# Student Account Instructions and Checklist

Use this checklist to ensure you have completed all the necessary steps to finance your education.

<table>
<thead>
<tr>
<th>TASK</th>
<th>DUE DATE</th>
<th>DETAILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>__ Confirm your financial aid offer matches your enrollment (if receiving aid)</td>
<td>Upon Enrollment</td>
<td>Self-Service, page 2</td>
</tr>
<tr>
<td>__ Outside Scholarships — send info and documents (if receiving)</td>
<td>Upon Receipt</td>
<td>Send to Student Financial Services, page 6</td>
</tr>
<tr>
<td>__ Complete the “Figure Your Costs” budgeting worksheet</td>
<td>June 1, 2019</td>
<td>At saic.edu/fyc and in the SFS office</td>
</tr>
<tr>
<td>__ Inform SAIC Registrar of Veteran’s Benefits (if eligible)</td>
<td>July 1, 2019</td>
<td>See page 7</td>
</tr>
<tr>
<td>__ Review your student account and request an Account Statement</td>
<td>July 9, 2019</td>
<td>Self-Service &gt; Student Homepage &gt; Financial Account</td>
</tr>
<tr>
<td>__ Request 529/College Plan Payments from Provider—Send to SFS Only</td>
<td>July 15, 2019</td>
<td>Send to Student Financial Services, page 8</td>
</tr>
<tr>
<td>__ Enroll in a payment plan each semester (if desired)</td>
<td>August 1, 2019</td>
<td>Self Service &gt; Student Homepage &gt; Financial Account &gt; CASHNet</td>
</tr>
<tr>
<td>__ Enroll in Auto-Payment each semester (if enrolled in payment plan)</td>
<td>August 1, 2019</td>
<td>Self Service &gt; Student Homepage &gt; Financial Account &gt; CASHNet</td>
</tr>
<tr>
<td>__ Submit a FERPA form to allow SFS to discuss your finances with parents/others</td>
<td>August 15, 2019</td>
<td>See details and FERPA form at saic.edu/ferpa</td>
</tr>
<tr>
<td>__ Enroll in eRefund (if expecting an advance or refund)</td>
<td>August 15, 2019</td>
<td>Self Service &gt; Student Homepage &gt; Financial Account &gt; CASHNet</td>
</tr>
<tr>
<td>__ Submit a Financial Aid Advance Request (if eligible for a refund)</td>
<td>August 15, 2019</td>
<td>Self Service &gt; Student Homepage &gt; Other Services</td>
</tr>
<tr>
<td><strong>FINAL DEADLINE— Fall 2019 Payment Due Date: Pay Balance Due in Full or Complete All Payment Arrangements Needed for the Balance Due</strong></td>
<td>August 15, 2019</td>
<td>Full payment or all steps required to pay your tuition and fees must be completed to confirm your enrollment. Do this to avoid late fees and holds.</td>
</tr>
<tr>
<td>__ Submit SAIC Health Insurance Waiver or Request — Online only</td>
<td>August 28, 2019</td>
<td>See saic.edu/healthinsurance for details</td>
</tr>
</tbody>
</table>

## Self-Service

**Statement of Account, View Student Account Activity and Request an Advance on an Expected Refund**

Step A. Sign into **Self-Service** at saic.edu/selfservice.

Step B. Click on “**Student Homepage**” in the top center of the page.

Step C. View your financial aid in the “Financial Aid” section, and go to the “Financial Account” section to request your own Statement of Account (after July 9), access CASHNet* and submit a request for an advance on an expected refund before classes have started.

* For family members who do not have access to Self-Service but need access to CASHNet, students can set up an authorized user account for others to make payments on their behalf. See CASHNet instructions on the web at saic.edu/payment.

## Tips for Parents

- **Communications:** The tuition and fees account and financial aid (if applicable) is legally the student’s. Communications are directed to the student’s SAIC email address and their telephone numbers. Ask your student to share all applicable communications with you.

- **IMPORTANT!** Ask your student to set up their SAIC email account with automatic forwarding for all emails from saic.sfs@saic.edu to be sent to your parent email address.

- **Statement of Account:** Students can request these in Self-Service at any time. The request sends a PDF statement of transactions for the last 365 days with the current balance and anticipated financial aid to the student’s SAIC email. It looks much like the monthly invoices.

- **CASHNet:** Ask your student to set you up as an Authorized User. You can view monthly eBills, past CASHNet payments, account balances and access annual 1098-T tax forms (if eligible) without needing to log into Self-Service.

- **Finances and FERPA:** Make sure your student has given Student Financial Services permission to discuss their finances with you by completing a FERPA form at saic.edu/ferpa.
FALL 2019
7/9 Fall 2019 charges and payment plans available online in Self-Service
7/9 Health insurance waivers and requests available online
7/17 First fall 2019 bill mailed
8/15 Full payment or payment arrangements due for fall 2019
8/28 First day of fall 2019 classes
8/28 Health insurance waivers and requests due

SPRING 2020
12/16 Spring 2020 charges and payment plans available online in Self-Service
12/16 Health insurance waivers and requests available online
12/18 First Spring 2020 bill mailed
1/15 Full payment or payment arrangements due for spring 2020
1/23 First day of spring 2020 classes
1/23 Health insurance waivers and requests due

STUDENT FINANCIAL SERVICES
School of the Art Institute of Chicago
36 S. Wabash Ave., suite 1200,
Chicago, IL  60603
312.629.6600  |  312.629.6601 fax
saic.edu/sfs  |  sfshelp.saic.edu (Q + A)
saic.edu/sfslivechat

OFFICE HOURS
Monday–Friday, 8:30 a.m.–4:30 p.m.
While appointments are not necessary, please feel free to schedule one with us.

NONDISCRIMINATION POLICY
The Art Institute of Chicago, including both the School and the Museum, is committed to providing an inclusive and welcoming environment for its students, visitors, faculty, and staff, and to ensuring that educational and employment decisions are based on an individual’s abilities and qualifications. The Art Institute of Chicago does not tolerate unlawful discrimination based on race, color, sex, religion, national origin, disability, age, sexual orientation, gender identity, military or former military status, or any other status protected by federal, state or local law, in its programs and activities, public accommodations or employment practices.
Student Financial Services is dedicated to helping you through the process of financing your education at SAIC, and has provided you with multiple ways to manage your payments. We encourage you to contact us at any time with any questions or concerns.

**ADJUST YOUR FINANCIAL AID TO YOUR ACTUAL ENROLLED CREDIT HOURS**

(saic.edu/adjustingyouraidforenrollment)

Because the cost of attendance and the cost of tuition are calculated per credit hour, financial aid (grants, scholarships, loans and work-study) is also calculated per credit hour. Each year, your initial financial aid award is calculated based upon the standard enrollment for each program. It must be recalculated if your enrollment will be different.

- Notify Student Financial Services using the form at saic.edu/adjustingyouraidforenrollment if your actual enrolled credit hours will be different than your initial award. This is to ensure a more accurate bill and may expedite both the disbursement and refund process.
- After the add/drop period, financial aid packages are adjusted based upon actual enrolled credit hours for the semester for those students who did not complete the previous step.
- Financial aid will be disbursed to your account once aid has been adjusted, if necessary, and all other steps have been finished to complete your financial aid package.

**FERPA**

*(FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT)*

(saic.edu/ferpa)

The Federal Family Educational Rights and Privacy Act of 1974 (FERPA) is a federal privacy law that gives students certain rights with regard to their own education records, including financial records.

In order for the Student Financial Services staff to discuss details of a student’s financial aid award and/or tuition and fees account with someone other than the student, SAIC requires written permission from the student. Further details related to FERPA and the FERPA form are located at saic.edu/ferpa. By completing and returning this form, you consent to SAIC's disclosure of information from your student financial records and any other education records to the person who you designate.

**GO GREEN!**

**OPT OUT OF PAPER BILLS!**

Log into Self-Service at saic.edu/selfservice > Student Homepage > Other Services > Billing Preferences

**FINANCIAL RESPONSIBILITY**

You are academically and financially responsible for the course(s) for which you are enrolled and/or for which you will be enrolled in the future. Neither failure to attend classes nor failure to pay tuition constitutes a drop and you will receive a grade for each class you are enrolled in unless it is officially dropped by the published deadline. You are responsible for reading and understanding the registration, withdrawal, add/drop, leave of absence, and refund policies as published in the current SAIC Bulletin. If you do not adhere to these policies, you may incur academic and/or financial penalties and you may be denied access to enrollment for future terms and/or refused the release of your official SAIC transcripts and/or diploma.

Enrolling in one or more classes at SAIC automatically authorizes SAIC and its agents to contact you via mobile phone, home phone, text messages, email, mail, and otherwise for any SAIC-related purposes. Service provider usage fees may apply.
WAYS TO MAKE A PAYMENT

CASH, PERSONAL CHECK, MONEY ORDER
(MADE PAYABLE IN U.S. CURRENCY, DRAWN ON A U.S. BANK)

SAIC Bursar’s Office:
37 S. Wabash Ave., room 245, Chicago, IL 60603
Office Hours:
Monday–Friday, 11:30 a.m.–4:30 p.m.

WIRE TRANSFERS, CREDIT CARD, AUTOMATED CHECK HANDLING (ACH)

» In CASHNet via Self-Service
» A service fee will be charged for credit card payments. There is no fee charged for ACH payments or wire transfers
» Students should set up an Authorized User account to allow others to make a payment and check their account balance*
» Wire transfer instructions are available at saic.edu/wiretransfer

TUITION AND FEE PAYMENT PLAN

saic.edu/paymentplans

» Full payments due can be deferred by enrolling in a payment plan by the semester due date
» Interest-free tuition and fees payment plan is available in CASHNet via Self-Service ($50 enrollment fee per semester)
» Students can set up Authorized User accounts to allow others to make payments
» Payment plans for each fall or spring semester consist of four payments due the 15th of each month
» Enroll in Auto-Pay for automatic account deductions
» $40 late fee for each missed or incomplete payment

*SETTING UP AN AUTHORIZED USER IN CASHNet

Students log in to Self-Service > Student Homepage > Financial Account > Authorized Users > Add New. After setting up the new user, students will need to share the Authorized User Name, Password, and the web link: commerce.cashnet.com/saicpay. Authorized users have direct access to CASHNet, and do not use Self-Service to access CASHNet.

BILLS AND STATEMENTS

saic.edu/billing

Tuition and fee bills are mailed at the end of each month to students who have a balance due and to those who have had account activity since the last monthly bill.

Electronic bills (eBills) are also posted electronically each month in CASHNet, our online payment partner. Paper bills are mailed to the student’s billing address as listed in Self-Service. Students are strongly encouraged to opt-out of receiving a paper bill in Self-Service to support SAIC’s Go Green initiative. For those who don’t opt-out, if no active billing address is listed, the bill will be sent to the student’s home/permanent address or mailing address, respectively. Current students may electronically request a statement of their tuition and fees account in Self-Service 24/7.

PAYMENT DUE DATES AND RESPONSIBILITIES

saic.edu/payment

Payment in full or complete payment arrangements of any balance not covered by financial aid must be made by the following dates in order to avoid late fees, restriction of access on campus, prevention from future registration and release of academic transcripts/diplomas:

<table>
<thead>
<tr>
<th>FALL</th>
<th>AUGUST 15</th>
</tr>
</thead>
<tbody>
<tr>
<td>WINTER</td>
<td>DECEMBER 15</td>
</tr>
<tr>
<td>SPRING</td>
<td>JANUARY 15</td>
</tr>
<tr>
<td>SUMMER</td>
<td>MAY 15</td>
</tr>
</tbody>
</table>

Students are expected to monitor their student account, be current on payment of their balance, and maintain current mailing/email addresses and telephone numbers in Self-Service.

TO DO:
1. View your account and billing address online
2. Select a payment plan each semester
3. Be sure payment is made by:
   - August 15 Fall
   - December 15 Winter
   - January 15 Spring
   - May 15 Summer
# Tuition and Fees

## Tuition

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate Students</td>
<td>$1,666</td>
</tr>
<tr>
<td>Post-Baccalaureate Students</td>
<td>$1,666</td>
</tr>
<tr>
<td>Graduate Students</td>
<td>$1,730</td>
</tr>
</tbody>
</table>

## Housing Charges

162 North State Street Residences, Jones Hall, The Buckingham and Infinite Chicago

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Deposit</td>
<td>$550</td>
</tr>
<tr>
<td>Meal Plan – New Students</td>
<td>$825, $1,650</td>
</tr>
<tr>
<td>Meal Plan – Returning Students</td>
<td>$560, $1,120</td>
</tr>
<tr>
<td>Shared (Buckingham &amp; Infinite Chicago)</td>
<td>$4,950, $9,900</td>
</tr>
<tr>
<td>Triple Room</td>
<td>$4,950, $9,900</td>
</tr>
<tr>
<td>Double Room</td>
<td>$6,335, $12,670</td>
</tr>
<tr>
<td>Private (Buckingham &amp; Infinite Chicago)</td>
<td>$7,050, $14,100</td>
</tr>
<tr>
<td>Small Single Room (Jones Hall Only)</td>
<td>$7,375, $14,750</td>
</tr>
<tr>
<td>Single Room</td>
<td>$8,500, $17,000</td>
</tr>
</tbody>
</table>

## Other Fees

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance Fee</td>
<td>$1,150, $2,300</td>
</tr>
<tr>
<td>(May be waived if qualifications met)</td>
<td></td>
</tr>
<tr>
<td>Upass Fee</td>
<td>$155, $315</td>
</tr>
<tr>
<td>Upass Ventra Card Fee</td>
<td>$5, $5</td>
</tr>
<tr>
<td>Technology Fee</td>
<td></td>
</tr>
<tr>
<td>New Student Orientation Fee</td>
<td>$200, $400</td>
</tr>
<tr>
<td>(Undergraduate)</td>
<td></td>
</tr>
<tr>
<td>Articard Replacement Fee</td>
<td>$15, $30</td>
</tr>
<tr>
<td>Late Registration Fee</td>
<td>$300</td>
</tr>
<tr>
<td>Complete Withdrawal Fee</td>
<td>$100</td>
</tr>
<tr>
<td>Non-Payment Arrangement Fee</td>
<td>$150</td>
</tr>
<tr>
<td>Payment Plan Late Fee</td>
<td>$40</td>
</tr>
</tbody>
</table>

Vidisha Aggarwal, Balancing Act: 2018
TO DO:
1. After January 31, 2020, access your 2019 1098-T form in CASHNet (if eligible)
2. Enroll with Inceptia, SAIC’s free Financial Literacy and Loan Management program at FinancialAvenue.org and HeroKnowl.org. Access code: SAIIC18

TAX BENEFITS FOR EDUCATION

1098-T FORM

saic.edu/1098t

The federal tax code includes a number of provisions designed to reduce or partially offset the costs of higher education for students and families. Educational Tax Benefits are designed to help families pay for at least a portion of higher education tuition and fees and related costs. For those who are eligible, the 1098-T is available online in CASHNet each year on or before January 31.

Helpful Information regarding Tax Benefits for Education can be found at:
» saic.edu/1098t
» nasfaa.org/Tax_Breaks_Help_You_Save
» irs.gov/Individuals/Education-Credits-AOTC-LLC

If you have questions about federal income tax filing and Tax Education Benefits, contact your tax accountant or the IRS.

ACCESSING SELF-SERVICE

saic.edu/selfservice

» Step A: Sign into Self-Service at saic.edu/selfservice.
» Step B: Click on “Student Homepage” at the top of the page.*
» Step C: Go to “Financial Account” to request your Statement of Account (after July 9 for Fall 2019), view your account activity and make a payment (CASHNet).** Go to “Financial Aid” to view your financial aid or “Other Services” to request a financial aid refund advance.

* If you need assistance logging into Self-Service, go to password.artic.edu or contact the CRIT department by telephone at 312-345-3535 or email at crithelpdesk@saic.edu.

** For family members who do not have access to Self-Service, but need access to CASHNet, students can set up an authorized user account to allow them to make payments on their behalf.
All third party assistance correspondence and payments being sent to SAIC should be sent directly to Student Financial Services (not the Bursar’s office).

Students receiving outside assistance in paying their tuition and fees must notify the Student Financial Services office prior to the start of each semester. Examples of third-party assistance include college savings plans, veteran benefits, rehabilitation programs, or employee assistance programs.

Please send this information/payment to the Student Financial Services office and NOT to the Bursar’s office, as this will delay processing of these funds.

PAYMENTS AND CORRESPONDENCE SHOULD BE SENT TO:

School of the Art Institute of Chicago
Attn: Outside Scholarship Administrator
Student Financial Services
36 S. Wabash Ave., suite 1200, Chicago IL 60603

SAIC is required by law to consider these awards as a part of the student’s financial aid package. It may be necessary for SAIC to adjust the award package to meet federal, state, and institutional awarding policies. Scholarship letters that provide detailed information will allow the amount to be listed as “Anticipated Aid” on the student’s bills and statements. This will decrease the amount due (if any) to SAIC before classes start. Information on searching for outside scholarships is available on the SAIC website at saic.edu/outsidescholarships.
If you are a veteran of U.S. military service, or an eligible dependent under the Dependents Educational Assistance Program, you may qualify to receive benefits from the Department of Veterans Affairs (VA) for your attendance at SAIC.

SAIC’s Registrar processes degree-seeking students’ applications for the VA education benefit programs below:

» The Montgomery GI Bill (Chapter 30)
» The Dependents Educational Assistance Program (Chapter 35)
» The Selected Reserve Educational Assistance Program (Chapter 1606)

SAIC’s Registrar and the Student Financial Services office work together to process degree-seeking students’ applications for the VA education benefit programs below:

» The Vocational Rehabilitation Program (Chapter 31)
» The Post 9/11 GI Bill, including the Yellow Ribbon Program (Chapter 33)

PAYMENTS AND CORRESPONDENCE SHOULD BE SENT TO:
School of the Art Institute of Chicago
Attn: Veteran’s Payment Administrator
Student Financial Services
36 S. Wabash Ave., suite 1200
Chicago, IL 60603

POST 9/11 PROGRAM
Once you have determined your eligibility, completed the VA application process, and received your certificate of eligibility, you should visit the SAIC Registrar, Certifying Officer for SAIC, to submit your paperwork and discuss the details of the process. You should provide a copy of your certificate of eligibility to the SAIC Registrar. Upon receipt of this information, the Registrar will certify your enrollment and the Student Financial Services office will review your financial aid package for the inclusion of your VA benefits to be used for your attendance at SAIC.

YELLOW RIBBON PROGRAM
The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post 9/11 Veterans Educational Assistance Act of 2008. Degree-granting institutions in the United States voluntarily enter into an annual agreement with the VA to participate in the Yellow Ribbon Program. For the 2019–20 academic year, eligible veterans admitted and enrolled in a degree program at SAIC may receive a maximum of $7,500 from the school in Yellow Ribbon funds. The actual amount of the benefit will be based on the number of credit hours taken and charged each semester. Under the Yellow Ribbon Program, the VA will match SAIC’s contribution to eligible veterans for each academic year that SAIC participates in the program. For the 2019–20 academic year, the VA matches funds up to a maximum of $7,500 at SAIC.

To determine your eligibility for veteran’s benefits, visit the VA website at gibill.va.gov, or contact them at 1.888.GIBILL1 (442.4551).

If you have any questions about this process, please contact the SAIC Registrar at 312.629.6700.
Please be sure all information and payments are sent to the Student Financial Services office and not to the Bursars office to avoid a delay in the processing of these funds.

A qualified education or 529 plan is an education savings plan operated by a state or educational institution designed to help families set aside funds for future college costs. When the owner is a dependent student or the parent of a dependent student, the value of the account is reported as an asset of the parents on the FAFSA. It may be necessary for SAIC to adjust a student’s FAFSA and their award package to meet federal, state, and institutional awarding policies. A plan payment will be applied as a “payment” on the student’s account.

QUALIFIED EDUCATION/529 PLAN PROCESSING AND INSTRUCTIONS

Students using a qualified education/529 plan to pay for educational expenses must notify Student Financial Services prior to the beginning of the semester. Students should complete a request to receive funds from their provider four weeks before the payment due date each semester that they are using the plan as payment towards their tuition charges. Request dates are as follows:

Students should inform the provider sending the funds to the Student Financial Services office that their name and student ID number should appear on all correspondence and transactions. If the agency that holds your qualified education/529 benefit requires invoices, please contact Student Financial Services immediately with the contact information of the agency, and the name of the student. In some cases, SAIC may be required to complete a form or letter of credit that is provided by the plan provider.

PAYMENTS AND CORRESPONDENCE SHOULD BE SENT TO:
School of the Art Institute of Chicago
Attn: Qualified Education/529 Plan Administrator
Student Financial Services
36 S. Wabash Ave., suite 1200
Chicago IL 60603

*Plans that require SAIC to certify enrollment must be processed after the add-drop period is complete. Students may need to enroll in a payment plan to cover their balance.
TO DO:
1. Complete a Health Insurance Waiver if you would like to use your own comparable health insurance instead of SAIC’s health insurance.
2. Sign up for eRefund through CASHNet in Self-Service

HEALTH INSURANCE REQUIREMENT

saic.edu/healthinsurance

Health insurance is required for all enrolled full-time domestic and all full and part-time international students. Health insurance coverage is also available, upon request, to all domestic part-time degree-seeking students. SAIC Health Insurance is automatically charged to students for whom it is required each fall and spring semester. Waivers may be granted to students who have their own comparable health insurance coverage. Waiver requests must be completed by the end of the first day of classes for the fall and/or spring semester and each one is subject to verification to ensure compliance with minimum coverage requirements.

Information associated with SAIC’s 2019–2020 health insurance waiver requirements and student health insurance plan will be available summer 2019. Please visit saic.edu/healthinsurance.

REFUNDS AND FINANCIAL AID ADVANCES

saic.edu/refunds

To receive a financial aid advance or refund which will be deposited to your bank account, you must enroll in eRefund in CASHNet. Go to saic.edu/selfservice and log into Self-Service. Then go to Student Homepage > Financial Account.

» If, after final adjustments at the end of the add/drop period, you have a credit balance remaining on your record, a refund will be processed.

» If the credit on the student account results from federal aid disbursements, the credit balance will be refunded directly to the student or parent (in the case of a Federal Direct PLUS loan if applicable) as soon as possible, but no later than 14 days after:
  — the date the balance occurred on the student’s account, if the balance occurred after the first day of class of a payment period, or
  — the first day of classes, if the credit balance occurred on or before the first day of class for the semester.

» You may be issued a refund earlier if you have a credit balance prior to the end of add/drop due to the disbursement of alternative or federal loans.

» If you anticipate having a credit balance during the term, you may be eligible to receive an advance before your aid has been disbursed. Advances are 50% of your anticipated credit balance up to $1,000. You may request an advance through Self-Service.

» If you have a refund or an advance, you will be notified through your SAIC email address.

» In exceptional situations, a “balance owed” may be created on your account if a financial aid advance or refund has been processed and adjustments are made to the award package at a later date, due to changes in enrollment and/or eligibility for aid.

» Credit balances resulting from “Cash” types of sources such as check, credit cards, and wire transfers are held each semester until the end of the spring semester each academic year unless requested.
PREPARE / The front cover pattern of this booklet has a hidden word created from geometric elements found within the SAIC square.