="http://saic.edu/fyc">saic.edu/fyc</a> and/or in the SFS Office
_____ Inform SAIC Registrar of Veteran's Benefits (if eligible)	June 1, 2017	See Payment Guide, <a href="http://saic.edu/veteransbenefits">saic.edu/veteransbenefits</a>
_____ Run a Statement of Your Account and review your balance	July 7, 2017	SAIC Self Service, click on "Account Inquiry"
_____ Submit a FERPA form to allow SFS to discuss your finances with parents/others	August 15, 2017	See details and FERPA form at <a href="http://saic.edu/ferpa">saic.edu/ferpa</a>
_____ 529 College Plans - Send correspondence and payments to SFS only	August 15, 2017	Send to Student Financial Services, see Payment Guide,
_____ Enroll in a semester payment plan through CASHNet (if desired)	August 15, 2017	SAIC Self-Service, click on "CASHNet". Enroll each semester
_____ Enroll in Auto-Payment each semester (if enrolled in payment plan)	August 15, 2017	SAIC Self-Service, click on "CASHNet". Enroll each semester
_____ Enroll in eRefund in CASHNet (if expecting an advance or refund)	August 15, 2017	SAIC Self-Service, click on "CASHNet". Enroll each semester
_____ Request an Advance (if eligible for a refund) beginning	August 15, 2017	SAIC Self-Service, click on "Loan Advance Request", right column
_____ Enroll in SALT™, SAIC's Financial Literacy/Loan Management Program	August 15, 2017	<a href="http://saltmoney.org/saic">saltmoney.org/saic</a> , see Payment Guide,
_____ <b>FINAL DEADLINE - Complete Fall 2017 Payment or Payment Arrangements</b>	<b>August 15, 2017</b>	<b>All steps required to pay your tuition and fees charges must be completed to confirm your enrollment</b>
_____ Submit SAIC Health Insurance Waiver or Request - Online only	August 31, 2017	See <a href="http://saic.edu/healthinsurance">saic.edu/healthinsurance</a> for details

## FEDERAL FINANCIAL AID RECIPIENTS

TASK	DUE DATE	DETAILS
_____ Read your entire financial aid award packet	Upon Receipt	Award Letter, Award Guide, and included documents
_____ Review your award letter and confirm that your award matches your actual credit hours enrolled	Upon Enrollment	Award Letter and Award Guide,
_____ Complete Federal Verification steps (for those selected)	June 1, 2017	Missing Information Letter, Award Guide,
_____ Complete Federal Direct Stafford loans steps	July 1, 2017	Award Guide, and <a href="http://saic.edu/loans">saic.edu/loans</a>
_____ Complete Federal Perkins loan steps (if awarded)	July 1, 2017	Award Guide, and <a href="http://saic.edu/loans">saic.edu/loans</a>
_____ Complete Federal Direct PLUS loan steps (if needed)	July 1, 2017	Award Guide, credit-worthy borrower required
_____ Entrance counseling requirement: Parents approved for a Federal Plus loan, <u>with an endorser</u> or an <u>approved appeal</u> by the Dept. of Education.	Upon Approval	Award Guide, PLUS Denial Options
_____ Complete Private loan steps (if needed)	July 1, 2017	Award Guide, Credit-worthy borrower required
_____ Review your financial aid online in SAIC Self-Service	July 7, 2017	SAIC Self-Service. "Financial Aid Summary"
_____ <b>FINAL DEADLINE - Complete All Fall 2017 Financial Aid Steps if not already completed</b>	<b>August 15, 2017</b>	<b>All steps required to complete your financial aid including loan steps and submitting final documents to SFS</b>

## PAYMENT DUE DATES

Full payment or complete payment arrangements\* are due each semester by the following due dates.

TERM	DUE DATE
Summer	May 15
Fall	August 15
Winter	December 15
Spring	January 16

\*Complete payment arrangements are defined as any combination of the following that satisfies the balance due on a student's account:

- Personal and third-party payments credited to the student's account.
- Enrollment in a payment plan with the first payment credited to the student's account.
- Completed financial aid arrangements:
  - All requested paperwork submitted to SFS.
  - All loan steps completed and credit approved (if applicable).

## SAIC SELF-SERVICE

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**Request a statement of your account, view student account activity and request an advance on an expected refund.**

STEP A: Sign into SAIC Self-Service at [saic.edu/selfservice](http://saic.edu/selfservice).

STEP B: Click on "Student Center" in the upper left-hand corner.

STEP C: Go to the "Finances" section to request your own Statement of Account (please be sure to do so after **July 7, 2017**), view your financial aid and account activity, access CASHNet\* and submit a request to receive an advance on an expected refund before classes have started.

For family members that do not have access to SAIC Self-Service but need access to CASHNet, students can set up an Authorized User account for parents or other family to make payments on the students' behalf. See CASHNet instructions on the web at [saic.edu/payment](http://saic.edu/payment) or in the Payment Guide.

## FIGURE YOUR COST BUDGET WORKSHEET

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**Plan out your finances every semester and year by July 1.**

This budget worksheet will help you calculate your cost and final balance. Available online at [saic.edu/fyc](http://saic.edu/fyc).

## FEDERAL DIRECT STAFFORD LOAN

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**Students complete these steps to secure this loan by July 1.**

STEP A: Entrance Counseling Session at [StudentLoans.gov](http://StudentLoans.gov).

STEP B: Federal Direct Stafford Master Promissory Note (eMPN) at [StudentLoans.gov](http://StudentLoans.gov).

STEP C: Financial Aid Awareness Counseling at [StudentLoans.gov](http://StudentLoans.gov).

## FEDERAL PERKINS LOAN (If Awarded)

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**Students complete these steps to secure this loan by July 1.**

STEP A: Federal Perkins Online Entrance Counseling Session at [mappingyourfuture.org](http://mappingyourfuture.org).

STEP B: Federal Perkins Master Promissory Note (eMPN) in SAIC Self-Service at [saic.edu/selfservice](http://saic.edu/selfservice).  
*Go to View Financial Aid > Award Summary > Sign Perkins eMPN*

## FEDERAL DIRECT PLUS LOAN (CREDIT APPROVAL REQUIRED)

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**For parents of dependent students and graduate students (Post-Baccalaureate students are not eligible to receive Federal Direct PLUS Loans).**

STEP A: Request a Direct PLUS Loan at [StudentLoans.gov](http://StudentLoans.gov)

STEP B: If credit approved, complete an online Federal Direct PLUS Loan Master Promissory Note (eMPN) at [StudentLoans.gov](http://StudentLoans.gov).

STEP C: Graduate student borrowers must also complete Entrance Counseling session at [StudentLoans.gov](http://StudentLoans.gov).

STEP D: If NOT credit approved, you may be able to obtain an endorser and appeal to the Dept. of Ed. Review the information provided by the Dept. of Ed. if you are denied. If you are approved through this method, then you must complete Entrance Counseling at [StudentLoans.gov](http://StudentLoans.gov).

## PRIVATE LOAN (CREDIT APPROVAL REQUIRED)

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**Complete these steps to secure this loan.**

STEP A: Determine a Private Lender of your choice.

STEP B: Complete required steps as instructed by your lender. A co-signer is required in most cases.

## SAIC HEALTH INSURANCE WAIVER/REQUEST

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See [saic.edu/healthinsurance](http://saic.edu/healthinsurance) for full details.

- SAIC health insurance coverage is mandatory for all full-time and international students.
- Students who are not full-time or International may request health insurance online.
- Students who have their own comparable health insurance coverage may request a waiver request online.
- If waived, SAIC's health provider will review your health insurance policy to confirm that it meets SAIC requirements. Students will be contacted if their policy is not comparable.

## OUTSIDE SCHOLARSHIPS AND 529 COLLEGE PLANS

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All correspondence and payments should be sent to the Student Financial Services Office. **Do not send to the Bursar's Office as this will delay processing of these funds.**

## VETERAN'S BENEFITS

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All students who are receiving a VA Benefit from any program of the VA education benefit programs should notify the SAIC Registrar VA representative to discuss the process. Students that are approved by the VA for Post 9/11 benefits will receive a Certificate of Eligibility that should be forwarded to the SAIC Registrar who will, in turn, share the information with Student Financial Services for awarding purposes.

## CASHNET: PAYMENT PLAN, AUTO PAY, eREFUND, Wire Transfer, Credit Card + ACH (Electronic Check) Payments

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Once tuition and fees are posted to your account, you can log into SAIC Self-Service via [saic.edu/selfservice](http://saic.edu/selfservice) and click on the CASHNet link to set up a payment plan. Auto-Payment and eRefund (enrollment is required) features are also located here. CASHNet is SAIC's online payment and refund system.

- Students can set up an authorized user account for parents or other family to make payments on the student's behalf. Additional information at [saic.edu/payment](http://saic.edu/payment).
- A four payment plan is available for fall and spring semesters. The Fall 2017 payment plan begins August 15th and the Spring 2018 payment plan begins on January 15th. The Summer 2017 term has a three payment semester plan starting May 15th. Payments are due on the 15th of each month.
- The payment plan enrollment fee is \$50 per semester. A \$40 fee is charged for each late or missed payment.
- The amount budgeted on the plan each semester is the balance due after anticipated financial aid. The amount due on the plan will adjust as charges and financial aid are updated.

## SALT™: FINANCIAL LITERACY AND LOAN MANAGEMENT TOOL

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**SALT™ is a free, nonprofit-backed resource that makes it simple for you to take control of your finances and student loans.**

Sign up now at [saltmoney.org/saic](http://saltmoney.org/saic) to:

- Track your student loans and plan repayment options.
- Get personalized guidance about your student loans.
- Gain know-how that empowers you to be money smart.