

WEBVTT

1

00:00:09.179 --> 00:00:16.470

SAIC Student Financial Services: Good evening folks my name is Kevin brown i'm the associate director of student financial services counseling here at the school the audience here Chicago.

2

00:00:16.859 --> 00:00:21.960

SAIC Student Financial Services: want to thank you for joining us for a continuing series of webinars that we're holding throughout the year.

3

00:00:22.530 --> 00:00:29.580

SAIC Student Financial Services: I am joined by several Members of student financial services staff who will be available to answer questions after the conclusion of the webinar.

4

00:00:30.150 --> 00:00:37.860

SAIC Student Financial Services: A lot of your questions will be addressed throughout the webinar there will be a time to answer some questions later on, at that time we're going to ask you to.

5

00:00:38.220 --> 00:00:47.760

SAIC Student Financial Services: include those questions in the Q amp a box, but right now, we would ask you for your full attention throughout the webinar again a lot of your questions will be addressed throughout the webinar.

6

00:00:48.270 --> 00:01:04.140

SAIC Student Financial Services: Also, this webinar will be recorded and will be emailed to any student who registered for this webinar whether they could attend or not, and then we'll also include this in a webinar archive that's available on our website@saic.edu.

7

00:01:05.220 --> 00:01:07.170

SAIC Student Financial Services: also remind students that.

8

00:01:08.520 --> 00:01:10.590

SAIC Student Financial Services: This event could be.

9

00:01:11.970 --> 00:01:19.050

SAIC Student Financial Services: joined, you can be joining us as an international a new international student or domestic student and some of this information might be.

10

00:01:19.530 --> 00:01:31.170

SAIC Student Financial Services: specifically designed to speak to students who have filled out a fastball free application for federal student aid as well as our international students who are not required to complete that particular form.

11

00:01:32.400 --> 00:01:33.960

SAIC Student Financial Services: So let's go ahead and get started.

12

00:01:40.350 --> 00:01:45.270

SAIC Student Financial Services: Once again, congratulations on being admitted to the nation's most influential art design school.

13

00:01:45.660 --> 00:01:56.430

SAIC Student Financial Services: Students if you haven't already done so, please make sure you have activated your saic Arctic online account known as your self service and your saic email.

14

00:01:56.820 --> 00:02:05.370

SAIC Student Financial Services: In order to view your financial aid review billing information make online deposits and to view your to do list you'll need to activate your article account.

15

00:02:05.970 --> 00:02:15.150

SAIC Student Financial Services: The Arctic account will provide you with access to your saic email the student portal online self services library databases and much, much more.

16

00:02:15.600 --> 00:02:22.080

SAIC Student Financial Services: Please note that you will need your saic ID number that was, including the admissions letter in order to complete this tasks.

17

00:02:22.620 --> 00:02:30.570

SAIC Student Financial Services: I want to make sure I stress this, from the very beginning students it's very important that you activate your saic email.

18

00:02:30.900 --> 00:02:42.360

SAIC Student Financial Services: it's very important that you read your email in a very regular basis, primarily at least once a day we will be providing information directly to the adult college student going forward.

19

00:02:42.900 --> 00:02:48.300

SAIC Student Financial Services: Our main source of providing information students will be officially to your saic email.

20

00:02:48.690 --> 00:02:57.240

SAIC Student Financial Services: If you have any family member who won't be assisting you with any of your payment activities, please make sure you're forcing those emails to those individuals as well.

21

00:02:57.600 --> 00:03:07.080

SAIC Student Financial Services: Students again this is your responsibility, this is your education your the adult college student, you need to read your saic email on a very regular basis.

22

00:03:10.260 --> 00:03:23.010

SAIC Student Financial Services: Once again, to activate your account online, you need to go and visit password arctic.edu and you'll be asked for your seven digit saic ID number that was included in your admissions at her.

23

00:03:23.370 --> 00:03:29.160

SAIC Student Financial Services: role is going to include your birth date your login will automatically be assigned but you'll need to create your own password.

24

00:03:29.610 --> 00:03:33.000

SAIC Student Financial Services: passwords must be alphanumeric and at least six characters in length.

25

00:03:33.570 --> 00:03:44.190

SAIC Student Financial Services: Once you've activated your account visit saic.edu forward slash students to access your self service and your saic email through Google Apps.

26

00:03:44.520 --> 00:03:56.010

SAIC Student Financial Services: If you're having any difficulty, please reach out to our help desk for technical support again all this information was included in the admission letter that the student received from the office of admissions.

27

00:03:59.220 --> 00:04:14.910

SAIC Student Financial Services: I also want to remind students that once you are rolled at saic and you begin your classes, that I say I see, we will not be able to speak to anyone who calls on your behalf that includes family bank would your parents without your written consent.

28

00:04:16.110 --> 00:04:24.660

SAIC Student Financial Services: Students need to submit something known as a first, before this is your written consent to allow us to speak to any other family members and might be calling on your behalf.

29

00:04:25.350 --> 00:04:37.050

SAIC Student Financial Services: This first before him was included in the large blue envelope that we mail the students, if you filled out a fafsa the free application for federal student aid, and if you received a financial aid award letter in the mail.

30

00:04:37.650 --> 00:04:47.040

SAIC Student Financial Services: It was also available on our website, if you need to find it, you can go to our website@saic.edu upper right hand corner there's a search box.

31

00:04:47.340 --> 00:05:01.770

SAIC Student Financial Services: If you type in the word ferpa F er PA the first search result comes up will be the for perform itself once again students it's very important that if you have any one you want us to speak to going forward, you need to submit this for before.

32

00:05:05.460 --> 00:05:16.290

SAIC Student Financial Services: Once again, students, if you filled out a fastball or free application for federal student aid or will you will have been awarded a your financial aid for 2022 23.

33

00:05:16.740 --> 00:05:22.920

SAIC Student Financial Services: We would have sent the financial aid award in a blue envelope, this is what the blue envelope looks like on the screen in front of us.

34

00:05:23.370 --> 00:05:33.120

SAIC Student Financial Services: And this is mail to the students home mailing address also realize that any information that's included in the blue envelope will also be emailed to the student as well.

35

00:05:36.150 --> 00:05:43.200

SAIC Student Financial Services: Inside the blue envelope are going to have some very important items I just want to make sure we call those out we're always say going to conclude your.

36

00:05:45.270 --> 00:05:58.500

SAIC Student Financial Services: Financial aid award letter this includes your financial aid for fall 2022 and spring 2023 based on standard enrollment and 1500 hours in the fall and 15 credit hours in the spring.

37

00:05:59.160 --> 00:06:04.530

SAIC Student Financial Services: will also include a very important document, no one is the financial aid award guide instructions, but what.

38

00:06:04.890 --> 00:06:15.390

SAIC Student Financial Services: This provides students and families with all the information you need and instructions in order to complete all of your required steps, many of these steps will be discussed during this webinar tonight.

39

00:06:15.930 --> 00:06:25.800

SAIC Student Financial Services: So you can reference it again in the financial aid award guide and instructions booklet that was included in the blue envelope and also email to the student to their saic email account.

40

00:06:26.850 --> 00:06:29.670

SAIC Student Financial Services: we're also including a very important form, known as a.

41

00:06:31.500 --> 00:06:42.930

SAIC Student Financial Services: figure cost worksheet, this is the tool that's used by students and families to help determine what your cost of saic will be after your financial aid and loans are applied to your student account.

42

00:06:43.320 --> 00:06:50.250

SAIC Student Financial Services: Again it's very important that students and families complete that figure costs worksheet before you make any determination to attend saic.

43

00:06:50.730 --> 00:06:55.860

SAIC Student Financial Services: This way you'll know what your overall investment will be at saic before you make any decision to attend.

44

00:06:56.820 --> 00:07:00.000

SAIC Student Financial Services: As I mentioned earlier, the first before him was, including the blue envelope.

45

00:07:00.420 --> 00:07:13.860

SAIC Student Financial Services: Again, if you need a copy of it is also available on our website and saic.edu upper right hand corner the search box type in the word for va fha or va the first search result comes back will be the for performance itself.

46

00:07:14.520 --> 00:07:19.710

SAIC Student Financial Services: will also include another flyer that says, make an appointment and friendly reminders.

47

00:07:20.130 --> 00:07:29.190

SAIC Student Financial Services: This is information if you want to try to schedule a an appointment with us virtually through zoom so we're going to review all of your financial aid and your cons for next year.

48

00:07:29.700 --> 00:07:35.430

SAIC Student Financial Services: Once again, all of these items that were included in the blue envelope were also emailed to the student directly.

49

00:07:38.820 --> 00:07:45.630

SAIC Student Financial Services: I mentioned earlier that we are including a financial aid award guide instructions booklet, this is what it looks like if you're looking for it.

50

00:07:45.960 --> 00:07:59.790

SAIC Student Financial Services: it's also available on our website, if you go to www.saic.edu forward slash FA forums you'll be able to find it underneath the 2022 23 section of that website inside that.

51

00:08:00.780 --> 00:08:09.960

SAIC Student Financial Services: potentially the word guide instructions, we have lots of important information instructions, such as our grants and scholarships, on page four and five, so you don't miss any deadlines.

52

00:08:10.440 --> 00:08:16.980

SAIC Student Financial Services: Also information about securing your loans that includes your Stafford loan steps that must be completed by the students.

53

00:08:17.610 --> 00:08:26.400

SAIC Student Financial Services: before January i'm sorry before July 1 those are included on page six and eight, we also have additional information about additional loans.

54

00:08:27.090 --> 00:08:32.700

SAIC Student Financial Services: Such as a federal direct parent plus loan or private loans, those are included on page seven and eight.

55

00:08:33.030 --> 00:08:40.800

SAIC Student Financial Services: We have additional information regarding student employment on page nine and also some additional helpful helpful information out there document.

56

00:08:41.250 --> 00:08:54.270

SAIC Student Financial Services: So, once again, please make sure that you reference and refer back to the financial aid award guided instructions for all of the necessary information they need to process the rest of your financial aid for the upcoming year.

57

00:08:57.810 --> 00:09:07.560

SAIC Student Financial Services: Students will also be providing you with some additional information about payment arrangements for the upcoming semester, please be sure to follow and read the helpful instructions located in the.

58

00:09:09.240 --> 00:09:20.700

SAIC Student Financial Services: Payment and information guide the booklet will be emailed all students within the next few weeks, once again, students, please make sure you're reading saic email on a daily basis.

59

00:09:21.180 --> 00:09:30.720

SAIC Student Financial Services: And if you need to forward those important emails any other family members, so they can assist you, with your payment arrangements or any questions you might have that is your responsibility, please make sure you do that.

60

00:09:31.380 --> 00:09:35.610

SAIC Student Financial Services: The subject matter of that email, by the way when it gets sent to your essays email will be.

61

00:09:37.470 --> 00:09:43.380

SAIC Student Financial Services: Payment guide and checklist it'll also be available on our website during quickness.

62

00:09:47.640 --> 00:09:56.910

SAIC Student Financial Services: Students always want to remind you that you have the ability to make a payment on your own behalf, or join our payment plan as the adult student.

63

00:09:57.300 --> 00:10:08.190

SAIC Student Financial Services: If you have any other individuals such as parents guardians spouses, that you would like to get permission to make a payment on your behalf, you need to log into your self service.

64

00:10:08.580 --> 00:10:18.450

SAIC Student Financial Services: And enroll your those individuals as payers in transact so they also have access to transact to make payments on the students behalf.

65

00:10:18.960 --> 00:10:31.470

SAIC Student Financial Services: In order to do this students you'll need to log in to your self service@saic.edu forward slash self service you'll be presented with series of tiles that are part of your self service.

66

00:10:32.220 --> 00:10:38.010

SAIC Student Financial Services: Choose that the selection that says financial account and then choose the transact section.

67

00:10:38.670 --> 00:10:48.030

SAIC Student Financial Services: to set up an authorized pair accounts and plans actual then follow the instructions by clicking the payers and follow the instructions on the screen to complete the payer registration.

68

00:10:48.540 --> 00:10:57.660

SAIC Student Financial Services: Once you've registered that individuals have payer and transact will need to provide that payer with the payer user name and password and this specific link.

69

00:10:58.110 --> 00:11:12.570

SAIC Student Financial Services: Commerce cashin.com forward slash saic pay that will be the specific website that payers parents guardians spouses, etc, we use to make a payment for the on the students behalf.

70

00:11:13.110 --> 00:11:18.360

SAIC Student Financial Services: Students you'll have access directly to cash to transact through your self service.

71

00:11:18.750 --> 00:11:30.060

SAIC Student Financial Services: Students, you should not be giving your parents or any other individuals are self service information in order to make payments, instead, you need to sign them up as payers and transact.

72

00:11:30.390 --> 00:11:36.930

SAIC Student Financial Services: If you don't do this, these individual individuals, also be left out of some very important emails going forward.

73

00:11:37.290 --> 00:11:48.570

SAIC Student Financial Services: So, once again, if you have any parents guardians or spouses who might be assisting you and making payments for the upcoming year please make sure you log into your self service go to financial account.

74

00:11:49.020 --> 00:11:57.150

SAIC Student Financial Services: choose the transact option and then while you're in transact please make sure you are signing up your parents as payers in transact.

75

00:12:01.050 --> 00:12:08.490

SAIC Student Financial Services: Once again, I want to remind everyone, please hold off asking any questions in the Q amp a box until after the webinar is over, with.

76

00:12:09.030 --> 00:12:18.540

SAIC Student Financial Services: We in fact we would much rather have your full attention throughout the webinar, we will have about 20 minutes after the webinar is over, with answer any of your questions, thank you for your cooperation.

77

00:12:25.770 --> 00:12:34.440

SAIC Student Financial Services: Next let's talk about your first bill your first invoices for fall 2022 charges will be available on the students self service in early July.

78

00:12:34.770 --> 00:12:43.050

SAIC Student Financial Services: an email notification will be sent directly to the students saic email students, please make sure you share this with family if appropriate.

79

00:12:43.890 --> 00:12:50.430

SAIC Student Financial Services: Once you receive the notification that you can view your bill on transact or on your self service.

80

00:12:51.090 --> 00:13:01.140

SAIC Student Financial Services: You then review your invoice for accuracy, make sure all your charges are included, including her on campus housing meal plan and health insurance if you're.

81

00:13:01.590 --> 00:13:11.130

SAIC Student Financial Services: Retaining it or if you're waving it again, you just need to make sure you review it just make sure it looks it reflects the charges that you believe you're going to have.

82

00:13:14.010 --> 00:13:26.280

SAIC Student Financial Services: I mentioned earlier that health insurance, health insurance coverage is required and it's charged all full time and all international students each semester in the amount of \$1,270 per semester.

83

00:13:26.820 --> 00:13:36.810

SAIC Student Financial Services: But students will have comparable coverage in which wish to waive their saic health insurance must submit an online waiver by August 31 of 2022.

84

00:13:37.470 --> 00:13:46.500

SAIC Student Financial Services: Students once again you'll be sent a very important email and early July, which will provide you with information regarding a website where you'll go to to provide us.

85

00:13:46.740 --> 00:13:55.020

SAIC Student Financial Services: With your current health insurance, along with a photograph of the front and back of your health insurance card once you submit it to that specific website.

86

00:13:55.500 --> 00:14:04.200

SAIC Student Financial Services: I will check for credible coverage, basically, proving that you have health insurance that meets our minimum requirements, and if it does, then you can wave our health insurance.

87

00:14:04.620 --> 00:14:14.970

SAIC Student Financial Services: Again, a reminder email will be sent to the students saic email address with the subject matter saic is student health insurance plan for 2022 23.

88

00:14:15.480 --> 00:14:19.710

SAIC Student Financial Services: If you wish to accept saic health insurance you don't have to do anything at all.

89

00:14:20.220 --> 00:14:33.630

SAIC Student Financial Services: And, of course, if you have any additional questions or concerns you can also reference our website and saic.edu forward slash health insurance for more information regarding this process and saic health insurance benefits.

90

00:14:39.210 --> 00:14:51.930

SAIC Student Financial Services: Next let's talk about your payment arrangements and the requirements that saic has payment in full or any payment arrangements must be completed by the dates below for your enrollment will be dropped once again.

91

00:14:52.950 --> 00:15:02.100

SAIC Student Financial Services: it's very important that everyone understands that full payment arrangements for the fall semester must be completed, no later than August, the 15th for the fall semester.

92

00:15:03.180 --> 00:15:10.590

SAIC Student Financial Services: Complete payment arrangements or a combination of following the cover the entire balance do for the Semester APP your financial aid is applied.

93

00:15:11.250 --> 00:15:15.870

SAIC Student Financial Services: If you're submitting a payment, you can make a payment using a credit card or debit card.

94

00:15:16.140 --> 00:15:25.560

SAIC Student Financial Services: you'll make those payments directly and transact I do want to remind you that if you do make a payment using a credit card or debit card anything that's plastic that has numbers on it.

95

00:15:25.920 --> 00:15:34.080

SAIC Student Financial Services: transact will charge you a 2.75% fee, based on the amount you're charging those cards for doing nothing more than pressing a button.

96

00:15:34.830 --> 00:15:40.380

SAIC Student Financial Services: Instead, we recommend if you can, if you can get away with not paying with a credit card or debit card.

97

00:15:40.800 --> 00:15:50.340

SAIC Student Financial Services: You should be using something known as an electronic check or a ch This is where you provide us with a routing number and an account number for an American bank account.

98

00:15:50.790 --> 00:16:03.870

SAIC Student Financial Services: And then you can submit those payments directly on transact I do apologize is used to be called the cash net and just very recently they've gone ahead and change the name to transact so once again if you make a payment on.

99

00:16:04.740 --> 00:16:10.770

SAIC Student Financial Services: Using your credit card or debit card again, you will be charged 2.75% fee or.

100

00:16:11.970 --> 00:16:17.040

SAIC Student Financial Services: If you live in there's no fees, if you use electronic check or an A ch.

101

00:16:18.150 --> 00:16:31.770

SAIC Student Financial Services: If you're submitting a paper check cashier's check or money order again that's going to be submitted directly to the saic versus office, not the office of student financial services, once again, those will be sent directly to the boss's office.

102

00:16:32.760 --> 00:16:44.190

SAIC Student Financial Services: I also want you to know, we also have a payment plan that's available students can also sign up for the payment plan via transact against once again it used to be called cash then now it's called transact.

103

00:16:44.910 --> 00:16:54.120

SAIC Student Financial Services: Also, have students will be using a 529 college savings plan outside scholarships a mirror or veterans benefits those also need to be processed.

104

00:16:54.570 --> 00:17:07.980

SAIC Student Financial Services: Before the Semester begins and again all loan steps must be completed for federal direct Stafford loans, plus loans or private loans, no later than July 1.

105

00:17:09.060 --> 00:17:19.110

SAIC Student Financial Services: I mentioned earlier that saic does have a payment plan available for students and families, the payment plan for the fall semester does become available in July and transact.

106

00:17:19.890 --> 00:17:28.230

SAIC Student Financial Services: Once you sign up for the payment plan again it'll be a four month semester payment plan that's available for each of the fall and spring semester.

107

00:17:28.470 --> 00:17:34.380

SAIC Student Financial Services: there's a three month semester payment plan for summer students decided to enroll in summer classes at any point.

108

00:17:35.040 --> 00:17:43.620

SAIC Student Financial Services: to sign up for the full 2022 payment plan, you must sign up by August, the first again, we will be sending a very important emails directly the student.

109

00:17:44.310 --> 00:17:52.410

SAIC Student Financial Services: and talk about all this instructions, but again first payment of the full payment plan is due on August 15.

110

00:17:52.800 --> 00:17:58.830

SAIC Student Financial Services: With subsequent payments due on September the 15th October the 15th and November the 15th.

111

00:17:59.280 --> 00:18:09.960

SAIC Student Financial Services: it's \$50 to join the payment plan each semester, and again auto pay is available, it is an extra step for the student or the individual who's signing up for the payment plan.

112

00:18:10.200 --> 00:18:20.550

SAIC Student Financial Services: And as a reminder you do need to re enroll in the payment plan or an auto pay each semester again you have to sign up for the payment plan each semester.

113

00:18:23.430 --> 00:18:31.410

SAIC Student Financial Services: I mentioned earlier, that if you are going to be using a 529 college savings plan outside scholarships or va benefits on those.

114

00:18:31.890 --> 00:18:37.710

SAIC Student Financial Services: In those checks or those payments can be sent directly to our office, the office of student financial services.

115

00:18:38.160 --> 00:18:43.650

SAIC Student Financial Services: Please make sure that you are, including the students name and saic number in the memo of any of these checks.

116

00:18:44.310 --> 00:18:50.670

SAIC Student Financial Services: The College savings plans 529 you're going to send those directly to our office, the office of student financial services.

117

00:18:51.180 --> 00:19:00.540

SAIC Student Financial Services: If you are going to make if you're going to be submitting any type of outside scholarship checks for those outside scholarships that you might have received or sending in kind of checks.

118

00:19:00.900 --> 00:19:05.340

SAIC Student Financial Services: they're going to be sending it directly to our office again the office of student financial services.

119

00:19:05.940 --> 00:19:14.220

SAIC Student Financial Services: Please make it to the attention of either the 529 administrator or the outside scholarship administrator and sent to the address we have on the screen in front of us.

120

00:19:14.880 --> 00:19:27.660

SAIC Student Financial Services: If you're going to be using your va benefits again students or the individual has those benefits will need to reach out your va representative and the saic registrar to begin that process.

121

00:19:28.350 --> 00:19:41.430

SAIC Student Financial Services: The SEC registrar's office email is saic registrar at si si.edu and additional information about processing 529 payments outside scholarships and va benefits.

122

00:19:41.670 --> 00:19:58.440

SAIC Student Financial Services: are included on page five of the 2022 23 financial aid award guide that's included in your award package it's also available on our website, once again, if you need to located it's located@saic.edu forward slash FA forms.

123

00:20:02.340 --> 00:20:10.620

SAIC Student Financial Services: Other forms of payment can also be made in person, if a student wants to drop off a payment, they can drop off the payment in person at the verses office.

124

00:20:11.100 --> 00:20:20.490

SAIC Student Financial Services: they're located at 36 South wabash avenue suite 245 Chicago Illinois 60603 you can also mail it to the vs office as well.

125

00:20:20.940 --> 00:20:26.430

SAIC Student Financial Services: And we also have wire transfers that is primarily used by our international population.

126

00:20:26.940 --> 00:20:38.520

SAIC Student Financial Services: In order to submit their payments additional information regarding wire transfer process for international students are found specifically@saic.edu forward slash wire transfer.

127

00:20:39.090 --> 00:20:46.980

SAIC Student Financial Services: Once again, if you are submitting any types of payment, please make sure to include the students name and ID number to ensure that those ones are applied to the proper accounts.

128

00:20:50.280 --> 00:20:57.180

SAIC Student Financial Services: Next let's talk a little bit about some of the loans that might be offered to a student if you filled out a fafsa the free application for federal student aid.

129

00:20:57.840 --> 00:21:05.130

SAIC Student Financial Services: Again, we are awarding students federal direct Stafford loans, these are loans from the US Department of Education in the students name.

130

00:21:05.700 --> 00:21:18.090

SAIC Student Financial Services: student could be eligible for a subsidized and or unsubsidized version of that federal direct Stafford loan, if you are eligible for those particular loan program it will be included in your financial aid award.

131

00:21:18.840 --> 00:21:24.720

SAIC Student Financial Services: there's also another loan program through the US Department of Education, called the federal direct parent plus loan.

132

00:21:25.080 --> 00:21:38.130

SAIC Student Financial Services: This is still a loan through the US Department of Education, but students cannot apply for that particular loan, the only people who can apply for federal direct parent plus loans are parents of dependent students.

133

00:21:39.390 --> 00:21:48.420

SAIC Student Financial Services: Also it is credit based, unlike the Stafford loans which are short loans, which means there's no credit check for those particular loans and students just need to complete the required steps.

134

00:21:48.690 --> 00:21:52.170

SAIC Student Financial Services: With the Department of Education, just like millions of students across the country.

135

00:21:52.890 --> 00:22:01.020

SAIC Student Financial Services: For the federal direct parent plus loan again that can be applied for my parents and there is a credit check component of that so you do have to apply for the loan.

136

00:22:01.380 --> 00:22:05.340

SAIC Student Financial Services: and be approved if you're thinking about applying for that particular loan.

137

00:22:06.270 --> 00:22:19.440

SAIC Student Financial Services: One other option for loans to address any remaining balance on the account after your financial is applied is a private loan, also known as an alternative education loan, this can be applied for my students or families again.

138

00:22:20.070 --> 00:22:25.260

SAIC Student Financial Services: It can be applied for by the student or by the parent and once again this is the credit based loan.

139

00:22:32.190 --> 00:22:38.700

SAIC Student Financial Services: Next is go over some really quick instructions for students, if you are going to be using your federal direct Stafford loans.

140

00:22:39.360 --> 00:22:48.840

SAIC Student Financial Services: Students, if you have a federal direct Stafford loan and you will be using those loans to help address part of your balance at SAIC you need to complete some required steps again once.

141

00:22:49.260 --> 00:22:59.340

SAIC Student Financial Services: Just like millions of students across the country do every year students should be going to studentaid.gov you'll be logging in using your FSA ID and password.

142

00:22:59.610 --> 00:23:08.580

SAIC Student Financial Services: Again students will be using your very own FSA ID and password and you're going to complete these steps number one you're going to complete entrance counseling.

143

00:23:09.000 --> 00:23:18.090

SAIC Student Financial Services: This is available on that website, and this is an opportunity for the government to tell you about all of your rights and responsibilities as someone who's taking out a federal direct Stafford loan.

144

00:23:18.510 --> 00:23:22.020

SAIC Student Financial Services: As a reminder, this is alone, and you will be required to pay it back.

145

00:23:22.770 --> 00:23:31.500

SAIC Student Financial Services: Once you complete entrance counseling you will then complete the second portion that required by the Department of Education that's completing a master promissory note.

146

00:23:31.830 --> 00:23:35.070

SAIC Student Financial Services: This is your loan contract with the Department of Education.

147

00:23:35.580 --> 00:23:44.670

SAIC Student Financial Services: Once you've completed both steps and trades counseling and your master promissory note will be notified by the Department of Education that you've completed those steps.

148

00:23:45.060 --> 00:24:00.780

SAIC Student Financial Services: And then, will disperse those loans to your account US Department of Education also has a financial aid awareness calcium, that is optional it's also available on that same website again students, we do recommend that you complete that, but it is not required in order to secure that loan.

149

00:24:02.280 --> 00:24:08.640

SAIC Student Financial Services: If you choose not to use your Stafford loans were then assuming you're going to have another form of payment.

150

00:24:09.060 --> 00:24:21.510

SAIC Student Financial Services: And if you're not going to be using your Stafford loans, we asked students to send us an email directly from your saic email account directly to our email address, which is always saic.

151

00:24:21.930 --> 00:24:31.500

SAIC Student Financial Services: SF s@saic.edu and inform us that you are declining your Stafford loans for the 2022 23 school year.

152

00:24:32.340 --> 00:24:44.280

SAIC Student Financial Services: Once we receive that email will then remove those loans miracle and inform you officially by email, once again, if you are declining these loans were assuming you have another form of payments.

153

00:24:47.580 --> 00:24:57.330

SAIC Student Financial Services: I mentioned earlier in the webinar that there is that federal direct parent plus loan that some families use to help bridge the gap between the cost of attendance here and saic.

154

00:24:58.200 --> 00:25:04.950

SAIC Student Financial Services: After your financial is applied, including your grants scholarships and even your Stafford loans in those cases.

155

00:25:05.460 --> 00:25:17.820

SAIC Student Financial Services: Parents you can apply for federal direct parent plus loan again, this is a credit based loan, so you do have to be approved for this particular alone again it's available to parents of dependent undergraduate students only.

156

00:25:18.390 --> 00:25:30.810

SAIC Student Financial Services: parents need your very own FSA ID in order to complete the steps below again, you will not be using your students FSA ID you're going to be using your very own FSA ID that your username and password.

157

00:25:31.170 --> 00:25:42.720

SAIC Student Financial Services: With the US Department of Education, if you are going to be applying for these loans, we ask you to apply for these lines as soon as possible, but definitely no later than July 1 to ensure that you can secure this loan.

158

00:25:43.770 --> 00:25:53.280

SAIC Student Financial Services: Parents if you're thinking about applying for this loan you'll be logging into the same website, the student will be logging into complete their Stafford loan steps again at student aid.gov.

159

00:25:53.610 --> 00:26:03.840

SAIC Student Financial Services: Again, parents will be logging in using your FSA ID not the students and your first going to be completing a federal direct plus request that's where the credit check occurs.

160

00:26:04.230 --> 00:26:12.180

SAIC Student Financial Services: And if you are approved for that particular loan, then you will then complete the second step, which is the master promissory note.

161

00:26:12.690 --> 00:26:17.700

SAIC Student Financial Services: The master promissory note once again is your loan contract with the US Department of Education.

162

00:26:18.210 --> 00:26:35.280

SAIC Student Financial Services: Once you have applied for the loan and been approved and if you've completed the master promissory note will be

notified by the US Department of Education within about 48 hours after that will then add that account add that loan to your account and send a follow up email to the student.

163

00:26:39.750 --> 00:26:49.170

SAIC Student Financial Services: Just some additional information for parents to help you with the application process for the Federal direct parent plus loan once again you do need apply for this loan no later than July 1.

164

00:26:49.680 --> 00:27:00.600

SAIC Student Financial Services: When you log in and you apply for the loan they're going to ask you a few questions, one of the questions that they asked by the Department of Education is the long term, basically, how long do you want the loan for.

165

00:27:01.020 --> 00:27:11.400

SAIC Student Financial Services: We recommend that you apply for the loan for the full academic year remember every time you apply for the loan it's going to be in your credit just a little bit as a credit inquiry, so you want to try to reduce that.

166

00:27:11.940 --> 00:27:19.590

SAIC Student Financial Services: So when you're applying for the loan they're going to ask for a loan term we recommend that you apply for the loan for the full academic year using these dates.

167

00:27:20.790 --> 00:27:26.490

SAIC Student Financial Services: Eight 2004 i'm sorry 820 22 through five.

168

00:27:27.900 --> 00:27:32.970

SAIC Student Financial Services: This way means we're capturing both the fall and spring of 2022 23.

169

00:27:33.720 --> 00:27:42.060

SAIC Student Financial Services: will also asked about a loan amount, you can put a specific dollar amount in or there's also an option, where you can choose the maximum allowable by the school.

170

00:27:42.480 --> 00:27:50.700

SAIC Student Financial Services: We sometimes recommend to students and families that if you're not sure about the exact amount that you might need for your plus loan that you choose that next low amount.

171

00:27:51.420 --> 00:27:54.360

SAIC Student Financial Services: parrot hours can always reduce that amount alone.

172

00:27:55.140 --> 00:28:08.670

SAIC Student Financial Services: If you need to be for the loan disperses by the parents sending us an email to si si si si si si si.edu and tell us how you would like us to reduce the loan and we can do that for you very, very easily.

173

00:28:09.330 --> 00:28:16.950

SAIC Student Financial Services: I will remind you that there is a question about if there's any refunds that were coming from the plus loans, we will abide by what.

174

00:28:17.340 --> 00:28:30.450

SAIC Student Financial Services: The parent borrower request, whether that goes to the student or to the parent again the instructions are fairly clear with US Department of Education website just make sure you read the instructions and, of course, reach out to us if you have any questions or concerns.

175

00:28:33.330 --> 00:28:39.300

SAIC Student Financial Services: There are times that parents will sometimes apply for federal direct parent plus line plus loan in your mind.

176

00:28:39.630 --> 00:28:48.990

SAIC Student Financial Services: If you are denied for this plus loan parents who have a couple different options to pursue one is to submit an appeal with the US Department of Education.

177

00:28:49.470 --> 00:29:00.660

SAIC Student Financial Services: Sometimes, if you actually call the direct loan servicing at one 805 57739 for you can actually speak to a an advisor with the Department of Education.

178

00:29:00.930 --> 00:29:11.370

SAIC Student Financial Services: Who can look into why you're credible why your parent plus one was denied and see if there's something that they might be able to do to allow you to be improved, that would be the first step.

179

00:29:11.970 --> 00:29:27.180

SAIC Student Financial Services: If you find that you cannot get a pre approved for that can't be approved for the loan and sometimes parents

need to secure an endorser sometimes also known as a cosigner, this is another adult who's willing to ride the loan with you in order to be approved.

180

00:29:28.620 --> 00:29:37.320

SAIC Student Financial Services: Again, additional information is provided on page seven, the financial aid award guy that we emailed the student and we'll set in the blue envelope, please make sure you're referencing.

181

00:29:39.990 --> 00:29:44.310

SAIC Student Financial Services: I mentioned earlier, again, there is another option for additional loans for students, if.

182

00:29:44.640 --> 00:29:54.720

SAIC Student Financial Services: If you're not interested in the parent plus loan, the risk of private education alone again this is available to students or parents once again that's a credit based loan, so you have to be improved for it.

183

00:29:55.800 --> 00:30:01.050

SAIC Student Financial Services: This if you're interested in securing your private loan, this will be a private lender of your choice.

184

00:30:01.740 --> 00:30:08.670

SAIC Student Financial Services: it's going to be up to you to find that particular vendor the US Department of Education doesn't recommend doesn't allow us to recommend any private lenders.

185

00:30:09.030 --> 00:30:13.290

SAIC Student Financial Services: But I do find it helpful to provide students and families, at least with a shopping list.

186

00:30:13.800 --> 00:30:20.880

SAIC Student Financial Services: Some private lenders that might be available if you want to pursue a private loan versus a federal drug parent plus loan.

187

00:30:21.180 --> 00:30:29.220

SAIC Student Financial Services: that's available at finaid.org and again that's a list of private lenders and you can pursue there's also some great information about private loans.

188

00:30:29.640 --> 00:30:41.160

SAIC Student Financial Services: I want to recommend that if you're looking at any type of loans, please try to keep your loans within the federal system, first, that would be the federal Stafford loans and then the parent plus loans.

189

00:30:41.670 --> 00:30:52.350

SAIC Student Financial Services: If you if it's something where you cannot secure a parent plus loan or your parent is i'm willing to apply for a plus one, then you would apply for a private loan, but that should be the last place we look for any type of loans.

190

00:30:53.190 --> 00:31:03.870

SAIC Student Financial Services: Again, you are required to complete those steps as instructed by that particular lender and, once again, sometimes at the student or families applying these private loans, sometimes you might get denied in those cases, you might need.

191

00:31:04.230 --> 00:31:12.960

SAIC Student Financial Services: To add an endorser cosigner once again, you want to try to apply for all these loans, no later than July 1 to ensure that you can serve security as long.

192

00:31:13.440 --> 00:31:20.370

SAIC Student Financial Services: If you aren't going to apply for a private loan again we do request to apply for a loan for the full academic year, so you should using eight.

193

00:31:24.090 --> 00:31:32.610

SAIC Student Financial Services: secure the loan for the full academic year additional information as found a page eight of the financial aid award guided instructions booklet, as I mentioned previously.

194

00:31:36.390 --> 00:31:44.460

SAIC Student Financial Services: Next, I want to talk about federal work, study federal work, study is a need based program they are provided by the US Department of Education.

195

00:31:44.730 --> 00:31:51.420

SAIC Student Financial Services: it's a water by the Department of Education, based on the results of the 2022 23 fastpass submitted by the students.

196

00:31:51.810 --> 00:31:59.550

SAIC Student Financial Services: Now, not all students are eligible to receive federal work, study, but if you are eligible will included on your financial aid award.

197

00:32:00.210 --> 00:32:12.960

SAIC Student Financial Services: letter and on your self service students are federal work, study eligibility during the following spring semesters will have a higher preference just wanna let you know, so if we do have a jobs available on campus.

198

00:32:13.290 --> 00:32:20.370

SAIC Student Financial Services: we're going to provide these positions to those individuals first and again jobs are not guaranteed at saic.

199

00:32:21.240 --> 00:32:30.360

SAIC Student Financial Services: So again, it is up to the student to secure a job if you find that you cannot locate a job or if you decide not to work.

200

00:32:30.750 --> 00:32:38.550

SAIC Student Financial Services: On in your first year at saic students can decline the work, study in order to increase your eligibility to take on a larger plus on private loan.

201

00:32:39.030 --> 00:32:44.400

SAIC Student Financial Services: In order to do that students can email us directly from the rest as email account saic.

202

00:32:44.700 --> 00:32:59.730

SAIC Student Financial Services: That SF s@saic.edu and tell us your declining your work, study and we will go ahead and remove that from your award and increase your eligibility, so you can apply for federal drug parent plus loan or private them.

203

00:33:02.130 --> 00:33:14.550

SAIC Student Financial Services: I mentioned earlier, that if you do secure a job on campus We recommend that students start looking at a very important website called handshake handshake handshake is our job board.

204

00:33:15.420 --> 00:33:22.800

SAIC Student Financial Services: Students you'll be getting some information directly to your essays email and it's also included in the financial aid award guide that we emailed you.

205

00:33:23.430 --> 00:33:29.880

SAIC Student Financial Services: Students, we recommend you start looking for those jobs around June 1 and start looking about every two weeks as jobs do come and go.

206

00:33:30.180 --> 00:33:35.070

SAIC Student Financial Services: But if you find a job that you're interested, you can apply for that particular position right on handshake.

207

00:33:35.700 --> 00:33:41.100

SAIC Student Financial Services: Once you apply for the job The Office will reach out to you that you're applying for reach out to you directly.

208

00:33:41.370 --> 00:33:53.340

SAIC Student Financial Services: With any follow up regarding interviews, etc, if you do secure a job, then you'll be paid every two weeks as direct deposit with checking or savings account of your choice, and that is your spending money.

209

00:33:53.700 --> 00:33:57.480

SAIC Student Financial Services: Your federal work, study dollars do not get dispersed directly to your account.

210

00:33:57.750 --> 00:34:12.270

SAIC Student Financial Services: Once again, students, this is money that you earn back by working and you get paid every two weeks, just like you would, if you worked at a regular job at starbucks mcdonald's gap something like that okay again students will receive an email.

211

00:34:13.470 --> 00:34:14.160

SAIC Student Financial Services: With a.

212

00:34:15.840 --> 00:34:28.440

SAIC Student Financial Services: Student employment guide attach that email very soon, students, please make sure your monitor saic female again that will be some additional information which will be provided to you very, very soon so again students watch your email.

213

00:34:31.980 --> 00:34:42.570

SAIC Student Financial Services: Next, I want to talk about refund request in advances advances are available before the Semester begins for students who are expecting your refund from our financial aid.

214

00:34:43.050 --> 00:34:49.860

SAIC Student Financial Services: advances are process up for 50% of your anticipated credit for up to \$2,000 whatever comes first.

215

00:34:50.340 --> 00:35:01.290

SAIC Student Financial Services: And again advances are available for students who have completed the necessary financial aid acceptance steps for to receive funds, including loans phones, if applicable, and.

216

00:35:02.010 --> 00:35:14.220

SAIC Student Financial Services: Also range for no financial aid that is above the balance due on their on their student account each semester again in most cases students are receiving a rank advance or.

217

00:35:15.360 --> 00:35:30.960

SAIC Student Financial Services: A refund because they have already secured enough loans, not only to address the remaining balance on their account but also are taking out a little bit more of a loan to address your indirect expenses things like books supplies living off campus etc.

218

00:35:37.080 --> 00:35:43.590

SAIC Student Financial Services: Students if you're a if you are going to secure some loans and work to secure some additional funding.

219

00:35:44.070 --> 00:35:52.800

SAIC Student Financial Services: Students can also submit a financial aid to advance request again by logging into your self service@fdic.edu forward slash self service.

220

00:35:53.040 --> 00:35:59.400

SAIC Student Financial Services: And then clicking other services their title they'll see other services and then click advanced request.

221

00:35:59.790 --> 00:36:08.490

SAIC Student Financial Services: Students will be notified through their essays email address of their processes status of their advance requested again, you can start doing that.

222

00:36:09.150 --> 00:36:21.360

SAIC Student Financial Services: Around August, the 15th for the fall semester Students must enroll in direct deposit refunds in transact to receive those refund disbursements faster with direct deposit.

223

00:36:21.780 --> 00:36:32.970

SAIC Student Financial Services: Students i'm going to say this again, please, please, please sign up for direct deposit in in transact This is where you provide us with a routing number and account number for.

224

00:36:33.660 --> 00:36:39.480

SAIC Student Financial Services: US bank checking or savings account that you would like your refunds deposited directly into.

225

00:36:39.900 --> 00:36:54.060

SAIC Student Financial Services: This way we can process these much, much faster and much more securely if you don't do this, that means we're going to be cutting a paper check which could add weeks to this process, and if you ever want to lose anything you mail it from Chicago.

226

00:36:54.570 --> 00:36:58.110

SAIC Student Financial Services: I love my city, but sometimes the mail service is not as.

227

00:36:58.650 --> 00:37:08.190

SAIC Student Financial Services: Secure as we'd like so once again students, please make sure that you are going to transact make sure you're signing up any family members as payers and transact.

228

00:37:08.490 --> 00:37:24.030

SAIC Student Financial Services: And, once again, if you are anticipating to receive any type of refunds or advances you do need to sign up for direct deposit and provide us with information regarding your current checking or savings account so that money can be directly deposited into that account securely and fast.

229

00:37:27.690 --> 00:37:34.350

SAIC Student Financial Services: Next, I want to talk a little bit about special circumstances, if you remember, for students and families who filled out a.

230

00:37:36.300 --> 00:37:42.990

SAIC Student Financial Services: fastball the US Department of Education federal student aid asked families to include their income information from.

231

00:37:43.890 --> 00:37:54.510

SAIC Student Financial Services: Specifically it's called prior prior year, but we also know the lot of students and a lot of families have experienced a lot of financial hardship over the past year year and a half to 2019.

232

00:37:55.020 --> 00:38:03.540

SAIC Student Financial Services: If you if your family has experienced a change in income or loss of income or loss of position over the past year year and a half.

233

00:38:04.080 --> 00:38:10.830

SAIC Student Financial Services: Or, if you have you unusually high medical expenses that you are paid for that have not been covered by health insurance.

234

00:38:11.250 --> 00:38:17.220

SAIC Student Financial Services: Or, if you have unusually high dependent care expenses, you might have a special circumstance.

235

00:38:17.550 --> 00:38:29.220

SAIC Student Financial Services: If you feel like you have something like this we asked you to reach out to our office and speak with the help of student financial services advisor for guidance on your next steps to see if we can address these concerns for you.

236

00:38:32.700 --> 00:38:40.050

SAIC Student Financial Services: We also want to remind you that this is every time you look for outside scholarships once again outside scholarships or scholarships.

237

00:38:40.290 --> 00:38:47.760

SAIC Student Financial Services: That are not provided by saic or the US Department of Education, these are from outside scholarship foundations organizations.

238

00:38:48.390 --> 00:38:57.780

SAIC Student Financial Services: Parents and students, I want to remind you sometimes your employers have some benefits so make sure you're looking at your employers also make sure you're checking with local organizations.

239

00:38:58.650 --> 00:39:04.800

SAIC Student Financial Services: Sometimes local organizations your hometown we also have outside scholarships for people who are from the hometown.

240

00:39:05.370 --> 00:39:12.540

SAIC Student Financial Services: is obviously a great time to look for Internet to look for outside scholarships on the Internet, one of the best ones to look out.

241

00:39:13.170 --> 00:39:22.740

SAIC Student Financial Services: To look for is a great website called fast web.com fast web.com it's a free service where students can actually sign up.

242

00:39:23.130 --> 00:39:33.960

SAIC Student Financial Services: and provide some additional information about yourself and once you go ahead and sign up on fastweb the lecture will provide you with a list and outside scholarships that might meet your criteria that you can apply for.

243

00:39:34.320 --> 00:39:47.820

SAIC Student Financial Services: what's great about that, after you sign up for fast web if any new outside scholarships become available that might meet your criteria they will email the student about once every two weeks regarding any new scholarships, you can apply for.

244

00:39:48.930 --> 00:39:58.230

SAIC Student Financial Services: If you're looking for also any additional scholarships, we also have some great options on our website and saic.edu forward slash outside scholarships, we have list.

245

00:39:58.560 --> 00:40:09.060

SAIC Student Financial Services: Of outside scholarships that we research ourselves and once that students have previously secured and also list of great Internet search engines, including fast web.com.

246

00:40:10.380 --> 00:40:14.790

SAIC Student Financial Services: Once again, if you do secure an outside scholarship you do need to inform our office.

247

00:40:15.420 --> 00:40:20.430

SAIC Student Financial Services: As soon as possible, that you're receiving the outside scholarship so we can include that on your financial aid award.

248

00:40:20.820 --> 00:40:28.620

SAIC Student Financial Services: And you can do that by sending us that information directly to saic that as fs@saic.edu.

249

00:40:28.950 --> 00:40:41.790

SAIC Student Financial Services: And, once again, if you do have a scholarship check that as being mailed us please make sure your mailing a directly to our office, the office of student financial services, please make sure you, including the students name and ID number on all correspondence.

250

00:40:45.810 --> 00:40:53.100

SAIC Student Financial Services: I was want to mention that saic does have a very enriching financial literacy program that students can join for free.

251

00:40:53.880 --> 00:40:58.800

SAIC Student Financial Services: One of the you know, education, not only happens in the classroom but also outside the classroom.

252

00:40:59.250 --> 00:41:08.790

SAIC Student Financial Services: And so we've teamed up with a great organization that provides students with an online service to provide them some information about.

253

00:41:09.060 --> 00:41:14.820

SAIC Student Financial Services: How to become a little bit more money smart when it comes down to the psychology of money, the foundation of money.

254

00:41:15.570 --> 00:41:26.730

SAIC Student Financial Services: college and money coming up a fast one guidance on earning money, how to protect your money, how to spend and also how to borrow and also debt and repayment.

255

00:41:27.180 --> 00:41:35.400

SAIC Student Financial Services: Students, you can go ahead and log in for free and join up by logging into financial avenue.org.

256

00:41:36.150 --> 00:41:46.770

SAIC Student Financial Services: To create your ID and password for your financial literacy again it's free and again you're going to use this code saic go when you create your ID or password.

257

00:41:47.370 --> 00:41:54.150

SAIC Student Financial Services: Again, this is a great opportunity for students to be getting become money smart and it's a free service that students can participate in.

258

00:41:57.180 --> 00:42:04.650

SAIC Student Financial Services: Once again, we hope this webinar was helpful we're going to be available for about the next 20 minutes to answer any questions you might have please.

259

00:42:05.010 --> 00:42:16.890

SAIC Student Financial Services: Post those questions in the q&a box on the screen in front of us, not the chat box, please post all of your

questions in the Q amp a box and they will be address are helpful student financial services staff.

260

00:42:17.250 --> 00:42:19.710

SAIC Student Financial Services: If we find an interesting question that might be.

261

00:42:20.370 --> 00:42:27.240

SAIC Student Financial Services: served to bring it up for everyone, I will be jumping back on and sharing that question and that answer with everyone.

262

00:42:27.510 --> 00:42:36.330

SAIC Student Financial Services: So, once again, if you have any additional questions, please post those in the Q amp a box and the screen in front of you, and will be addressed by our hopefuls student financial services staff.

263

00:42:36.840 --> 00:42:52.470

SAIC Student Financial Services: Also, as the next weeks and months, progress if you have any additional questions or concerns you can always reach out to us by email at saic SF s@saic.edu or calling us at area code 312-629-6600.

264

00:42:52.950 --> 00:43:02.610

SAIC Student Financial Services: Or we also have a presence on Facebook and on Twitter, where we routinely post helpful resources friendly reminders and outside scholarships we've been made aware of.

265

00:43:03.000 --> 00:43:12.780

SAIC Student Financial Services: Parents, this is a great thing for parents and students to become friends with us on Facebook and on Twitter again, this is a great way for you to get some information if you're happy to be on those platforms.

266

00:43:13.560 --> 00:43:22.320

SAIC Student Financial Services: At this time, again, please make sure you're putting all of your questions in the Q amp a box and they will be addressed by our hopeful student student financial services staff, thank you.

267

00:43:38.760 --> 00:43:49.770

SAIC Student Financial Services: A very interesting question from a family who wants to know if they need to make a payment through their 529 college savings plan can that be electronic or can it be a paper check.

268

00:43:50.100 --> 00:43:58.020

SAIC Student Financial Services: Honestly depends on the 529 savings plan, there are at least 50 different 529 savings plans across the country for every state.

269

00:43:58.350 --> 00:44:06.150

SAIC Student Financial Services: And then also students and families might have their own private plans as well it's really up to your own 529 college savings plan.

270

00:44:06.810 --> 00:44:15.390

SAIC Student Financial Services: If they are going to be submitting a payment again, especially if it's going to be a paper check you want to start that process relatively early because it does take a couple weeks.

271

00:44:15.690 --> 00:44:20.640

SAIC Student Financial Services: For your 529 plan, not only to process your payments and send them to us.

272

00:44:20.940 --> 00:44:27.780

SAIC Student Financial Services: But also, if you're mailing them once again, it does take a little bit of time for those paper checks to be processed in the US postal service.

273

00:44:28.080 --> 00:44:45.960

SAIC Student Financial Services: And to be received in our office once again if you're sending any 529 college savings plan checks you're going to send those directly to us the office of student financial services, not the verses office, so we can go ahead and categorize that and get that up word on your account.

274

00:44:51.930 --> 00:45:00.840

SAIC Student Financial Services: There was another question from an individual said they're not expecting a refund do I still need to sign up for direct deposit I do recommend that you do, primarily because.

275

00:45:01.080 --> 00:45:08.460

SAIC Student Financial Services: If you, for whatever reason, end up having some type of credit that's on your account it's much easier for you to do that in the early stages.

276

00:45:08.760 --> 00:45:18.390

SAIC Student Financial Services: Then, in the middle of the school year so it's a good idea to take care of all this, these tasks before the semesters begin so once again I do recommend to do that.

277

00:45:19.050 --> 00:45:32.160

SAIC Student Financial Services: there's also another question of can I get a copy of this presentation, as I mentioned earlier on the webinar this webinar is being recorded and will be emailed to any individual who's attending tonight, or who registered and still cannot attend.

278

00:45:41.700 --> 00:45:49.050

SAIC Student Financial Services: There was another question of if my students sign me up as a payer and transact will this allow a parent of you, the students billing.

279

00:45:49.470 --> 00:45:54.120

SAIC Student Financial Services: details in addition to making a payment online yes absolutely.

280

00:45:54.540 --> 00:46:02.370

SAIC Student Financial Services: So students if you're lucky enough to have a parent or a family member who might be assisting with this, you need to make them a pair and transact.

281

00:46:02.700 --> 00:46:13.740

SAIC Student Financial Services: So they have access to all of that important information as well, once again, all this information will be included in emails which I know students will be reading every morning with our coffee.

282

00:46:14.070 --> 00:46:23.760

SAIC Student Financial Services: And, once again, if you have any additional concerns, and if you can reach out those offices that are sending those emails or make sure you for to those to your family, so they can also assist you as well.

283

00:46:50.640 --> 00:47:00.300

SAIC Student Financial Services: there's another question from international student regarding funding grants and scholarships once again international students can also look for outside scholarships.

284

00:47:00.960 --> 00:47:12.090

SAIC Student Financial Services: We also have additional information on our website, if you go to www.saic.edu upper right hand corner is a search box, if you type in the word outside scholarship.

285

00:47:12.420 --> 00:47:23.760

SAIC Student Financial Services: The first search result comes back will take you directly to the portion of our website that will provide information regarding outside scholarships, not a win for our domestic students but also international students.

286

00:47:35.940 --> 00:47:42.840

SAIC Student Financial Services: we're getting a few questions from students who might have received a merit scholarship from the opposite admissions when we were first admitted.

287

00:47:43.560 --> 00:47:50.400

SAIC Student Financial Services: This will be included, if you have been awarded that merit scholarship it is included right now on the students financial aid award.

288

00:47:50.760 --> 00:47:56.340

SAIC Student Financial Services: Once again, the adult college student will have the ability to go ahead and look on their self service.

289

00:47:56.640 --> 00:48:10.830

SAIC Student Financial Services: and see that financially that's been applied to their account, it will also be listed on the statement of account and any invoices so once again if you received a merit scholarship again, it will be applied before you have to make your first payment.

290

00:48:11.970 --> 00:48:21.090

SAIC Student Financial Services: Including any other financial aid might be eligible for so students and families, please make sure you're looking at your self service and looking at your financial aid award winner.

291

00:48:29.430 --> 00:48:38.070

SAIC Student Financial Services: there's also another question about merit scholarships are applied, and also about outside scholarships, I think that question is.

292

00:48:38.940 --> 00:48:50.490

SAIC Student Financial Services: is financially impacted if a student receives an outside scholarship, the question is know what we try to do is try to reduce any effect and outside scholarship or, worse, even most cases.

293

00:48:51.210 --> 00:48:59.010

SAIC Student Financial Services: The worst case that we're going to see from some receiving and outside scholarship is that we might have reduced your loan ability and take on additional loans.

294

00:48:59.370 --> 00:49:10.920

SAIC Student Financial Services: Are there's also a rule saic that your total financial aid cannot exceed your total cost of attendance at saic again that was included in the award guy that we provide to students as well.

295

00:49:19.080 --> 00:49:23.790

SAIC Student Financial Services: there's another question about a student who has a question about eligibility from your fastball.

296

00:49:24.120 --> 00:49:35.100

SAIC Student Financial Services: Once again, when students and families fill in a fast, but each year that's the free application for federal student aid that domestic students are eligible non student eligible non citizens would need to fill out.

297

00:49:35.520 --> 00:49:40.950

SAIC Student Financial Services: When you fill out that fasfa the student received something known as a student aid report.

298

00:49:41.280 --> 00:49:47.460

SAIC Student Financial Services: That is email the student about two days after you submit your fats are from the US Department of Education federal student aid.

299

00:49:47.820 --> 00:49:55.860

SAIC Student Financial Services: And on that student record is a very important score something called an MI FC that stands for estimated family contribution.

300

00:49:56.280 --> 00:50:01.590

SAIC Student Financial Services: And that's the score that's given to you by the US Department of Education, based on the information you put on the fasfa.

301

00:50:01.920 --> 00:50:13.470

SAIC Student Financial Services: Based on your UFC That is how we determine your at Howard university is determine your need based financial aid not away for federal aid, but also for institutional, financial.

302

00:50:30.090 --> 00:50:35.070

SAIC Student Financial Services: there's also a question about health insurance once again health insurance is automatically charge the students.

303

00:50:35.670 --> 00:50:44.310

SAIC Student Financial Services: For the fall and spring semester, that the student is enrolled students are only eligible for health insurance four semesters in which they are actually enrolled.

304

00:50:45.060 --> 00:50:55.920

SAIC Student Financial Services: So for the upcoming year for new students who are undergraduate students, once again, you will will be automatically charge the health insurance charge of \$1,270 per semester.

305

00:50:56.760 --> 00:51:07.500

SAIC Student Financial Services: But if you have your own health insurance, you can waive our health insurance students once again you'll get an email address as email in early June, which I know you're going to read every morning with your coffee.

306

00:51:07.860 --> 00:51:11.760

SAIC Student Financial Services: And that will give you some additional information about a website you're going to need to go to.

307

00:51:12.120 --> 00:51:18.330

SAIC Student Financial Services: To provide us with your information regarding your current health insurance, along with a photograph on the front and back of your health insurance.

308

00:51:19.140 --> 00:51:23.520

SAIC Student Financial Services: Once you submit that to that particular website they're going to check for help for credible coverage.

309

00:51:23.850 --> 00:51:29.070

SAIC Student Financial Services: And if they can prove that you have health insurance, that means our minimum requirements, you can wave our health insurance.

310

00:51:29.400 --> 00:51:33.480

SAIC Student Financial Services: If you want to retain our health insurance there's no additional action you need to take.

311

00:51:33.870 --> 00:51:42.120

SAIC Student Financial Services: Again you'll be sent an email students directly to your essays email account over the next couple of weeks about this, please make sure you read that email.

312

00:51:42.600 --> 00:51:50.940

SAIC Student Financial Services: Completely foreign into your family, so you can assist you and, of course, if you have any questions you can reach out directly to the health and turns Office, if you have any additional questions.

313

00:52:05.430 --> 00:52:15.360

SAIC Student Financial Services: there's a question from someone who says that the Federal plus loan section and peoplesoft, also known as self service, we see the following your Equator take action.

314

00:52:15.720 --> 00:52:26.850

SAIC Student Financial Services: On this offer by either accepting or declining it review the award and click submit for your word decision but there's no place to accept their client they say so again.

315

00:52:27.780 --> 00:52:39.300

SAIC Student Financial Services: What we need to have students do if you have a federal direct Stafford loan the steps that you need to complete, in fact, let me go ahead i'm going to bring up that screen and one more time for everybody, give me a second.

316

00:52:42.480 --> 00:52:44.460

SAIC Student Financial Services: So we can all look at it together.

317

00:52:56.010 --> 00:53:04.800

SAIC Student Financial Services: Okay, so once again for your Stafford loan steps students, you will need to go to student aid.gov you're going to log in using your FSA ID and your password.

318

00:53:05.490 --> 00:53:07.800

SAIC Student Financial Services: you're then going to complete entrance counseling.

319

00:53:08.370 --> 00:53:16.260

SAIC Student Financial Services: And then you're going to complete the master promissory note once you've completed, both those steps will be notified by the Department of Education that you're accepting or Stafford loans.

320

00:53:16.590 --> 00:53:26.070

SAIC Student Financial Services: And then, will disperse those to your account students if you're not going to be using all your Stafford loans, whether that's your subsidized and unsubsidized are both.

321

00:53:26.400 --> 00:53:34.440

SAIC Student Financial Services: Students, it is your responsibility to send us an email from your essays email account directly to our email at saic.

322

00:53:34.680 --> 00:53:43.860

SAIC Student Financial Services: That SF s@saic.edu and tell us your declining your Stafford loans once we receive that email will remove your Stafford loans for your account.

323

00:53:44.400 --> 00:53:52.800

SAIC Student Financial Services: and send you a confirmation email again if you're declining or Stafford loans we're assuming you have another form of payment and so again.

324

00:53:53.520 --> 00:54:02.940

SAIC Student Financial Services: Again, all this information is also including the award guide that we have for students regarding the parent plus loan if a parent is interested in applying for a parent plus loan.

325

00:54:03.420 --> 00:54:09.750

SAIC Student Financial Services: You are going to see your eligibility that's available for a parent to apply for and again if you are going to apply for a plus loan.

326

00:54:10.170 --> 00:54:19.830

SAIC Student Financial Services: Parents you're going to need to log in to this to student aid go using your own FSA ID and password and you're going to complete these requirements steps number one.

327

00:54:20.190 --> 00:54:28.800

SAIC Student Financial Services: The plus request, this is where the credit check occurs and then, if you're approved for that loan you're going to complete the second step, which is the master promissory note.

328

00:54:29.250 --> 00:54:35.310

SAIC Student Financial Services: Once you've completed both steps the plus requesting been approved, and if you completed the master promissory note.

329

00:54:35.670 --> 00:54:46.410

SAIC Student Financial Services: will then award that to the student and we'll send a confirmation email directly to the student again all this information is included in the financial aid award guide on page eight please make sure you're referencing.

330

00:55:13.980 --> 00:55:22.620

SAIC Student Financial Services: How do international students pay once again students you're the adult college student, even as an international student, you have access.

331

00:55:23.010 --> 00:55:32.100

SAIC Student Financial Services: to your self service one sure and self service you're going to log in to transact that's our online portal where international students can make payments.

332

00:55:32.460 --> 00:55:41.160

SAIC Student Financial Services: I either the wire transfers or if you happen to have an American bank account, you can also submit those payments directly on transact.

333

00:55:41.610 --> 00:55:49.260

SAIC Student Financial Services: Once again, students, you automatically have access to this as the adult college students will have access through it through your self service and transact.

334

00:55:49.530 --> 00:56:01.740

SAIC Student Financial Services: International students, if you have any other individuals like family members that you would like to make a payment on your behalf, you can make them a payer in transact again additional information is available on our website.

335

00:56:22.110 --> 00:56:29.280

SAIC Student Financial Services: There was another question about how do I sign up for the payment or via electronic check, so I don't have to pay the extra percent for a credit card.

336

00:56:30.150 --> 00:56:43.050

SAIC Student Financial Services: Students and parents, if your student makes you a pair once you're in transact and you're making a payment, you will be offered two options basically to make a payment electronically using either.

337

00:56:44.070 --> 00:56:55.170

SAIC Student Financial Services: Again, credit card or debit card again anything that's plastic that has numbers on it will be charged 2.75% based on the amount, you can record, so we don't recommend that.

338

00:56:55.500 --> 00:57:00.720

SAIC Student Financial Services: Instead you're going to be using something called electronic check, also known as a ch.

339

00:57:01.140 --> 00:57:11.010

SAIC Student Financial Services: This is an opportunity for you to provide us with a routing number and account number for a US bank account, where the money could be drawn down without any additional fields.

340

00:57:11.670 --> 00:57:23.490

SAIC Student Financial Services: Once again, students, you have access to transact automatically, but if you have any other family members, including parents spouses or anyone else, please make sure you sign them up as payers in transact.

341

00:57:39.720 --> 00:57:50.550

SAIC Student Financial Services: We have another question about a student who's asking if all the emails will be sent to a student's Arctic gmail account, yes, as i've stated several times throughout the webinar.

342

00:57:51.540 --> 00:58:00.840

SAIC Student Financial Services: Students you'll be sending an email you'll be getting emails directly to saic email account, we also have a appear or Karen called the Arctic account.

343

00:58:01.410 --> 00:58:10.530

SAIC Student Financial Services: In any cases whether you're signing into your Arctic account or your essays email account we're still getting the same emails students, you were sent an email.

344

00:58:11.100 --> 00:58:18.420

SAIC Student Financial Services: You were sent to you, we provide information directly from the admissions office when you were admitted that provide you with instructions about how to sign up for.

345

00:58:20.190 --> 00:58:34.020

SAIC Student Financial Services: Your self service and your email if you haven't done it yet please make sure you have signed up for your self service and make sure you're starting to read your essays email right now it's very important, especially if you're going to be enrolling in saic this fall.

346

00:58:46.380 --> 00:58:50.400

SAIC Student Financial Services: There was another question from students, and this is something that we should definitely mention.

347

00:58:51.090 --> 00:59:01.350

SAIC Student Financial Services: As a reminder, if you are receiving a merit scholarship from saic your merit scholarship will be applied your account whether you're a little that si si in the fall.

348

00:59:01.620 --> 00:59:08.460

SAIC Student Financial Services: spring or even optional winter or summer semesters based on the number of credit hours you're actually enrolled in.

349

00:59:09.030 --> 00:59:20.730

SAIC Student Financial Services: Students if you find that you will not be enrolled in 15 credit hours in the fall or 15 credit hours and spring, we will be making adjustments to your financial aid for your whole Semester to reflect your current enrollment.

350

00:59:21.240 --> 00:59:31.440

SAIC Student Financial Services: Once those adjustments are made, we will send an email directly the students saic email account, and these will be addressed before our July builds.

351

00:59:32.280 --> 00:59:47.370

SAIC Student Financial Services: So when you receive your first July bill again students should be sent an email once that builds available for you to view online, and it should reflect your current enrollment along with your financial aid awarded to you, based on that specific enrollment.

352

01:00:11.580 --> 01:00:18.510

SAIC Student Financial Services: there's also another question from a student and who appears to have received an email regarding summer health insurance.

353

01:00:19.110 --> 01:00:22.140

SAIC Student Financial Services: Students, if you are going to be taking classes during the summer.

354

01:00:22.680 --> 01:00:33.960

SAIC Student Financial Services: Again, you would be receiving an information directly to your essays email about it either accepting away their health insurance specifically for summer again, you can go ahead and just follow those instructions and.

355

01:00:34.740 --> 01:00:42.390

SAIC Student Financial Services: You can waver accept your health and transfer summer most important again students, please, please, please make sure you're monitoring or saic email account.

356

01:00:42.840 --> 01:00:50.460

SAIC Student Financial Services: Especially when it comes down to this health insurance waiver information and request again you're going to get some really good information directly from that email.

357

01:00:59.940 --> 01:01:10.500

SAIC Student Financial Services: There was another question from an individual is asking what is the tuition and fees for the next four years, unfortunately, we cannot answer that question, primarily because tuition and fees are your specific.

358

01:01:10.980 --> 01:01:20.910

SAIC Student Financial Services: And there are approximately tuition goes up approximately 2% each year, so I can't provide you with a tuition figure for the next four years.

359

01:01:21.270 --> 01:01:36.120

SAIC Student Financial Services: Again, we can only provide you with what tuition and fees will be for next year for 2022 23 and they are available on our website@saic.edu and we're also available in the figure across worksheet that was emailed to all students.

360

01:01:50.160 --> 01:02:03.180

SAIC Student Financial Services: We another question I mentioned earlier, that when a student and families fill out a fast for free application for federal student aid the student will receive a result of that fast for within about 48 hours as an email it's called the student aid report.

361

01:02:03.600 --> 01:02:09.150

SAIC Student Financial Services: And and that's good maybe report is the only number that really matters called an FC estimated family contribution.

362

01:02:09.540 --> 01:02:18.120

SAIC Student Financial Services: And that's based on the information that's provided by not only the students information that's provided in the fast food but also the parents information on the fastball.

363

01:02:18.510 --> 01:02:28.350

SAIC Student Financial Services: Once again, if a student is under the age of 24 and they're an undergraduate student and there are domestic

students, they need to complete the fastball with their parents information.

364

01:02:37.530 --> 01:02:55.410

SAIC Student Financial Services: there's another question if merit scholarship increase with your intuition that answer is no, merit scholarships are set, based on the information that is provided to you by the opposite missions in your merit award letter so once again your merit scholarships do not include.

365

01:03:10.860 --> 01:03:21.270

SAIC Student Financial Services: There was another question about it does saic have any financial advisors to assist students in finding outside scholarships, or we do have financial advisors, to help students.

366

01:03:21.900 --> 01:03:30.750

SAIC Student Financial Services: evaluate their costs SEC, and our financial aid, unfortunately, we do not have the resources to help students find outside scholarships, that is something that is the.

367

01:03:31.410 --> 01:03:46.350

SAIC Student Financial Services: responsibility of the student students, once again, if you are interested in looking for outside scholarship it is your responsibility yourself if you're looking for additional outside scholarships, we have some additional information or website you go to saic.edu.

368

01:03:49.080 --> 01:03:59.730

SAIC Student Financial Services: Sorry www.sec.edu forward slash outside scholarships it'll take you directly to our website where you can get some additional information regarding that if you are.

369

01:04:00.810 --> 01:04:05.760

SAIC Student Financial Services: going to be applying for outside scholarships, we recommend that you do that constantly.

370

01:04:06.240 --> 01:04:11.730

SAIC Student Financial Services: over your four years at saic so you can always be fishing for additional outside scholarships.

371

01:04:12.120 --> 01:04:19.230

SAIC Student Financial Services: And if you do secure that outside scholarship just want to make sure you notify us as soon as possible, as we do that or your financial aid award letter.

372

01:04:19.950 --> 01:04:25.980

SAIC Student Financial Services: Once again, we do want to remind you that full payment arrangements for the fall semester, are doing no later.

373

01:04:26.610 --> 01:04:35.340

SAIC Student Financial Services: than August, the 15 that means any remaining balance on the account that's not covered by financial aid or your Stafford loans.

374

01:04:35.880 --> 01:04:44.430

SAIC Student Financial Services: will be required to be pain, no later than August 15 if you're applying for London kind of loans and who's your Stafford loans.

375

01:04:44.790 --> 01:05:07.980

SAIC Student Financial Services: federal drug parent plus loans or private loans, the priority deadline to apply for those loans are no later than July 1 to make sure you can secure those loans before the payment due date of August 15.

376

01:05:13.560 --> 01:05:17.550

SAIC Student Financial Services: We have another question about a merit award letters and other financial aid.

377

01:05:18.030 --> 01:05:26.760

SAIC Student Financial Services: The merit award is provided the students specifically from the office of admissions it's based on your credentials that you send to the admissions office.

378

01:05:27.150 --> 01:05:36.210

SAIC Student Financial Services: And that aside separately to students directly from the admissions office if a student has filled out a fast food or free application for federal student aid.

379

01:05:36.600 --> 01:05:50.370

SAIC Student Financial Services: Then we're also providing students with an additional follow up called the award notification that will be sent to the students saic email, and also in a blue envelope so once again if you filled out a fastball for.

380

01:05:52.380 --> 01:05:56.820

SAIC Student Financial Services: Again, will be providing that information directly to you by email and in paper form.

381

01:06:08.190 --> 01:06:13.140

SAIC Student Financial Services: There was another question about how do I access my essays email i'm going to say it one more time.

382

01:06:13.560 --> 01:06:26.340

SAIC Student Financial Services: Students when you were admitted saic you would have received some instructions from the office of admissions which will provide you with information about how to access your self service and to read and to access your essays email.

383

01:06:28.380 --> 01:06:37.560

SAIC Student Financial Services: So again, please reference that i'm going to go back to the original slide that I had at the beginning of the webinar and kind of go over this one more time with everybody.

384

01:06:38.010 --> 01:06:52.020

SAIC Student Financial Services: And again, the way you do this students, as you will be going to password arctic.edu and you'll be asked her seven digit saic ID number that was input to your admissions letter, along with your birth date.

385

01:06:52.320 --> 01:07:00.960

SAIC Student Financial Services: Once again, the login is automatically assigned to you, but you can create your own password passwords must be over America must be at least six characters and length.

386

01:07:01.440 --> 01:07:11.010

SAIC Student Financial Services: Once you've activated your saic account you'll visit saic.edu for students to access your self service and your saic email for Google Apps.

387

01:07:11.490 --> 01:07:25.170

SAIC Student Financial Services: For more information about your account or if you're having any difficulties you can reach out for technical support at area code 312-345-3535 or emailing help desk and arctic.edu.

388

01:07:25.620 --> 01:07:36.060

SAIC Student Financial Services: I also want to remind you that if you have any pop ups on your computer please make sure you're removing those pop ups, so you can have access to things Okay, sometimes I find that students.

389

01:07:36.540 --> 01:07:45.000

SAIC Student Financial Services: Have a pop up Blocker on and that's some of the reason why sometimes you don't have access to things so just like anything else, please make sure you have your pop ups removed.

390

01:07:46.290 --> 01:07:47.220

SAIC Student Financial Services: Hopefully that helps.

391

01:08:18.810 --> 01:08:30.360

SAIC Student Financial Services: folks we got about another two or three minutes before we close off our webinar for tonight, if you have any additional questions, please make sure you post those in the Q amp a box, so there can be addressed by your local student financial services staff.

392

01:08:30.810 --> 01:08:33.540

SAIC Student Financial Services: Or we can address them live right now.

393

01:09:07.110 --> 01:09:13.290

SAIC Student Financial Services: We had a question from a student about what link, we can use to set up your personal meeting with a financial aid advisor.

394

01:09:14.040 --> 01:09:22.650

SAIC Student Financial Services: This information is included in the financial aid award letter we sent you it's inside the blue envelope, also in the email, we sent you the award notification.

395

01:09:22.920 --> 01:09:35.610

SAIC Student Financial Services: So you can click on that it's also available on our website we've got an si si.edu forward slash i'm sorry www.sec.edu if you go to our website underneath financial aid.

396

01:09:36.150 --> 01:09:40.410

SAIC Student Financial Services: In the top section you're going to see an option to set up an appointment best through acuity.

397

01:09:41.040 --> 01:09:50.910

SAIC Student Financial Services: This way we can set up our virtual appointment with you to go over your financial aid and your costs for next year again, all this information would have been included in the mail and also the award letter.

398

01:10:34.230 --> 01:10:46.470

SAIC Student Financial Services: folks we had another question from someone about what do they need to do to follow up with any financial you receiving if you're receiving any kind of grants or scholarships from saic there's no additional action that you need to take.

399

01:10:47.250 --> 01:10:54.030

SAIC Student Financial Services: But once again, if you have been awarded the Stafford loans students, you have some additional steps you need to complete.

400

01:10:54.630 --> 01:11:02.820

SAIC Student Financial Services: Again this is included in your financial aid award guide that we sent you students you'll be going to student aid.gov and you're completing these two steps below.

401

01:11:03.600 --> 01:11:06.480

SAIC Student Financial Services: you'll be logging in using your FSA ID and your password.

402

01:11:06.990 --> 01:11:16.110

SAIC Student Financial Services: And you'll be logging into student aid.gov and completing these two upward steps again entrance counseling there's an opportunity for the government to tell you about all their rights responsibility.

403

01:11:16.590 --> 01:11:27.450

SAIC Student Financial Services: of someone who is deciding to take a Stafford loan once you complete entrance counseling or complete the second step, which is the master promissory note that your loan contract with the Department of Education.

404

01:11:27.990 --> 01:11:35.760

SAIC Student Financial Services: Once you've completed both steps and student aid.gov will receive notification from the Department of Education about 40 hours after that.

405

01:11:36.120 --> 01:11:43.620

SAIC Student Financial Services: will then that will be our acknowledgement that you are accepting or Stafford loans that we can disperse those loans pure account in the fall.

406

01:11:44.220 --> 01:11:50.100

SAIC Student Financial Services: Students if you're not going to be accepting those Stafford loans, whether it happens to be subsidized and unsubsidized are both.

407

01:11:50.490 --> 01:12:03.060

SAIC Student Financial Services: Students your tour starts ability and send us an email directly from your saic email account to our email and si si si si si.edu and tell us your declining your Stafford loans.

408

01:12:03.540 --> 01:12:07.830

SAIC Student Financial Services: If you would you define your Stafford loans again we're assuming you have another form of payment.

409

01:12:08.490 --> 01:12:16.560

SAIC Student Financial Services: Again, full payment arrangements for the fall semester or do no later than August 15 August 15 is our payment due date.

410

01:12:17.070 --> 01:12:35.430

SAIC Student Financial Services: If you're going to be securing any loans or appear to be declining loans, like the Stafford loan again, please do that no later than July 1 July 1 is the party deadline to accept or decline your federal Stafford loans or to apply for the credit based parent plus loan or private.

411

01:13:15.690 --> 01:13:21.930

SAIC Student Financial Services: folks we have another question about where to find tuition and fees and our website, if you go to our website.

412

01:13:22.410 --> 01:13:31.830

SAIC Student Financial Services: If you would have financial aid you're going to find something called the finger across worksheet the figure across worksheet will show your financial aid will show your costs for.

413

01:13:33.870 --> 01:13:50.820

SAIC Student Financial Services: it's also available on our website underneath cost so you can just look right there if you have additional questions you can also reach out to us by sending an email to saic that SF s@saic.edu will be happy to help you directly, that way.

414

01:15:22.500 --> 01:15:26.250

SAIC Student Financial Services: folks want to thank you again for joining us for today's webinar we hope you found this helpful.

415

01:15:26.730 --> 01:15:38.250

SAIC Student Financial Services: Again, if you have additional questions or concerns don't hesitate to reach out to us directly will be happy to assist you, you can reach out to us by email at saic that SF s@saic.edu.

416

01:15:38.940 --> 01:15:48.810

SAIC Student Financial Services: Once again, students, the biggest advice I can give you, please, please, please make sure activated or saic self service and or saic email.

417

01:15:49.140 --> 01:15:55.650

SAIC Student Financial Services: and make sure you're reading your essays email on a daily basis, this will help you and your family.

418

01:15:56.340 --> 01:16:03.150

SAIC Student Financial Services: Throughout these upcoming weeks and months, again, that will be our official way of communicating with students and families going forward.

419

01:16:03.360 --> 01:16:11.010

SAIC Student Financial Services: So students again this is your responsibility as an adult college student can read your saic so please make sure you do that.

420

01:16:11.580 --> 01:16:22.290

SAIC Student Financial Services: If you have any additional questions don't hesitate reach out to us again once again, thank you for joining us tonight we hope you enjoy the rest of your evening and we hope you have a wonderful CINCO de Mayo, and we hope you have a great.

421

01:16:23.160 --> 01:16:32.700

SAIC Student Financial Services: weekend and for students who are graduating congratulations on your graduation we hope you have a wonderful summer and we look forward to see you on campus this fall, thank you.