

Understanding Your Financial Aid Award and Cost #2 (UG) - March 11, 2021

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00:00:27.810 --> 00:00:35.160

Kevin Brown: Good evening everyone, and thank you for joining us for tonight's webinar my name is Kevin Brown and i'm the associate director of student financial services.

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00:00:35.460 --> 00:00:43.950

Kevin Brown: Here at the school the artists to Chicago we want to thank you for joining us tonight for a webinar entitled understanding or financial aid and costs.

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00:00:44.520 --> 00:00:54.390

Kevin Brown: This is primarily a webinar that's going to be addressing students who have submitted a free application for federal student aid for 2021 22.

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00:00:54.750 --> 00:01:03.780

Kevin Brown: And at this time, you should have received an award notification that you've been awarded your financial aid, you would have received an email to your essays email account.

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00:01:04.140 --> 00:01:11.160

Kevin Brown: Or you would receive a large blue plane envelope in the mail, which would have also contains your financial aid award.

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00:01:15.120 --> 00:01:26.820

Kevin Brown: As a reminder, this webinar is being recorded and will be available on our saic website and approximate 24 hours also anyone who registered to this webinar will also be sent a recording of this video.

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00:01:27.180 --> 00:01:35.100

Kevin Brown: And presentation after we're done probably within the next 24 hours so so again, thank you for joining us.

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00:01:36.090 --> 00:01:46.620

Kevin Brown: I do want to remind you that if you do have some questions, a lot of your questions will be addressed out the webinar, so we will ask you to refrain from asking the questions till after webinars over with.

9

00:01:47.100 --> 00:01:57.210

Kevin Brown: And when you do, you can ask those questions in the Q amp a box in the screen in front of you, and they will be addressed by one of our hopeful student financial services staff that were also joining us tonight.

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00:01:58.230 --> 00:02:06.060

Kevin Brown: So first let's begin with if you're watching this video or if you're watching this webinar you're probably been admitted to saic and.

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00:02:06.510 --> 00:02:13.620

Kevin Brown: If you are admitted saic congratulations on being the cic and to the nation's most influential Art and Design school.

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00:02:14.220 --> 00:02:24.300

Kevin Brown: Now that you have been admitted saic is incredibly important that every student activate your Arctic online account, also known as your self service.

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00:02:24.930 --> 00:02:34.050

Kevin Brown: In order to get your your your financial aid to review the billing information to make online deposits and to view your task list again you'll need to activate your artist count.

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00:02:34.620 --> 00:02:47.700

Kevin Brown: This account will also provide you with access to your essays email your student portal online self services library databases and much more so please make sure that you are activating your.

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00:02:48.810 --> 00:02:58.620

Kevin Brown: Arctic account that is very, very important, please, though, you will need your saic ID number that was included in your ambitions letter in order to complete that process.

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00:03:03.480 --> 00:03:14.370

Kevin Brown: Now, in order to activate your account if you haven't already done so again it's crucially important that you do so, because in many cases, the only way we can can be can be communicating to the adult college student going forward.

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00:03:14.670 --> 00:03:25.650

Kevin Brown: is going to be through their official saic email so again you're going to activate your saic Arctic account, also known as your self service account by going and visiting password.

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00:03:26.130 --> 00:03:34.020

Kevin Brown: arctic.edu and you'll be asked for your seven digit saic ID number that was included your readmissions letter when you're first admitted.

19

00:03:34.680 --> 00:03:44.910

Kevin Brown: it's also going to ask for your birthday now you're logged in will automatically be assigned to you, you can create your own password and passwords can be helpful American must be at least six characters and links.

20

00:03:45.840 --> 00:03:56.550

Kevin Brown: Now, once you've activated your account you also want to visit saic.edu for students to activate your self service and your saic email through Google Apps.

21

00:03:57.180 --> 00:04:12.750

Kevin Brown: If you're having a difficulty with activating this you can reach out to our our help desk or contact technical support at area code 312-345-3535 or emailing help desk at Arctic that EDU.

22

00:04:13.260 --> 00:04:23.640

Kevin Brown: Once again, all the information regarding activating your article county or self service was provided in your admissions letter when you were admitted to saic so please reference data.

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00:04:24.000 --> 00:04:31.230

Kevin Brown: And again it's crucially important that every student activates or self service and starts monitoring their essays email right away.

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00:04:35.520 --> 00:04:43.650

Kevin Brown: Now some students might still need to submit some additional information or some additional steps might need to be completed in order to complete your financial aid Award for.

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00:04:46.290 --> 00:04:58.500

Kevin Brown: On saic student financial services will be reaching out to students who still have some additional steps you need to complete, how would we be doing that well we're going to be putting it in the students taskbar and self service so again.

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00:04:59.070 --> 00:05:07.080

Kevin Brown: important reminder make sure you activate your self service and look at your taskbar will also be sending students directly emails to your essays email account.

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00:05:07.560 --> 00:05:11.340

Kevin Brown: will be calling you when we might even be sending you some information by postal mail.

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00:05:11.760 --> 00:05:19.320

Kevin Brown: If we're asking for any additional documentation from the student or family, please respond as soon as possible, or reach out to us if you have questions.

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00:05:19.800 --> 00:05:27.540

Kevin Brown: Again, not every student is going to be asking we're going to be asking for some additional documentation, but if we are asking for it just make sure you respond to us.

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00:05:32.700 --> 00:05:35.250

Kevin Brown: Next we'll talk a little bit about your financial aid award.

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00:05:35.640 --> 00:05:45.480

Kevin Brown: So again, please make sure you respond to any request for additional information or documents we might be asked me for you ASAP because I could slow down the process of getting your financial aid award.

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00:05:46.290 --> 00:05:57.870

Kevin Brown: And again, we have begun sending out our financial aid award letters for 2021 22 in the middle of January 2021 to the students home mailing address.

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00:05:58.230 --> 00:06:07.260

Kevin Brown: Also, an email will be sent directly the students essays email account with an award notification letting you know you've been awarded for 2021 22.

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00:06:08.190 --> 00:06:15.300

Kevin Brown: envelopes will be alert would be delivered a large blue envelope looks very similar to the one that we have on the screen in front of us that's called the word packet.

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00:06:15.630 --> 00:06:22.530

Kevin Brown: Again it's gonna be a large blue clean envelope with important time sensitive information, the lower left hand corner.

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00:06:23.100 --> 00:06:29.160

Kevin Brown: Again, we are sending those are rolling basis going forward as students are admitted saic and if we have your fastball.

37

00:06:30.120 --> 00:06:42.990

Kevin Brown: We want you to make sure you read everything that's included in that packet because everything in that packet is important, I want you to make sure you open it right away and share with anybody in your family that you might need to share that with as well.

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00:06:45.630 --> 00:07:03.150

Kevin Brown: Now what's included in her financial aid award package well you're financially to work pack it's going to include a couple important items one and probably the most important with your 2021 22 financial aid award letter, which include your financial aid for fall 2021 and screen.

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00:07:05.640 --> 00:07:14.550

Kevin Brown: It will also include a financial aid award guided instructions booklet if there's anything i'm going to ask students and families to read cover to cover it's going to be the.

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00:07:14.970 --> 00:07:26.220

Kevin Brown: Financial aid award guys instructions booklet and has all of the necessary next steps, in fact, everything we're going to be talking about in today's webinar will be addressed in that award guide, so please use that as a reference.

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00:07:27.420 --> 00:07:33.510

Kevin Brown: we're also going to include a very important tool called a 2021 22 figure across worksheet.

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00:07:34.140 --> 00:07:43.050

Kevin Brown: This figure cost worksheet is a tool that we provide the students and families to help you determine basically how much it's going to cost you to attend saic next year.

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00:07:43.530 --> 00:07:53.460

Kevin Brown: This is the most important step out of everything we're talking about today, if you need to find out, basically, what your investment will look like, for you to attend saic next year.

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00:07:53.910 --> 00:07:59.730

Kevin Brown: So again, we will be discussing the importance of completing the figure cost worksheet in this webinar as well.

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00:08:01.200 --> 00:08:11.250

Kevin Brown: As I mentioned earlier, there are some students who might have to submit some additional documentation to us if we still need some

additional documentation from you, we will include it in the blue envelope as well.

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00:08:11.730 --> 00:08:20.550

Kevin Brown: So again, that every student will receive this missing information letter, but if it is included in the blue packet please make sure you respond to that request as soon as possible.

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00:08:22.830 --> 00:08:28.830

Kevin Brown: will also include any kind of verification worksheets that might need to be submitted that goes along with the missing information letter.

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00:08:30.240 --> 00:08:33.210

Kevin Brown: And lastly, will be including something, known as the first before.

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00:08:33.600 --> 00:08:42.480

Kevin Brown: Please understand that students, when you come to us, as you will be adult college students, which means that even if your parents happen to call on your behalf and want to speak to us.

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00:08:42.780 --> 00:08:52.200

Kevin Brown: After you register here at saic will we will not be able to speak to anyone, without your written consent, including your parents, so please make sure that you find that.

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00:08:52.920 --> 00:08:59.160

Kevin Brown: perform, and please make sure you complete it and submitted to the office of registered records, as indicated on the forum.

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00:09:01.350 --> 00:09:06.090

Kevin Brown: And lastly, we're going to have an important flyer in there that's going to say need help make an appointment.

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00:09:06.750 --> 00:09:16.020

Kevin Brown: we're going to review, a lot of things today in the webinar, but we also understand, this is a very personal decision for a lot of you, and again if you need to some additional assistance or some hand holding.

54

00:09:16.290 --> 00:09:30.990

Kevin Brown: will be happy to help you with that you just need to contact us directly and we can arrange a 20 minute appointment to occur over zoom

or we can review all of your financial aid all your costs and help you determine what all your plans will be for next year.

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00:09:34.320 --> 00:09:44.970

Kevin Brown: I mentioned that one of the most important things that will be included in the word guide, so the word package will be the award guide here's a screenshot of what the word guide actually looks like for.

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00:09:47.250 --> 00:09:51.600

Kevin Brown: Inside the word that, as I mentioned it's going to have a lot of follow up information for you to.

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00:09:53.040 --> 00:10:00.720

Kevin Brown: Take a look at it will include your financial aid award I will include information regarding grants and scholarships, on page four and five.

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00:10:01.800 --> 00:10:12.990

Kevin Brown: and include information about your federal direct Stafford loan steps that students are awarded, and the next steps that need to be completed by the students again that will be included on page seven and eight.

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00:10:13.800 --> 00:10:24.210

Kevin Brown: will also include important information about securing additional loans like the federal direct parent plus loan or private loans again that will be included on page seven and eight.

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00:10:25.200 --> 00:10:34.290

Kevin Brown: Again, these are loan steps that must be completed in order to accept these additional loans and will also provide information regarding student employment on page nine.

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00:10:35.310 --> 00:10:43.530

Kevin Brown: and also to include just more helpful information so again if there's anything i'm going to ask students and families to read and keep on.

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00:10:44.340 --> 00:10:52.800

Kevin Brown: at your side will be the financially the word guy, this is a very important document again everything we're going to be discussing today will also be included in the word guide for your reference.

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00:10:53.850 --> 00:10:58.560

Kevin Brown: Please read it and complete all of the steps that are noted in this word guide on time.

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00:11:01.530 --> 00:11:10.320

Kevin Brown: Next let's talk a little bit about your financial aid award obviously every financial aid Award for every individual student will be a little different but they weren't going to contain some.

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00:11:10.890 --> 00:11:22.980

Kevin Brown: Common things one, it will include any grants or scholarships students might be eligible for including the merit scholarship that streams were initially awarded upon their mission to saic.

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00:11:23.910 --> 00:11:35.880

Kevin Brown: will also include your eligibility for the Federal direct Stafford loan program every student who fills out a fafsa is eligible for the Federal direct Stafford loan program so that will also be included on your financial aid award.

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00:11:36.930 --> 00:11:47.730

Kevin Brown: will also include your eligibility for federal work, study, if that's eligible if you're eligible through the submission of the fast one again, not every student is eligible for federal work, study.

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00:11:48.240 --> 00:11:53.310

Kevin Brown: But if you are eligible for federal work, study by the Department of Education will include it on your award letter.

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00:11:54.600 --> 00:12:05.430

Kevin Brown: And lastly, we'll also include your eligibility for additional loans, such as your federal direct parent plus COM or private loan again credit approval is required for both of those lungs.

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00:12:09.930 --> 00:12:17.520

Kevin Brown: I mentioned earlier, the importance of the figure costs worksheet the figure costs worksheet must be completed by the student and the family.

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00:12:18.000 --> 00:12:27.060

Kevin Brown: In must be completed as soon as possible, to help you determine what your overall costs are going to be for next year, but it definitely needs to be completed, no later than may 1.

72

00:12:28.380 --> 00:12:34.710

Kevin Brown: It helps the student understand if there's any additional cost after financial aid is applied to the account sometimes known as the gap.

73

00:12:36.480 --> 00:12:47.550

Kevin Brown: Now, out of pocket expenses, like the gap any out of pocket payment must be addressed so whatever the gap happens to be after financially that applied your account will need to be addressed by the student.

74

00:12:48.450 --> 00:13:01.740

Kevin Brown: That could be addressed, either by a single full payment for the Semester joining our semester payment plan for securing additional loans again we're going to be talking about each one of those a little later in the webinar.

75

00:13:03.540 --> 00:13:10.350

Kevin Brown: And again, I do want to remind you that there is an rich version of the paper form of the worksheet and when I included in the blue envelope.

76

00:13:10.740 --> 00:13:28.650

Kevin Brown: it's included our website@www.sec.edu forward slash apply see what's great about that particular figure cost worksheet is that if you do it online it'll actually do your math for you as you go through the next a little bit easier so again, I can use that as a reference as well.

77

00:13:34.980 --> 00:13:43.920

Kevin Brown: Now, again, the figure cost worksheet is used to help students determine what might be the remaining balance after scholarships grants and student loans are applied to your account.

78

00:13:45.090 --> 00:13:46.650

Kevin Brown: Now the financial aid award.

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00:13:47.070 --> 00:13:58.350

Kevin Brown: That you're all being awarded when you receive your financial aid award package from us, and it will be based on what's called standard enrollment which is 16 credit hours so take a look at your financial aid award you're going to see it right on your financial aid award.

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00:13:58.620 --> 00:14:08.250

Kevin Brown: it's going to say it's based on 15 credit hours now, why is that important it's important because saic charges tuition based on the number of credit hours a student is enrolled.

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00:14:08.790 --> 00:14:12.540

Kevin Brown: and students have lots of control over how many credit hours you might take.

82

00:14:12.960 --> 00:14:21.660

Kevin Brown: Now every student decides to take 16 credit hours are some students who started take more than that maybe eating credit hours or maybe say something less like 12 credit hours.

83

00:14:22.080 --> 00:14:30.570

Kevin Brown: Knowing that we don't know what this time what your decision might be we've gone ahead and awarded to your financial aid based on standard enrollment or 15 credit hours.

84

00:14:31.110 --> 00:14:39.630

Kevin Brown: For both fall and spring again, this is the average that most students are going to enroll in and fall and spring of 2021 22.

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00:14:40.320 --> 00:14:52.230

Kevin Brown: But if a student is i'm planning and rolling something different than 15 credit hours will need to adjust your financial aid to address that so I just want to make sure we kind of talked about that that's kind of number one rule your saic.

86

00:14:54.990 --> 00:15:05.970

Kevin Brown: Now, as I mentioned before, the figure cost worksheet is available on our website and saic.edu or says fyi see and again it isn't which website and rich worksheet so it makes.

87

00:15:06.270 --> 00:15:10.080

Kevin Brown: actually do the math for us and work through, I also want to point out that it is two sided.

88

00:15:10.740 --> 00:15:23.610

Kevin Brown: One side is your direct costs in saic which was presented on the left side and on the right side of the screen you're going to see your indirect expenses so let's go ahead and we'll break out that a little by little bit more in detail.

89

00:15:27.030 --> 00:15:34.080

Kevin Brown: So let's take a look first at the PR side of your finger cost worksheet and again this can be completed by the student and the family.

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00:15:35.130 --> 00:15:41.910

Kevin Brown: On the if you need some additional assistance, you can obviously reach out to our office, and we can arrange a time for you to go over this with one of our advisors.

91

00:15:42.930 --> 00:15:58.290

Kevin Brown: But it's fairly simple to fill out one of the things you're going to be doing is filling out first what your tuition will be based on fall and spring and again you're going to include the number of \$26,100 for school fall and spring based on 1500 dollars.

92

00:15:59.370 --> 00:16:05.160

Kevin Brown: Next, we have a question about health insurance now health insurance is charged all full time students at saic.

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00:16:05.760 --> 00:16:14.820

Kevin Brown: automatically, but if you have your own health insurance or, if you have health insurance coverage through a family member, you can request a health insurance waiver.

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00:16:15.420 --> 00:16:21.690

Kevin Brown: We will be providing the students with some additional information about how to submit your health insurance waiver over the next couple months.

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00:16:22.020 --> 00:16:35.310

Kevin Brown: And that will be provided as a student directly to your essays email account so again, please make sure your activity your essays to self service and your essays email, and please start reviewing your essays email on a regular basis.

96

00:16:35.730 --> 00:16:42.450

Kevin Brown: move a lot of good information and important information will be transmitted the students and that form and that one only.

97

00:16:46.170 --> 00:16:54.060

Kevin Brown: Again, to review what time the figure cost worksheet there is a you pass this is reduced public transportation around the city of Chicago again it's.

98

00:16:54.750 --> 00:17:07.980

Kevin Brown: reduced rate of 155 it's for the fall and spring semester there's a one time fee of \$5 it's an activation fee for this from the city of Chicago it's a one time fee in the fall, so you just put \$5 in the fall and zero in the spring.

99

00:17:10.170 --> 00:17:23.790

Kevin Brown: We also have a technology see, by the way of 325 you're going to include 325 and a follow and 325 in the spring, and that is a specific class that goes to one thing and one thing only keeps all of our technologies up on campus.

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00:17:24.660 --> 00:17:40.440

Kevin Brown: there's also an orientation theme, which is a one time fee of \$200 in the fall Semester and it's there to help offset the cost for our orientation that occurs in the fall semester again it's a one time fee just \$200 in the fall semester, you can go ahead and put a zero in the spring.

101

00:17:44.130 --> 00:17:51.720

Kevin Brown: Next, we also want to make sure that if you're including a if you're thinking about living on campus you want to make sure you're including your residence hall costs.

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00:17:52.020 --> 00:17:59.100

Kevin Brown: So again, you would have to make a determination, about which type of residence hall you're considering in living in and including that in your residence hall cost.

103

00:17:59.670 --> 00:18:04.770

Kevin Brown: And then, for the meal plan, if you are living on campus you will be required to purchase a meal plan.

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00:18:05.220 --> 00:18:21.300

Kevin Brown: And so the meal plan for new students is \$850 in the fall and \$850 in the spring, so just want to make sure you include that on your word as well, once you do that in some totally that will provide you with all of your direct costs here and saic.

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00:18:22.950 --> 00:18:33.240

Kevin Brown: Next we're going to move to your financial aid so in step two, this is a review of your anticipated financial aid or resources listed on your financial aid award letter, this is where you pull out your financial aid award letter.

106

00:18:33.690 --> 00:18:43.590

Kevin Brown: And you include your financial aid on in step two you would include your grants or scholarships and your Stafford loans, if you will be accepting those Stafford loans.

107

00:18:45.240 --> 00:18:58.110

Kevin Brown: And then some tool will see them will end up with basically for cost of attendance, for your out of pocket expenses for next year after your scholarships grants and after your Stat after your loans have been applied to the account.

108

00:19:01.710 --> 00:19:11.910

Kevin Brown: On the second page of the figure costs repeat this is your indirect expenses, these are expenses that every student will have but saic will not charge you for these these are charges.

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00:19:12.330 --> 00:19:22.710

Kevin Brown: will be encouraged some other way, for example, the cost of books and supplies the cost if you're deciding to live off campus there's obviously cost associated with brands and.

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00:19:23.250 --> 00:19:35.370

Kevin Brown: Turning on utilities and things like that, so this is your indirect expenses so first we're going to go ahead and choose whether or not you're going to be option A, B, C or D.

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00:19:35.970 --> 00:19:47.010

Kevin Brown: option A would be if you're living on campus option B is if you're a continuing students living on campus I don't think there's anybody who's continuously those call, but just give you some clarification.

112

00:19:47.520 --> 00:19:57.300

Kevin Brown: Option C is if you're living off campus in an apartment or home and option C is if you're living at home, it means if you're a local student and if you're living with your mom and dad.

113

00:20:00.990 --> 00:20:16.020

Kevin Brown: will also include books and supplies again you're going to indicate whether or not you are in a studio announced to program this will give you some idea, the expected expense for books and supplies that you should be spending per semester here and saic.

114

00:20:17.820 --> 00:20:27.060

Kevin Brown: One other important expense, we want to make sure we're caught we're talking about here is a laptop costs every student is required to have a laptop before they.

115

00:20:27.510 --> 00:20:29.880

Kevin Brown: enroll saic in the fall semester.

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00:20:30.510 --> 00:20:39.870

Kevin Brown: This will be a separate purchase for yourself some students have your own computers right now that might meet the minimum requirements are interested in finding out if your machine meets those minimum requirements.

117

00:20:40.200 --> 00:20:48.420

Kevin Brown: You can actually go to the link that's right on your figure cost worksheet you can see it in purple saic.edu forward slash laptop.

118

00:20:48.750 --> 00:20:54.990

Kevin Brown: And that will take you to a website which we'll talk about what the minimum requirements are for your laptop machine.

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00:20:55.530 --> 00:21:08.550

Kevin Brown: If you think that you need to purchase a new laptop some students need to find out that and that's approximately \$2,400 that you might have to be thoughtful about you're going to have to also purchase a laptop computer.

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00:21:11.070 --> 00:21:15.000

Kevin Brown: Lastly, I want to point out that if you do, complete the fear cost worksheet fully.

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00:21:15.630 --> 00:21:24.330

Kevin Brown: You will have in in step five the remaining amount needed to financial total cost and you don't have that total amount, and that is basically.

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00:21:24.600 --> 00:21:36.390

Kevin Brown: How much your total expenses would be your direct plus indirect expenses for your total expenses here at saic in seconds you some idea of what you might be looking at in total for next year.

123

00:21:38.250 --> 00:21:43.890

Kevin Brown: On you can also include any kind of payment that our students should might be some type of payment.

124

00:21:44.670 --> 00:21:52.350

Kevin Brown: You can include that in step six as well, so you can include if you're going to have any type of payment that might be submitted by the student or by the parent.

125

00:21:52.740 --> 00:22:04.110

Kevin Brown: Or if you need to secure some additional loans, like the federal direct parent plus loan or try this educational loan, in order to meet the requirements to address those remaining expenses.

126

00:22:08.340 --> 00:22:19.740

Kevin Brown: Next, I want to talk a little bit about other types of financial aid that you might be bringing to the table that you will not be receiving directly from student financial services and other saic sources.

127

00:22:20.040 --> 00:22:25.350

Kevin Brown: So, for example, there are some students and families who have a 529 college savings plan.

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00:22:25.920 --> 00:22:35.130

Kevin Brown: If you do have a 529 college savings plan you could go ahead and draw down those funds and to help pay your gap or looming balance.

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00:22:35.520 --> 00:22:43.290

Kevin Brown: If you are going to be using those 529 plans those payments, need to be sent directly to us to the office of student financial services.

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00:22:43.980 --> 00:22:49.560

Kevin Brown: We also have some students and families who might be securing outside scholarships from outside.

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00:22:50.280 --> 00:22:56.340

Kevin Brown: Foundations organizations, if you do secure any type of outside scholarship we want to make sure that you send.

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00:22:56.940 --> 00:23:05.580

Kevin Brown: Any correspondence that you've been awarded those outside scholarships to our office, the office of student financial services, as well as any checks that you might be receiving.

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00:23:06.390 --> 00:23:12.630

Kevin Brown: associated with those outside scholarships again those will be sent directly to all office, the office of student financial services.

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00:23:13.770 --> 00:23:23.220

Kevin Brown: And lastly, there are some students and families that are be using some of your va benefits, whether that's a benefit that's been burned by the student or by a family member.

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00:23:23.670 --> 00:23:33.090

Kevin Brown: Again, the va benefits on do need to be approved for by the va first and then you can reach out to our office of register records to begin the process.

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00:23:33.600 --> 00:23:42.900

Kevin Brown: Additional information about all of these 529 plan outside scholarships and transmission of the va benefits can be found on page five of the.

137

00:23:44.580 --> 00:23:54.330

Kevin Brown: Financial aid award guided mentioned earlier it's also available on our website, if you can't located at si si.edu forward slash FA forms.

138

00:23:58.710 --> 00:24:06.000

Kevin Brown: I mentioned earlier, that every student who fills out a fast one is eligible for something, known as the federal direct Stafford loan Program.

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00:24:06.420 --> 00:24:10.020

Kevin Brown: This is the loan through the US Department of Education in the students name.

140

00:24:10.470 --> 00:24:16.500

Kevin Brown: And it's an assured long, which means there's no credit check for this loan, so if the student would like to access this long.

141

00:24:16.830 --> 00:24:26.070

Kevin Brown: As part of the solution to address any cost here at saic or some additional steps of students must complete in order to accept these loans with the US Department of Education.

142

00:24:27.450 --> 00:24:39.540

Kevin Brown: Again, they will all be completed a specific website, known as student loans.gov and it must be completed, no later than July 1 all of this information, by the way, is referencing the word guide.

143

00:24:40.650 --> 00:24:47.580

Kevin Brown: And the steps that need to be completed that student loans.gov will be one completing the entrance counseling session.

144

00:24:47.940 --> 00:24:56.190

Kevin Brown: This is an opportunity for the Department of Education to inform the student borrow regarding all your rights or responsibility as someone who's taking out a Stafford loan.

145

00:24:56.910 --> 00:25:06.360

Kevin Brown: And then, after you complete your entrance counseling session the student will then need to complete something notice that master promissory note that is basically your loan contract with the Department of Education.

146

00:25:07.170 --> 00:25:14.940

Kevin Brown: Now, once the student has completed both stops at student loans.gov using or FSA ID and their password.

147

00:25:15.750 --> 00:25:21.630

Kevin Brown: We will be notified by the Department of Education, that the student has completed the entrance counseling and the master promissory note.

148

00:25:22.050 --> 00:25:31.440

Kevin Brown: Once those steps are completed, we will then disperse those Stafford loans to your account again additional information regarding these loans can be found on page eight of the.

149

00:25:33.870 --> 00:25:35.970

Kevin Brown: financially to work i'd instruction booklet.

150

00:25:39.270 --> 00:25:42.960

Kevin Brown: Next, I want to talk about some of the alternative loans that.

151

00:25:43.410 --> 00:25:54.810

Kevin Brown: Some students and families will secure in order to help address the gap, even after they've secured the Stafford loan so even after Stafford loan has been secured by the by the students, there are still some type of remaining balance.

152

00:25:55.230 --> 00:25:59.430

Kevin Brown: And if students have families don't have a way of paying off that gap, either through.

153

00:26:00.120 --> 00:26:06.030

Kevin Brown: Making a single payment or joining a payment plan which we'll talk about a little later, you might need to secure an additional loan.

154

00:26:06.660 --> 00:26:12.720

Kevin Brown: One of those loans and then alone, through the US Department of Education, called the federal direct parent plus loan.

155

00:26:13.320 --> 00:26:19.980

Kevin Brown: Now the federal direct parent plus loan is a loan through the US Department of Education, just like the Stafford loans, we talked about earlier.

156

00:26:20.520 --> 00:26:26.460

Kevin Brown: But the differences, and this is not an assured loan this alone that has to be a coup for by a credit check.

157

00:26:27.150 --> 00:26:34.320

Kevin Brown: So just like if you're applying for credit card or a car loan or something like that your parent needs to be approved for this long in order to take out the sloan.

158

00:26:34.920 --> 00:26:48.360

Kevin Brown: And as a as a reminder, this is available only to parents of dependent students students cannot apply for a federal direct parent plus loan by themselves again only parents can apply for this.

159

00:26:49.860 --> 00:26:57.630

Kevin Brown: On the again if you are thinking about securing this particular alone, you have to make sure to secure it no later than July 1 for the upcoming year.

160

00:26:58.230 --> 00:27:11.250

Kevin Brown: And again, what will happen is the parent will go to that particular website, we talked about before student loans.gov and the parent will log in using their FSA ID and their username not the students.

161

00:27:11.730 --> 00:27:19.080

Kevin Brown: In order to complete number one the federal direct plus loan request that's where the credit check actually occurs.

162

00:27:19.530 --> 00:27:26.460

Kevin Brown: And then, if you're approved that loan the parable the complete the second step, which is the master promissory note for the loan.

163

00:27:26.910 --> 00:27:29.940

Kevin Brown: And again, that will also be completed at student loans.gov.

164

00:27:30.600 --> 00:27:42.120

Kevin Brown: Once the parent has gone ahead and been approved for that loan and have completed the master promissory notes will be notified that their cognitive education that is that the parent has been approved for the loan and they've completed all necessary steps.

165

00:27:42.720 --> 00:27:48.360

Kevin Brown: Additional information about the federal direct plus loan is found on page seven and eight on the financial aid award guy.

166

00:27:52.890 --> 00:28:01.110

Kevin Brown: Next, I want to talk a little bit about some special circumstances, as I mentioned before, students have submitted in most cases the.

167

00:28:02.850 --> 00:28:08.610

Kevin Brown: Fast at this point and that's why you're here on this on this weather because you've already received your financial aid award.

168

00:28:09.660 --> 00:28:12.630

Kevin Brown: I want to remind you that when you and your family sold out your.

169

00:28:15.120 --> 00:28:17.880

Kevin Brown: And included income information for you and your family from.

170

00:28:19.740 --> 00:28:29.790

Kevin Brown: Now I know we've had an extraordinary year with coded and the coven has really affected a lot of students and a lot of families economics over the past year.

171

00:28:30.240 --> 00:28:39.390

Kevin Brown: So many times, I hear from students and families to say hey Kevin when I feel about my fast over 2021 22 they were asking me for intimate information on.

172

00:28:40.290 --> 00:28:47.460

Kevin Brown: Well, things have really occurred some Spanish doesn't really give me a good reflection of what's currently happening in my family economy.

173

00:28:48.390 --> 00:29:00.360

Kevin Brown: So, if your family have experienced a loss of income or a loss reduction in pain, or if you have high medical expenses that you paid for that have not been covered by health insurance.

174

00:29:00.780 --> 00:29:06.390

Kevin Brown: Or if there's been a change in your parents marital status or, if you have unusual dependent care expenses.

175

00:29:06.930 --> 00:29:13.320

Kevin Brown: The Department of Education allows parents to submit something called the professional judgment appeal for the special circumstances.

176

00:29:14.070 --> 00:29:23.940

Kevin Brown: Well i'll ask you to do if you believe that you have these type of circumstances will ask you to reach out to one of our helpful student student services advisor to kind of talk to you about that first.

177

00:29:24.390 --> 00:29:32.130

Kevin Brown: And if we believe that you do have a valid point for a professional judgment special circumstance appeal will have you submit an appeal.

178

00:29:32.850 --> 00:29:53.070

Kevin Brown: In order to address them so again, if you believe that this isn't has affected you or your family over the past year we asked you to reach out to us by email and saic FFS si si.edu will give us a call at area code 312-629-6600 and we'll be happy to talk about your circumstance.

179

00:29:57.660 --> 00:30:14.310

Kevin Brown: Next, I want to talk about payment arrangements for the upcoming year as adult college students here at saic the students automatically have access to something known as cash them, which is your portal for you to make your payments to saic electronically.

180

00:30:15.420 --> 00:30:26.130

Kevin Brown: Now, if you are lucky enough to have parents or guardians or family members who might be helping you with this, you need to make them something called an authorized user.

181

00:30:26.910 --> 00:30:32.700

Kevin Brown: or a painter in cash them so again students, you have access to cash that automatically.

182

00:30:33.210 --> 00:30:40.800

Kevin Brown: But if you have a helpful parent or guardian or family member who might be helping you with this, I do not want you to provide them with.

183

00:30:41.220 --> 00:30:49.260

Kevin Brown: You don't provide them with your login and things like that you need to make them something known as a payer or, also known as an authorized user.

184

00:30:49.620 --> 00:30:56.550

Kevin Brown: This way they will also be receiving some important information by email throughout the year that's going to help them now, in order to.

185

00:30:57.270 --> 00:31:04.710

Kevin Brown: make a parent or guardian or a family member of payer, also known as an authorized user the student will need to log into your self service.

186

00:31:05.100 --> 00:31:21.540

Kevin Brown: And then go to the account financial account section of your self service and then click on cash net once you're in cash that, then you will go to an option that says payers and you'll follow the instructions on the screen to complete the payers authorization registration.

187

00:31:22.620 --> 00:31:33.960

Kevin Brown: By the way, you can have more than one pair or one authorized user as well, so if you have more than one family member who might be contributing or making payments, on your behalf, you can include more than one family member.

188

00:31:34.680 --> 00:31:44.640

Kevin Brown: Now, once you've gone ahead and added a pair to your cabinet you'll need to share that information with your payer authorized user you're going to need to share their fathers username.

189

00:31:45.180 --> 00:31:54.240

Kevin Brown: or password and this specific website commerce Doc cash net.com forward slash saic pay.

190

00:31:54.900 --> 00:32:09.420

Kevin Brown: that's the website that you operators are also known as your pay or will go to in order to log in and make payments, on your behalf, using cash then once again students will have direct access to cash net through your self service.

191

00:32:10.470 --> 00:32:23.610

Kevin Brown: Anyone that you'd like to make an authorized user or a pair they will be making payments using their own specific website again commerce cash net COM forward slash saic pay.

192

00:32:32.490 --> 00:32:38.250

Kevin Brown: Next let's talk about or expectations for payment arrangements for the upcoming 2021 22 school year.

193

00:32:39.270 --> 00:32:47.490

Kevin Brown: full payment or full payment arrangements for the upcoming semesters for fall 2021 or do no later than August 16.

194

00:32:48.000 --> 00:32:51.810

Kevin Brown: And for the upcoming spring Semester, the date is January the assistant.

195

00:32:52.380 --> 00:33:02.280

Kevin Brown: Now complete payment arrangements or combination of following that cover the entire balance due for the Semester that have not been already covered by scholarships grants.

196

00:33:02.790 --> 00:33:08.820

Kevin Brown: or any loans you taking out so again, you can submit a payment on passionate.

197

00:33:09.660 --> 00:33:18.180

Kevin Brown: You can make a payment through using a credit card or debit card, we do not recommend them, because if you use anything that's plastic that has numbers on it.

198

00:33:18.600 --> 00:33:25.830

Kevin Brown: Cash net or third party provider will charge you 2.75% based on the amount that you put on that particular card.

199

00:33:26.490 --> 00:33:38.280

Kevin Brown: We don't recommend it instead if you have an American bank account whether it's a checking account or savings account, you can use the option of something known as an electronic check, also known as a ch.

200

00:33:38.970 --> 00:33:47.910

Kevin Brown: This is where you provide us with a routing number and account number for checking or savings account, and the money to be drawn down directly from your account without any additional fees.

201

00:33:48.900 --> 00:34:03.690

Kevin Brown: Again, if you have to use a credit card or debit card and it gets plastic that has numbers on it cash now will charge you 2.75% basically might you put on that card, if you happen to use a ch for electronic check, there is no fees associated with making those payments.

202

00:34:04.920 --> 00:34:15.420

Kevin Brown: If you'd like to submit a paper check a cure cashier's check or money order those can be submitted directly to our persons office, not to the office of student financial services.

203

00:34:15.720 --> 00:34:25.080

Kevin Brown: Again, new beginning submitting it directly to the office good vs office and again we will be providing you with some additional information about how to submit those to the versus office later on.

204

00:34:27.210 --> 00:34:36.090

Kevin Brown: You also have the option of enrolling enter semester payment plan the Semester premium plan allows students and families to break up their payments over the Semester.

205

00:34:36.810 --> 00:34:42.210

Kevin Brown: To help a little bit more manageable again we're going to go a little bit more details about the payment plan it just a moment.

206

00:34:43.230 --> 00:34:53.220

Kevin Brown: The other way, we can do a complete payment arrangements is to make sure you've completed all your necessary bone steps that means the student has completed their better direct Stafford loan steps automatically.

207

00:34:53.880 --> 00:35:05.460

Kevin Brown: That means the master promissory note and trends counseling and if you're going to be using loans, as the solution to address any remaining balance, that means that the parent has gone ahead and completed the.

208

00:35:06.090 --> 00:35:15.330

Kevin Brown: necessary steps in order to secure the federal direct parent plus loan, or that the parents and students are security or cried alone through private banker lending institution.

209

00:35:16.020 --> 00:35:19.710

Kevin Brown: If you're asking me which loan is better for students or families to consider.

210

00:35:20.100 --> 00:35:31.410

Kevin Brown: You should always consider loans to the US Department of Education first that includes your Stafford loans and the Federal direct parent plus loan before you start looking at any private loans with a private bank.

211

00:35:32.250 --> 00:35:40.830

Kevin Brown: there's many much there's much more security and safeguards with federal student loans and they our with loans through a private banks are lending institution.

212

00:35:41.820 --> 00:35:49.770

Kevin Brown: Now the last way that a suitor family can complete the payment range the Semester would be using a 529 college savings plan.

213

00:35:50.670 --> 00:36:01.590

Kevin Brown: providing us with outside scholarships, they have secured or providing us with information regarding benefits through receiving through the mirror core benefits or through the veterans affairs benefits, you might have earned.

214

00:36:05.880 --> 00:36:10.920

Kevin Brown: As I mentioned earlier, just moments ago, we do have a payment plan that's available person Esther.

215

00:36:11.640 --> 00:36:22.560

Kevin Brown: All the Semester payment plan will break out, whatever the remaining balance happens to be for the fall and spring semester into for equal payments, the first payment would be due on August 15.

216

00:36:23.130 --> 00:36:35.880

Kevin Brown: For fall 2021 the next payment would be September the 15th October the 16th and November the 15th and I break up the payments equally throughout that semester.

217

00:36:36.630 --> 00:36:48.810

Kevin Brown: Now there is \$50 to join the payment plan per semester, but after that there's no interest or anything that goes in the account, as long as you continue to make those payments on time, as required by the payment plan.

218

00:36:49.620 --> 00:37:00.690

Kevin Brown: Now the results, an option for auto pay that's available, that is an extra step, so you do have to know that you are accepting an auto pay, that means you're accepting the money will be gone down from your account.

219

00:37:01.110 --> 00:37:12.270

Kevin Brown: each month on those dates, now that as an additional steps again you don't have to sign up on a pay, but that does mean, then, if you don't sign up a lot of pay, you have to remember to go out and make that payment on time, each month.

220

00:37:13.470 --> 00:37:21.420

Kevin Brown: And as a final reminder, you must enroll the payment plan auto payment each semester as a reminder, you have to sign up for the payment plan.

221

00:37:21.810 --> 00:37:30.270

Kevin Brown: For the fall semester, and then, if you want to join up with a payment plan for spring 2022 you have to sign up with a payment plan for next semester as well, when the time comes.

222

00:37:31.980 --> 00:37:40.860

Kevin Brown: mentioned earlier that on the figure cost worksheet we talked about the financial side of the health insurance, that is charged automatically to all students here at fdic.

223

00:37:41.580 --> 00:37:50.640

Kevin Brown: Again students will be sent an email to their essays email account and health insurance waivers on request will be made available around mid July.

224

00:37:51.270 --> 00:38:02.670

Kevin Brown: When you do go ahead and receive that notification that the waiver is available, the student will go to the website that is noted in the email, that we will be sending directly to the adult college students are essays email.

225

00:38:03.030 --> 00:38:05.760

Kevin Brown: With instructions on where to submit your health insurance wave.

226

00:38:06.510 --> 00:38:13.980

Kevin Brown: Health Insurance waivers are required to be submitted no later than September, the first so again when you do receive that.

227

00:38:14.370 --> 00:38:29.160

Kevin Brown: That email and mid July, students, please make sure you share that with your family, and please make sure to act on it as soon as possible, if you want to constantly wave your health insurance the upcoming academic year again that's do no later than September, the first.

228

00:38:32.820 --> 00:38:36.420

Kevin Brown: let's talk about what will be coming up next fall of our students.

229

00:38:37.020 --> 00:38:47.430

Kevin Brown: This is a quick review if you haven't already done so, it is critical that you complete the digital cost worksheet why because that's the tool you're going to be using the find out basically.

230

00:38:47.760 --> 00:38:56.010

Kevin Brown: How much is it going to cost me to come to SCI fi next year, can I afford this is a good financial fit for me so that's why it's important to complete that finger across worksheet.

231

00:38:56.730 --> 00:39:06.030

Kevin Brown: Also, all loans, steps must be secured no later than July or hurts that includes your loan steps for your federal direct Stafford loans and your federal direct parent plus loans.

232

00:39:06.840 --> 00:39:14.250

Kevin Brown: Health Insurance waivers will request movie available and then July, as I just mentioned, really a little while ago, please make sure you check your email.

233

00:39:16.050 --> 00:39:29.340

Kevin Brown: fall 2001 charges will be available in self service for students to view on July, the 12th we send you an email when those are available and the fall payment plan will be available to register for on that same day on July, the.

234

00:39:30.960 --> 00:39:39.240

Kevin Brown: First paper bills or paper invoices will also be mailed to the students home mailing address beginning around July, the 20th so keep an eye out for that.

235

00:39:40.410 --> 00:39:48.060

Kevin Brown: And as a reminder full payment or full payment arrangements for the fall 2021 semester are do before August to sustain.

236

00:39:48.600 --> 00:39:59.400

Kevin Brown: That means, if you want to sign up with a payment plan you need to sign up board before August 16th knowing that your first payment is due for the payment plan on August 16.

237

00:40:00.690 --> 00:40:10.710

Kevin Brown: first day of the fall 2000 spring classes will begin on September, the first and, as a reminder that is the last day that we considered a health insurance waiver or request.

238

00:40:11.040 --> 00:40:17.310

Kevin Brown: So please make sure you go ahead and submit that waiver as soon as possible, but definitely no later than September, the first.

239

00:40:21.030 --> 00:40:30.990

Kevin Brown: I also want to remind students, that this is the best time to start looking for outside scholarships, these are outside scholarships are provided by outside entities or organizations.

240

00:40:31.770 --> 00:40:39.660

Kevin Brown: I can recommend that you check with your high school guidance counselor office or your Community college and Council office a lot of your local organizations will keep.

241

00:40:40.110 --> 00:40:47.460

Kevin Brown: A database of where your local outside scholarships might be in your local area so that might be a good place for you to take a look at.

242

00:40:47.970 --> 00:40:55.170

Kevin Brown: Parents I want to remind you that sometimes your own employers have scholarships are providing to your students might want to check with that as well.

243

00:40:55.830 --> 00:41:02.970

Kevin Brown: also check with local organizations, we you know we have organizations like Mesa Columbus and Rotary club and exchange club and.

244

00:41:03.510 --> 00:41:09.960

Kevin Brown: All those types of fraternal organizations you or your family might not have any association with a group organizations at all.

245

00:41:10.260 --> 00:41:15.960

Kevin Brown: But those organizations might have some scholarships, they want to provide to students from their local area.

246

00:41:16.290 --> 00:41:22.530

Kevin Brown: So make sure you're reaching out to those local organizations see if they might be some outside scholarships, you can apply for.

247

00:41:23.130 --> 00:41:30.450

Kevin Brown: Also, the age of the Internet, obviously so there's lots of Internet search engines and students can use to search for outside scholarships.

248

00:41:31.020 --> 00:41:36.930

Kevin Brown: One of the best ones out there is one that's called fast web.com and fast web COM.

249

00:41:37.380 --> 00:41:44.430

Kevin Brown: Is a great place to look for those outside scholarship students can go ahead and build a profile for themselves on fire and fast web COM.

250

00:41:44.820 --> 00:41:52.080

Kevin Brown: we'll go ask questions I will never ask you for things like your ethnicity or ethnic background or your religious preference.

251

00:41:52.440 --> 00:42:00.240

Kevin Brown: Primarily because they're looking for outside scholarships that might be geared specifically for students will have those particular background so.

252

00:42:00.540 --> 00:42:13.650

Kevin Brown: You can go ahead and sign up for fast web COM and what's great is after you go ahead and build a profile for yourself fast web will send an email to the student about every two weeks and new scholarships become available that might meet your criteria.

253

00:42:14.670 --> 00:42:21.360

Kevin Brown: We also have a free resource on our own website and saic.edu forward slash outside scholarships.

254

00:42:21.720 --> 00:42:33.840

Kevin Brown: which has a listing of scholarships that our students have secured previously that might be a good place for you to start and then also contains a listing of scholarships that are our own staff of research that might be a great place for you to start.

255

00:42:34.890 --> 00:42:55.980

Kevin Brown: As a reminder, if you happen to secure any type of outside scholarships you do need to inform our office, the office of student financial services as soon as possible, if you receive any type of outside scholarship and you can do that by sending an email to saic that SF s@sec.edu.

256

00:42:58.080 --> 00:43:05.220

Kevin Brown: Now we hope you found this information session helpful again this is recorded and will be provided to you.

257

00:43:05.850 --> 00:43:15.900

Kevin Brown: electronically directly via email within about 24 hours will also include this on our archive page on a website so again, if you have to.

258

00:43:16.500 --> 00:43:25.290

Kevin Brown: would like to review anything we talked about today, it will be emailed to you in a matter of hours, we also have some additional.

259

00:43:26.070 --> 00:43:30.090

Kevin Brown: Upcoming webinars that might be helpful for you to join us with as well.

260

00:43:30.480 --> 00:43:38.280

Kevin Brown: One is on may 6 2021 that's called financial aid next steps we really get into the nitty gritty of your payments.

261

00:43:38.580 --> 00:43:45.750

Kevin Brown: And how to apply for your loans and things like that, so if you need some additional assistance, we hope that you join us put our webinar as well.

262

00:43:46.200 --> 00:43:57.360

Kevin Brown: On even if you can't join us register because, even if you can't make it will still email you the recording so again, that would be helpful as well, and lastly we'll have a last webinar.

263

00:43:57.990 --> 00:44:09.120

Kevin Brown: Regarding financial aid for this year on July, the 29th and that's going to be called final steps are almost here we primarily kind of wrap up anything that we think it's necessary to talk about make sure that we've.

264

00:44:09.450 --> 00:44:16.710

Kevin Brown: crossed all of our t's and dotting the i's so you're financially prepared to attend saic in 2021 22.

265

00:44:19.470 --> 00:44:24.240

Kevin Brown: Now again a one, thank you for joining us today, we are going to have some additional.

266

00:44:24.690 --> 00:44:38.280

Kevin Brown: Assistance from our student financial services staff so if you do have some additional questions, we ask you to ask those in the Q amp a box and screen in front of you, not the chat box again, please ask all of your questions in the Q amp a box.

267

00:44:38.970 --> 00:44:47.100

Kevin Brown: If we do find a reoccurring question or an interesting question, I will be jumping back on in order to share that information with you as well.

268

00:44:47.580 --> 00:44:53.580

Kevin Brown: But again, we look forward to working with you and your family over the next several weeks and months, as you get hopefully.

269

00:44:54.150 --> 00:45:03.450

Kevin Brown: Close to attending saic in the fall and if you have any questions you can always reach out to us by email saic ffs@saic.edu.

270

00:45:03.840 --> 00:45:16.140

Kevin Brown: or give us a call at area code 312-629-6600 we also invite you to become friends with us on Facebook or follow us on Twitter, where we routinely post helpful resources.

271

00:45:16.530 --> 00:45:22.950

Kevin Brown: friendly reminders and also notify you that outside scholarships may be made aware of that, you might want to pursue as well.

272

00:45:23.760 --> 00:45:30.480

Kevin Brown: So again, thank you for joining us this evening we hope you found this webinar helpful again if you have any additional questions or concerns.

273

00:45:30.750 --> 00:45:42.930

Kevin Brown: Please post your questions in the Q amp a box and screen in front of you, and they will be posed be will be addressed by our helpful staff so again, thank you for joining us tonight, and we look forward to working with you, thank you.

274

00:46:09.900 --> 00:46:19.560

Kevin Brown: Questions that came up, I just want to share with everybody one question was about when you activate your account and your essays email you do that, after you've been admitted.

275

00:46:20.160 --> 00:46:27.810

Kevin Brown: So with your admissions letter you were given specific instructions for the admissions office to activate your Arctic count and activate your email.

276

00:46:28.080 --> 00:46:34.140

Kevin Brown: All the information was included in your missions letter that you should be receiving from the office of admissions so.

277

00:46:34.440 --> 00:46:42.360

Kevin Brown: that's when you activate it and by activating your Arctic account or essays email it doesn't tie you to essays in any way, but again, in order to.

278

00:46:42.900 --> 00:46:53.160

Kevin Brown: provide good communication with the adult college student and to maintain security or doing all of our major communication directly to the student to their essays email account so students.

279

00:46:53.550 --> 00:47:02.460

Kevin Brown: Please make sure activator saic account activator email start reading your email on a regular basis, and if you're lucky enough to have a family member of a parent.

280

00:47:02.940 --> 00:47:09.810

Kevin Brown: On your team helping me out make sure you share those important emails with them so they can help you interpret any questions you might have.

281

00:47:10.500 --> 00:47:15.600

Kevin Brown: We also had a question about if it happened, the student happens to be submitting a financial aid appeal to our office.

282

00:47:16.590 --> 00:47:26.190

Kevin Brown: there's two different types of appeals that are being provided, as I mentioned before, if you have a professional judgment special circumstance appeal will ask you to submit your appeal.

283

00:47:26.880 --> 00:47:40.830

Kevin Brown: To our office and we're going to be asking you for some additional documentation from you in order to substantiate the changes that have occurred over the past year, with your family economy and we're trying to get back to students, regarding your appeal within about three weeks.

284

00:47:41.940 --> 00:47:43.440

Kevin Brown: So hopefully that's helpful as well.

285

00:47:57.750 --> 00:48:02.160

Kevin Brown: We had one other question about va benefits again and do want to point out that.

286

00:48:02.880 --> 00:48:11.430

Kevin Brown: information regarding va benefits and how to process, those are Indian work guys that we have emailed the student and it's also available on our website.

287

00:48:12.030 --> 00:48:20.670

Kevin Brown: And it's also available in the blue envelope that we mailed you primarily again you'll be working with directly with the va to.

288

00:48:21.540 --> 00:48:28.980

Kevin Brown: Make sure that you understand what benefits, you have with the va and then after you've gone ahead and work with them you're going to be working directly with our.

289

00:48:29.280 --> 00:48:43.560

Kevin Brown: office electrician records, as the office of records they work directly with the va to secure any benefits, you might have so hopefully that's helpful as well, you want to purchase working on that as soon as possible, especially if you're deciding to attend saic in Nepal.

290

00:49:08.400 --> 00:49:13.470

Kevin Brown: yeah one other interesting question about what is what is what the student happens to be living at home.

291

00:49:13.980 --> 00:49:20.580

Kevin Brown: And you know, on the figure cost worksheet we do have some room and board allowances on the figure costs worksheet for students are living at home.

292

00:49:21.270 --> 00:49:31.830

Kevin Brown: Primarily we're putting putting that on there because we understand that, even if a student is living at home it's it's costing somebody's money right so that's just there is kind of.

293

00:49:33.480 --> 00:49:34.230

Kevin Brown: An obvious.

294

00:49:35.250 --> 00:49:42.570

Kevin Brown: illusion that we understand that that's going to be an additional cost primarily what you're going to be looking at is that if you're trying to make sure that your.

295

00:49:43.320 --> 00:49:57.330

Kevin Brown: Funding your education for next year, you want to make sure that you're securing the funds in order to address all of your direct charging saic that includes your your tuition room and board if you're living on campus know any associated piece that we talked about previously.

296

00:50:07.140 --> 00:50:20.700

Kevin Brown: Again, if you think that you have a financial aid appeal that you would like to be submitting I will ask you to reach out directly to our office, and we can provide you with the financial aid appeal link and we'll be happy to do that for you.

297

00:50:53.640 --> 00:50:57.150

Kevin Brown: folks we've had some great question so keep in common, we appreciate them.

298

00:51:32.640 --> 00:51:34.740

Kevin Brown: One more clarification, as I mentioned before.

299

00:51:35.760 --> 00:51:42.480

Kevin Brown: Over the past year, many families had been impacted by coated with loss of jobs, loss of income.

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00:51:42.960 --> 00:51:51.510

Kevin Brown: Again, as a reminder, when he filled out your fast for for 2021 22 the Department of Education requires you to put income information from 2019.

301

00:51:52.080 --> 00:52:01.200

Kevin Brown: So, if your income is different than it was in 2019, especially if it's lower if you have a loss of job loss of income, even if you're receiving any type of unemployment benefits.

302

00:52:01.890 --> 00:52:15.690

Kevin Brown: If you believe that your income is is drastically lower than it wasn't 2019 you might want to consider speaking with one of our advisors, to see if you should be submitting a professional judgment financial aid appeal.

303

00:52:17.550 --> 00:52:18.840

Kevin Brown: So hopefully that helps a little bit.

304

00:52:29.610 --> 00:52:37.050

Kevin Brown: We also have a great question about what's the difference is between all of our rooms on campus, for example, a double a triple A private single.

305

00:52:37.830 --> 00:52:56.220

Kevin Brown: will let you know that on our website www.sec.edu you can go to the residence life section of that website and they even have schematics of the rooms, so you can actually see the size of the room and get some idea of what they offer so that's also really, really helpful.

306

00:53:06.030 --> 00:53:11.220

Kevin Brown: we've also receive an interesting question about if there's a student has any type of.

307

00:53:12.750 --> 00:53:20.490

Kevin Brown: categorize disability that might have been identified at your high school saic does have a.

308

00:53:21.630 --> 00:53:24.900

Kevin Brown: what's called the DLR see it's the disability.

309

00:53:27.390 --> 00:53:38.790

Kevin Brown: Disability boarding and resource Center you can actually reach out to that office and get some additional information or you can actually visit our website again it's called a D 1 RC.

310

00:53:39.810 --> 00:53:55.650

Kevin Brown: RC and this great information about that and about that wonderful office on our website, so I do encourage you to jump on our website www.sec.edu and take a look and do a search on D 1 RC.

311

00:56:11.040 --> 00:56:21.750

Kevin Brown: folks in a nation question from a student who was asking about federal work, study eligibility, as I mentioned earlier, of not every student as eligible for federal work, study.

312

00:56:22.530 --> 00:56:34.230

Kevin Brown: But if you are eligible for federal or state based on the results of your fafsa we will be including on your financial aid award again it's a need based program through department events and not every student before.

313

00:56:34.890 --> 00:56:44.760

Kevin Brown: On but basically out harper to work, study will include that on your own board and that just means that if the student can secure a job on campus.

314

00:56:45.270 --> 00:56:50.040

Kevin Brown: In the upcoming year and we do have virtual jobs, by the way, as well.

315

00:56:50.880 --> 00:57:00.570

Kevin Brown: That you will be paid every two weeks, just like any regular job, whether you happen to be working for starbucks and the gap movie theater or anything like that to get paid every two weeks right.

316

00:57:00.960 --> 00:57:05.010

Kevin Brown: And when you can pay you're going to get paid from that specific fund federal work, study.

317

00:57:05.670 --> 00:57:20.880

Kevin Brown: On so one of the things we do recommend to students, as if you're interested in securing a job on campus that we have a great website, you can go to called handshake handshake again, you can find it on our website saic.edu.

318

00:57:21.300 --> 00:57:24.540

Kevin Brown: upper right hand corner is a search box just type in the word handshake.

319

00:57:25.980 --> 00:57:35.760

Kevin Brown: Now, if you went out there, right now, it's probably not the most optimum time to start looking for jobs because jobs have not been posted obviously at this point at this early stage for fall 2021.

320

00:57:36.180 --> 00:57:39.510

Kevin Brown: One of the best time to start looking for those jobs around June 1.

321

00:57:40.320 --> 00:57:49.140

Kevin Brown: And we usually recommend the students and families that you start looking at that job board called handshake about once every two weeks because jobs do come and go.

322

00:57:49.800 --> 00:57:56.700

Kevin Brown: If you find a job and you think would be a good fit for you can apply for that job via handshake and then, if you secure that job.

323

00:57:57.450 --> 00:58:07.500

Kevin Brown: Again, the way you will be receiving your federal work, study will be after you worked for that office, and you will be paid every two weeks from that particular fund.

324

00:58:31.980 --> 00:58:38.640

Kevin Brown: interesting question parents things they asking that on my award letter I have on the bottom, something it says.

325

00:58:39.480 --> 00:58:48.360

Kevin Brown: optional maximum eligibility for additional loans, like the parents also notify them and you're going to see that right in your word letter and what that basically represents is.

326

00:58:50.130 --> 00:58:54.510

Kevin Brown: How much additional loans, you could apply for.

327

00:58:55.920 --> 00:58:56.820

Kevin Brown: At that time.

328

00:58:58.080 --> 00:59:08.370

Kevin Brown: So it basically just showing your eligibility and that's after all of your other financial aid has been applied, your merit

scholarships any kind of grants or scholarships already applying for work studying.

329

00:59:08.640 --> 00:59:19.260

Kevin Brown: Stafford loan, so the maximum eligibility that's left there is what you'll be applying for those additional loans that I talked about before like the federal direct parent plus on or private.

330

00:59:37.380 --> 00:59:48.540

Kevin Brown: we'll send an interesting question about your marriage scholarship your merit scholarship little applied to your account whether you happen to be with the on campus off campus your merit scholarship replied.

331

00:59:49.200 --> 00:59:55.650

Kevin Brown: to your account whether you're registered in the fall Semester, the Spring semester, or even are.

332

00:59:56.790 --> 01:00:07.140

Kevin Brown: optional winter or spring semesters as well, so your merit scholarship is provided to based on the number of credit hours you're taking it any given time here at saic.

333

01:00:07.440 --> 01:00:21.420

Kevin Brown: So I would ask you to refer to your merit award letter that you were provided by the admissions office, it also included something called the marriage guide that would have been attached to that award letter, please make sure you read that.

334

01:00:22.080 --> 01:00:38.760

Kevin Brown: Because it does give you some specific instructions about how your merit scholarship works, while your hood saic so again, please refer to your merit award letter and the merit guide that was attached to that letter as well, it does provide you with some additional information.

335

01:00:59.940 --> 01:01:06.750

Kevin Brown: folks it's currently around 735 we will be wrapping up our presentation at 745 approximately 10 minutes from now.

336

01:01:07.050 --> 01:01:17.040

Kevin Brown: So if you have any additional questions or concerns please make sure you post those in the Q amp a box in the screen in front of you again, they will be addressed by our staff over the next 10 minutes.

337

01:04:35.220 --> 01:04:40.260

Kevin Brown: We also have a very interesting question about the difference between an admitted student and accepted students.

338

01:04:40.980 --> 01:04:53.520

Kevin Brown: there's really no difference it's actually the same same type of student so when a student has been admitted saic or when you've been accepted saic it just means that you've been accepted as a student for the upcoming academic.

339

01:04:55.320 --> 01:05:00.600

Kevin Brown: Again, in any case, if you've been admitted essays and you have an acceptance letter from saic.

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01:05:00.930 --> 01:05:15.090

Kevin Brown: You do need to make sure you activate your account and essays email in is crucial that CD to that becomes so much important information is provided students only by saic now, so please make sure you.

341

01:05:15.690 --> 01:05:19.830

Kevin Brown: Follow the important step that was given to you by the office of admissions when you were admitted.

342

01:06:05.790 --> 01:06:10.920

Kevin Brown: We had a question from somebody asked me about your merit scholarship on how you'd be notified.

343

01:06:11.430 --> 01:06:18.540

Kevin Brown: Again, once a student has gone ahead and applied saic and after your application has been reviewed by the admissions office.

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01:06:18.960 --> 01:06:31.710

Kevin Brown: If you are admitted, you will receive a letter from the office of admissions letting you know that you've been admitted and then that would be quickly followed up by a merit scholarship letter if the student is eligible for a merit scholarship.

345

01:06:32.880 --> 01:06:48.120

Kevin Brown: If you have any questions regarding your current status as an admitted student, you can reach out to the office of undergraduate admissions when um but, again, they will be sending you an email regarding your merit scholarship.

346

01:07:20.250 --> 01:07:33.030

Kevin Brown: folks we got about three more minutes left so let's wrap it up, if you have any additional questions, please put your questions in the Q amp a box and screen in front of you, this has been an incredible great day and we're glad you joined us we hope this is helpful.

347

01:07:34.170 --> 01:07:41.100

Kevin Brown: And again if we end up having any additional questions or concerns after the webinar is over, with don't hesitate reach out to us will be happy to help.

348

01:09:09.570 --> 01:09:15.390

Kevin Brown: Welcome, we had a question about the you pass, which is a reduced public transportation around the city of Chicago.

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01:09:16.200 --> 01:09:28.110

Kevin Brown: Again, in the past and permanent the city of Chicago required that if a student was a full time student that we automatically recharge that additional cost now because of covert over the past year.

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01:09:28.860 --> 01:09:38.010

Kevin Brown: there's been a way to opt out of that if if a student is that going to be using it, I don't know how that's going to be working for.

351

01:09:39.570 --> 01:09:49.920

Kevin Brown: Yet, primarily because we just don't know kind of where we're going to be over the next say four or five months right we're hoping for the best that we see that number for the pandemic start to.

352

01:09:50.520 --> 01:10:00.000

Kevin Brown: decline and we are able to even open up more and more throughout the city of Chicago, but I do again want to clarify that it is a really, really good deal.

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01:10:00.660 --> 01:10:09.690

Kevin Brown: again at \$255 for the past for the Semester, when I was taking public transportation back and forth from work and school every day.

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01:10:10.080 --> 01:10:18.570

Kevin Brown: I always taking public transportation is cost me \$100 a month, just to do that, to go back and forth on Monday through Friday so again it's an incredible savings.

355

01:10:18.870 --> 01:10:27.930

Kevin Brown: And again student can use it as much as they want throughout that semester, so we didn't really is a great deal, I wish I had that benefit trust me hopefully that helps.

356

01:10:43.140 --> 01:10:44.400

Kevin Brown: Okay folks we just reached the.

357

01:10:45.690 --> 01:10:52.380

Kevin Brown: time period so at this point we will be ending our webinar, but we want to thank you again for taking your time of your.

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01:10:53.070 --> 01:10:57.780

Kevin Brown: Your evening to spend it with us, we hope you found this helpful we provide you some additional information.

359

01:10:58.170 --> 01:11:08.670

Kevin Brown: Again, please make sure your reference all the information your word guide or information on a website it's great information, you can find at your fingertips, but if you have any additional questions concerns.

360

01:11:09.090 --> 01:11:12.960

Kevin Brown: Again don't hesitate reach out to us will be happy to help in any way we possibly can.

361

01:11:13.380 --> 01:11:24.990

Kevin Brown: So, again we hope you enjoy the rest of your week we hope you have a wonderful night and, most importantly, stay happy and stay healthy okay it's been a pleasure speaking with you and we hope intuition, I can I.