

Graduate Financial Aid Final Steps 8/6/20

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00:01:17.430 --> 00:01:20.310

Kevin Brown: Good evening and thank you for joining us for tonight's webinar.

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00:01:20.940 --> 00:01:26.850

Kevin Brown: My name is Kevin brown. I'm the Associate Director of Student Financial Services here at the School of the Art Institute of Chicago.

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00:01:27.120 --> 00:01:35.520

Kevin Brown: I'm also joined by several Members of Student Financial Services staff who will be here to answer questions you might have. After the completion of the tonight's webinar.

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00:01:36.180 --> 00:01:44.250

Kevin Brown: Tonight's webinar is entitled, you're almost here final steps and stop our graduate students make sure they've crossed all the T's and dotted other eyes.

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00:01:44.700 --> 00:01:52.590

Kevin Brown: And make sure you have all of your questions answered, primarily. This presentation is going to be the river.

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00:01:53.400 --> 00:02:01.830

Kevin Brown: Directed towards not only domestic students but also international students to primarily talk to domestic students about any last minute steps they need to complete

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00:02:02.280 --> 00:02:12.930

Kevin Brown: In order to finally as a federal student aid and then also for international students and are domestic students regarding any questions regarding payments and your statements of account.

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00:02:14.190 --> 00:02:30.390

Kevin Brown: This webinar is being recorded and will be available on our website and approximately 24 hours from now also anyone who registered for this webinar will also be sent a recording of this webinar at its completion in approximately 24 hours. One last minute.

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00:02:32.010 --> 00:02:36.030

Kevin Brown: Housekeeping item as well. If you do have any questions we asked you to

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00:02:36.540 --> 00:02:42.810

Kevin Brown: First, many of your questions might be addressed within the webinar. So we'd like to have your full attention throughout the webinar.

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00:02:43.260 --> 00:02:48.360

Kevin Brown: After the end of the webinar. We are going to have an opportunity for about 20 to 30 minutes

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00:02:48.720 --> 00:02:57.360

Kevin Brown: To answer any questions students might have, at that time, we're going to ask you to post those questions in the Q AMP a box and the screen in front of you, not the chat box.

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00:02:57.720 --> 00:03:05.820

Kevin Brown: Again, please post all of your questions in the Q AMP a box, not the chat box and they will be addressed by the Student Financial Services staff.

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00:03:06.840 --> 00:03:08.790

Kevin Brown: With that, let's get started.

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00:03:10.980 --> 00:03:16.050

Kevin Brown: Once again congratulations on being admitted to the nation's most influential art and design schools.

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00:03:16.530 --> 00:03:27.210

Kevin Brown: Now, if you ever know. You're done. So activate your account online in order to view your financial aid review your billing information, make online deposits and have your to do list.

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00:03:27.990 --> 00:03:39.630

Kevin Brown: Again, you're going to need to activate your account. First, this is also known as self service this account will provide you with access to your essays email your student portal around lifestyle services.

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00:03:40.440 --> 00:03:50.040

Kevin Brown: Library databases, and much more. Please note that you will need your SAIC ID number that was included in your original admissions that are in order to complete this process.

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00:03:53.430 --> 00:04:06.420

Kevin Brown: To activate your account online. You'll be activating it by visiting passwords.arctic.edu and you'll be asked for your seven digit SAIC ID number that was included during missions that are when we're first admitted and your birthday.

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00:04:07.110 --> 00:04:15.270

Kevin Brown: Your login is automatically assigned you can create your own password passwords must be alphanumeric and must be at least six characters and links.

21

00:04:15.960 --> 00:04:27.060

Kevin Brown: Once you've activated your account visit saic.edu forward slash students to access your self service and your essays email through Google Apps.

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00:04:27.840 --> 00:04:42.690

Kevin Brown: If you're having any difficulties or if you need more information please contact our technical support and help desk at the phone number or a code 312-345-3535 or email them at help_desk@arctic.edu

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00:04:43.500 --> 00:04:51.780

Kevin Brown: It is imperative that students activate their SAIC self service, also known as your article account and your essays email.

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00:04:52.170 --> 00:05:06.870

Kevin Brown: And many cases, the only way we're going to be sending important information to you. Going forward, officially is through your essays email also any communications or any offices that I say, is she saying you should be done through your essays email account.

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00:05:12.480 --> 00:05:18.900

Kevin Brown: Just a few things that I think that students need to make sure that we're taking care of. So we're all prepared for this upcoming fall semester.

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00:05:20.010 --> 00:05:27.330

Kevin Brown: Students obviously as the adult college students you have access to see all of your information yourself through your self service.

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00:05:27.750 --> 00:05:35.430

Kevin Brown: And through our cash had account which offer party provider where students can make payments on their behalf. During the payment plan.

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00:05:36.090 --> 00:05:41.610

Kevin Brown: And also sign up for a refund and other options and other information.

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00:05:42.270 --> 00:05:52.800

Kevin Brown: But one of the things that we sometimes see that students will sometimes maybe have a spouse or a parent or a family member who might be assisting them and making payments.

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00:05:53.520 --> 00:06:02.610

Kevin Brown: In those cases, you should not have that individual pretend to be you. The student, you need to make them something called an authorized user and cash net

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00:06:03.180 --> 00:06:13.380

Kevin Brown: So you'll need to enroll others such as parents, guardians and spouses as authorized users so they can access cash net to make payments on the students behalf that happens to be

32

00:06:14.040 --> 00:06:21.090

Kevin Brown: Your situation and those situations, a student will need to log into self service and go to finance section. Go to cash that

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00:06:21.630 --> 00:06:33.990

Kevin Brown: Once you're on cash that you're going to see an option on the lower left hand side of the screen to set up authorized users in that situation will click Add New. Follow the instructions on the screen.

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00:06:34.830 --> 00:06:41.820

Kevin Brown: In order to set up an authorized user. Once you have an authorized user setup. You will need to share with that specific authorized user

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00:06:42.270 --> 00:06:51.990

Kevin Brown: The author is user's username password and this specific link commerce cash that.com forward slash SAIC pay

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00:06:52.530 --> 00:07:00.690

Kevin Brown: That is the specific link that authorized users use in order to access cash that, on behalf of the students once again.

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00:07:01.290 --> 00:07:12.360

Kevin Brown: authorizers you should not pretend to be students. If you want to provide access to the parents, students significant others houses, you need to make them an offer is, there's your own cash that

38

00:07:13.320 --> 00:07:20.610

Kevin Brown: Again, students will use self service directly in order to gain access to their own self service and to catch up themselves.

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00:07:25.920 --> 00:07:39.960

Kevin Brown: One more reminder is for. If anyone happens to be calling on your behalf. I mean, your behalf. I mean, the student. So again, if you happen to have anyone a family members to Defcon other or a spouse who might be calling

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00:07:40.500 --> 00:07:51.000

Kevin Brown: Discuss anything about your account or any financial aid here SAIC students are required to submit this written form, known as a foreign

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00:07:51.480 --> 00:07:58.380

Kevin Brown: This is your written authorization in order for us to have your legal authorization to speak to anyone else on your behalf.

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00:07:59.100 --> 00:08:07.170

Kevin Brown: This was included in the financial aid award letter that we sent to students if they are receiving federal financial assistance.

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00:08:07.740 --> 00:08:12.750

Kevin Brown: That would have been included in the blue envelope would also been included in the email. We sent to you when you're first rewarded.

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00:08:13.650 --> 00:08:20.130

Kevin Brown: If you're not certain if you receive this form. And if you'd like to submit it. You can find it on our website.

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00:08:20.460 --> 00:08:36.480

Kevin Brown: If you go to our website saic.edu upper right hand corner, there's a search box. If you type in the word FERPA FDR PA in the search box, the first result that comes up will be a connection. So you can actually see a PDF

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00:08:36.930 --> 00:08:47.910

Kevin Brown: Of the full perform once again we will not be able to speak to anyone who calls on your behalf without your written authorization to do so. So please make sure you submit this form. If that will be your case.

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00:08:52.740 --> 00:09:03.420

Kevin Brown: Also, we need to talk about, in some cases, students might still have some additional documentation, they need to submit to the Office of Student Financial services in order to complete your financial aid via

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00:09:03.990 --> 00:09:10.890

Kevin Brown: Again, not all students will need to submit some additional documents, only some students will need to submit some additional documentation.

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00:09:11.520 --> 00:09:16.230

Kevin Brown: If that is the case, we will be reaching out to you directly. How would we be doing so.

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00:09:16.800 --> 00:09:27.180

Kevin Brown: By email to SMS email. We can also be calling you. We have also would have sent you postal mail and would also be listed in your to do list in your self service.

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00:09:27.570 --> 00:09:37.290

Kevin Brown: Once again, not all students have to submit some additional documentation. But there might be some of you who might be participating in this webinar that still might have some additional documentation.

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00:09:37.800 --> 00:09:50.550

Kevin Brown: If we do have some additional documentation do Smith, we are reaching out to you if we are reaching out to you if you have additional questions, please make sure you reach out to us. But most importantly, please respond as soon as possible and get us that documentation.

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00:09:55.140 --> 00:10:09.090

Kevin Brown: There's a copy of the blue envelope, we would have sent to students who are receiving federal student aid in 2020 21 again this is primarily domestic students will fill out a fast car or eligible to receive federal student aid, including loans.

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00:10:09.630 --> 00:10:12.810

Kevin Brown: Again this would have been mailed to a student and a large blue envelope.

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00:10:13.620 --> 00:10:26.220

Kevin Brown: To the students home mailing address. We also sent an email to students are once they are awarded letting them know that they have been awarded and they can look at their financial aid on self service.

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00:10:26.670 --> 00:10:40.320

Kevin Brown: All of the information that would have been included in the blue envelope would also have been included in an email is sent to the student. And again, your financial aid is available for you to view at any time on SABC of self service, also known as your heart account.

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00:10:43.620 --> 00:10:52.950

Kevin Brown: Inside this blue envelope. We had several different items that I think would be important for students be able to understand what they have in that packet and why it's important.

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00:10:53.820 --> 00:11:03.150

Kevin Brown: One would be the 2020 21 financial aid award letter. This would include your financial aid for fall 2020 and spring 2021

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00:11:04.350 --> 00:11:05.850

Kevin Brown: You also would have included your

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00:11:07.470 --> 00:11:09.930

Kevin Brown: Financial your workout instructions but blade.

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00:11:11.310 --> 00:11:21.360

Kevin Brown: Which provide you with some additional instructions and helpful guidelines and guidance to make sure you've completed all your required steps in the upcoming academic semester.

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00:11:22.110 --> 00:11:31.320

Kevin Brown: We also would have included a bigger costs worksheet, which would have been important very early on when students were trying to determine what the overall cost of SAIC would have

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00:11:33.060 --> 00:11:46.650

Kevin Brown: We would have included missing information on remember what I mentioned earlier in the webinar that some students might still have some outstanding documentation is sent to us if we needed you to submit some additional documentation, it would have also been included in blue envelope.

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00:11:47.790 --> 00:11:55.980

Kevin Brown: Along with any verification documents if that was required. Again, not all students have missing information and required verification documents.

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00:11:56.490 --> 00:12:00.510

Kevin Brown: But if we're asking for those please make sure you get those to us as soon as you possibly can.

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00:12:01.410 --> 00:12:09.690

Kevin Brown: We also want a cape included a paper copy of the first before which I mentioned just earlier and a flyer that says need help make an appointment.

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00:12:10.200 --> 00:12:23.730

Kevin Brown: Again, all of these were also email to the students within the financial aid notification email that we would have sent a student. If the student was a domestic students and if they were eligible for federal student assistance by filling out the fast.

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00:12:29.490 --> 00:12:39.330

Kevin Brown: Next I'd like to go over the very important financial aid award guidance instructions booklet, which was included in your blue envelope which was also mail to anyone who filled out a fast one

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00:12:40.710 --> 00:12:48.510

Kevin Brown: Inside this financial aid award guided we included some important information including information regarding grants and scholarships and page for

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00:12:49.230 --> 00:12:57.300

Kevin Brown: Information regarding the students Stafford loans, including the steps must that must be completed by the student. Those are included on page six and nine.

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00:12:57.840 --> 00:13:06.630

Kevin Brown: We also included some additional steps regarding additional loans that students might want to apply for again those are included on page seven and nine of the booklet.

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00:13:07.170 --> 00:13:16.260

Kevin Brown: We also included some additional information regarding a student employment and page 10 information regarding refunds and financial aid advances on page 13

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00:13:17.010 --> 00:13:39.750

Kevin Brown: And much more helpful information. We asked you to please read and make sure you complete these steps again this is also available on our website. If you cannot find it. It's located@saic.edu forward slash F A forums once again saic.edu forward slash F A forms.

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00:13:45.690 --> 00:13:53.160

Kevin Brown: Also, we would have emailed you or recently something known as a payment information guide and instructions.

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00:13:54.300 --> 00:14:00.900

Kevin Brown: This is what it actually looks like. Again, please make sure that you do read and follow the instructions located in the

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00:14:02.250 --> 00:14:03.090

Kevin Brown: Information

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00:14:04.140 --> 00:14:08.430

Kevin Brown: Payment Information Guide instructions. Again, the booklet was emailed the students

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00:14:08.820 --> 00:14:18.480

Kevin Brown: You can do a search on your SAIC email the subject line would have been 2020 21 payment guide and checklist is also available on our website.

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00:14:18.870 --> 00:14:34.440

Kevin Brown: Underneath underneath saic.edu forward slash payment and then underneath our quick links again that does provide you with some additional important information regarding all of your payment options here SAIC specifically for domestic students

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00:14:36.240 --> 00:14:45.870

Kevin Brown: We also have an international payment guide, which is also available at that same website and we will also email that international payment guide to our international students as well.

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00:14:50.160 --> 00:14:55.320

Kevin Brown: Let's just talk about some important deadlines and things that we need to be aware of as of today.

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00:14:55.980 --> 00:15:01.800

Kevin Brown: Fall 2020 charges are available in the students self service. Again, also known as your article account.

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00:15:02.280 --> 00:15:08.670

Kevin Brown: So students can go up right now and look at your charges and download a statement of account on your self service.

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00:15:09.090 --> 00:15:17.880

Kevin Brown: Our first fall 2020 bills for invoices paper bills will be mailed far office, beginning on on August 10th.

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00:15:18.690 --> 00:15:30.270

Kevin Brown: Again, that will take a few days for it to arrive at your horn. But again, we will be mailing it to the students billing address if we don't have a billing address. We will be mailing it to the home mailing address

86

00:15:31.080 --> 00:15:44.130

Kevin Brown: If there's no billing address listed are provided by the student in self service. Again, you get your charges ready now on self service. And again, we will be sending out paper invoices directly to your beginning on August 10

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00:15:45.150 --> 00:15:51.780

Kevin Brown: When you do review your invoice. We want to make sure that you want to make sure that it's you're reviewing it for accuracy. So

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00:15:52.140 --> 00:16:00.960

Kevin Brown: You want to make sure that you can see that if you are going to be living on campus, please make sure that you're on campus housing charges are being reflected on your statement account.

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00:16:01.830 --> 00:16:08.220

Kevin Brown: Your meal plan again all students who are living our campus or church, the meal plans. You want to make sure that they have that is also represented

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00:16:09.120 --> 00:16:20.670

Kevin Brown: Also as a friendly reminder all full time students that SAIC automatically charge SAIC health insurance. So that will also be populated on your statement but Cal

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00:16:21.180 --> 00:16:36.360

Kevin Brown: I will have some additional information later on the webinar regarding information if students are interested in leaving their health insurance. We also want to make sure does your enrolled cornered hours that you have your financial calculator metric actual enrollment.

92

00:16:37.380 --> 00:16:44.850

Kevin Brown: That's really important. We need to make sure that that's kind of number one rule that I say, I see. So let's take a look at how you can make sure

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00:16:47.820 --> 00:16:50.970

Kevin Brown: Here's an example of a student's invoice or statement of account.

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00:16:51.600 --> 00:17:02.940

Kevin Brown: In this situation, you can actually see that this particular student was a role in 12 credit hours. You can see tuition based on 12 credit hours. You can see anticipated financial aid is based on

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00:17:03.540 --> 00:17:15.990

Kevin Brown: An hour works and those scenarios. Whenever you see a statement account or you're looking at a kind of invoice. If your enrollment does not match what your anticipated financial aid ends that means

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00:17:16.830 --> 00:17:23.610

Kevin Brown: That it's not accurate. Your bill is not accurate. We need to make sure those two numbers match in order to have an accurate bill.

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00:17:24.300 --> 00:17:31.410

Kevin Brown: Now we understand that a lot of things have been happening over the past weeks and students like to change their woman.

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00:17:31.920 --> 00:17:39.840

Kevin Brown: This is kind of not only an important role to speak of right now, but also an important role that we should make sure we follow going forward.

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00:17:40.470 --> 00:17:45.390

Kevin Brown: One of the things that our office is doing for our brand new graduate students for this semester.

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00:17:45.780 --> 00:17:58.740

Kevin Brown: Is that we will be making adjustments to your financial aid based on their role meant that you're not being reflected on your account and we're trying to keep up with that as much as we can. But again, as well as you do need to monitor yourself as well.

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00:18:01.380 --> 00:18:13.140

Kevin Brown: Once again SAIC tuition also knows in cost of attendance and financial aid our calculator per credit hour and students have the flexibility to choose your own enrollment any given semester.

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00:18:13.680 --> 00:18:23.550

Kevin Brown: Therefore, if you decide to enroll in something other than standard credit hour for enrollment your program which our initial financial aid is based on your financial aid.

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00:18:24.420 --> 00:18:32.070

Kevin Brown: Will need to be adjusted in order to reflect your new intended credit hour Wilmot. This will ensure a more accurate invoices and statements.

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00:18:32.820 --> 00:18:37.560

Kevin Brown: I understand that some students might be wondering, well what do I do in the future, for example.

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00:18:37.950 --> 00:18:50.070

Kevin Brown: If I'm thinking about taking a specific number of credit hours, let's say in spring 2021 and you're wondering what your financial aid and what your costs would look like at that specific number of credit hours.

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00:18:50.670 --> 00:19:05.730

Kevin Brown: Students can submit something known as a financial aid estimate if a student would like to receive an estimate of what our financial aid and white be at a specific credit hour, then that student may submit a financially estimate request.

107

00:19:07.140 --> 00:19:14.250

Kevin Brown: When you split the financial aid estimate request this what the screen looks like in front of you, you will choose I am thinking about

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00:19:14.730 --> 00:19:25.110

Kevin Brown: I'm thinking about it, please send me an estimate. Once the ad spend request is submitted the student will receive a financially to estimate within 48 hours by way of essays email account.

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00:19:25.770 --> 00:19:37.530

Kevin Brown: This way students can actually see what their financial aid and cost would look like at any specific credit our enrollment, especially if it's something that's different than what we normally enrolling in

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00:19:41.010 --> 00:19:47.340

Kevin Brown: Now, if a student is officially adjusting our romance. That means you're officially changing your role. Man, if you've noticed that

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00:19:47.820 --> 00:19:57.690

Kevin Brown: Your role safe words, let's say you're financially based on 15 credit hours, but you're going to be enrolling and say 12 or nine or even 18 credit hours on end of the semester.

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00:19:58.290 --> 00:20:08.460

Kevin Brown: Students will officially need to submit something known as a financial aid adjustment request and select yes officially adjust my aid and self service.

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00:20:08.970 --> 00:20:21.510

Kevin Brown: Once the adjustment request is submitted the student will receive a confirmation within about 48 hours by way of essays email informing them that their financial aid has been adjusted to match them tend to Rome or for that specific semester.

114

00:20:22.800 --> 00:20:27.750

Kevin Brown: The student can then review, there are just a financial aid on their self service.

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00:20:29.700 --> 00:20:44.700

Kevin Brown: Now both of these forms the financial aid estimate form and the financial aid adjustment request for and can be found at the same location on a website and saic.edu forward slash FA forums underneath.

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00:20:46.950 --> 00:20:59.340

Kevin Brown: Forums and guides applying for financial aid and then clicking on financially estimate or actual adjustment request again both forms are available at that website.

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00:21:04.680 --> 00:21:12.060

Kevin Brown: I mentioned earlier that full time students will be automatically charge SAIC health insurance. The upcoming semesters.

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00:21:13.470 --> 00:21:26.100

Kevin Brown: In the amount of \$1,210 per semester. But if students have comparable coverage and wish to wave essays. He's helping trans, you must submit an online waiver by September, the second

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00:21:26.490 --> 00:21:39.810

Kevin Brown: I do know that students were sent an email today regarding this it was sent directly to your essays email and the subject line would have been SCI sees student health insurance plan for

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00:21:42.090 --> 00:21:52.980

Kevin Brown: That specific email provide you with very specific details about the process that you will need to follow in order to waive your SAIC health insurance for this upcoming semester.

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00:21:53.670 --> 00:21:59.040

Kevin Brown: If you wish to accept SAIC is health insurance and you don't need to do anything at all.

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00:22:00.030 --> 00:22:18.870

Kevin Brown: Again, if you're looking for some additional information, please, please refer to the email that was sent to you today with the subject line SAIC health insurance plan for 2021 or you can find additional information or website@saic.edu forward slash health insurance for more information.

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00:22:23.850 --> 00:22:28.620

Kevin Brown: Also something that is different for this upcoming semester for fall 2020

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00:22:29.340 --> 00:22:41.460

Kevin Brown: Normally full time students SAIC are automatically charge a fee for the CTA is that's the Chicago Transit Authority is reduced rate for something known as the you pass

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00:22:42.060 --> 00:22:51.180

Kevin Brown: Primarily what that meant is that for a flat rate students would be able to be able to use public transportation around the city of Chicago at a much reduced rate.

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00:22:51.930 --> 00:22:59.940

Kevin Brown: Compared to buying rights, civil rights, but for this particular semester.

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00:23:00.870 --> 00:23:11.220

Kevin Brown: The Chicago Transit Authority. Whoo. Wow eligible students who are registered as full time to opt out or opt in to your past program for the fall

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00:23:11.820 --> 00:23:25.650

Kevin Brown: To opt in or opt out of the past, you must respond to the official email that was sent your essays email address once again that subject line for that specific email was CTA ball you pass information.

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00:23:26.220 --> 00:23:32.070

Kevin Brown: So please look at your essays email where you were sent specific information directly from

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00:23:33.990 --> 00:23:50.460

Kevin Brown: Our office that provide you with specific information regarding how to either opt in or opt out of the past for this upcoming semester. If we do not receive a response by September the 15th, then the CTA past will not be activated and you will not be charged

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00:23:51.660 --> 00:23:59.820

Kevin Brown: Again, the reasoning behind this is the city of Chicago is concerned that some students not might not be taking what truth about transportation

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00:24:00.120 --> 00:24:17.250

Kevin Brown: In the full term. So they're giving students, a very important option for the first time that they can either opt in or opt out if you pass. So again, these are referred to the email was sent your essays email address again CTA you pass information.

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00:24:22.170 --> 00:24:34.950

Kevin Brown: Next, let's talk about payment arrangements very important payments and full or payment arrangements for the fall semester and must be completed NO LATER THAN AUGUST THE 28th for the fall 2020 semester.

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00:24:35.910 --> 00:24:43.290

Kevin Brown: Complete payment arrangements are the combination of the following that cover the entire balance if do for the semester.

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00:24:45.240 --> 00:24:58.500

Kevin Brown: Payments can be made by credit card or debit card via cash credit for students, but please remember if you happen to make a payment using a credit card or debit card. Basically it's anything that's plastic that has numbers on it.

136

00:24:59.130 --> 00:25:15.840

Kevin Brown: Cash net or a third party provider will charge you 2.75% fee based name out and put on the card, so we don't recommend using a credit card or debit card. If you can get away with it. Instead, a better option would be using something known as automatic check handling.

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00:25:16.860 --> 00:25:31.290

Kevin Brown: A CH, also known as electronic check. This is where you provide us with a routing number and account number for checking or savings account, you would like that money to run down from by using that option. There is no fee. And again, that can be

138

00:25:32.370 --> 00:25:42.450

Kevin Brown: You can make those payments via cash that once again any payments for credit card or debit card or using electronic check or may throw cash that

139

00:25:42.990 --> 00:25:57.090

Kevin Brown: Again, if you haven't use credit card or debit card. There is a fee associated with that 2.75% basically mountains on a card, but if you have to use the electronic check there is no fee associated with that. So that is the better of the two options.

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00:25:58.290 --> 00:26:05.820

Kevin Brown: Students can also submit a paper checks cashier's checks and money orders and those are going to be submitted directly to the SEC versus office.

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00:26:06.060 --> 00:26:12.360

Kevin Brown: Not the Office of Student Financial services I provide you with some additional information about that a little later on the webinar.

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00:26:13.170 --> 00:26:20.070

Kevin Brown: Also, students can also enroll in the semester payment plan and cash neck. That is also an option.

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00:26:20.520 --> 00:26:33.690

Kevin Brown: In order to complete your payment arrangements. So if you have a remaining balance that's due for the fall semester, you can go ahead and set up a payment plan again I'll provide you with some additional information, a little bit later on the webinar, specifically about the payment plan.

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00:26:34.980 --> 00:26:39.720

Kevin Brown: If you happen to be using anything like a 529 how its payment plan.

145

00:26:40.860 --> 00:26:47.760

Kevin Brown: And outside scholarship American War veterans benefits that is also another way to complete your payment arrangements.

146

00:26:48.180 --> 00:27:01.530

Kevin Brown: And of course, if you have any loans that you're thinking about using that in future federal brick Stafford loans PLUS loans or

private loans those steps must also be completed as soon as possible, but definitely before August 28

147

00:27:05.700 --> 00:27:10.050

Kevin Brown: I mentioned earlier that SAIC does have a payment plan for students as an option.

148

00:27:11.520 --> 00:27:23.610

Kevin Brown: payment plans did become available. And they are available for the fall semester. And there's also an eligibility for the spring semester and for our optional summer semester.

149

00:27:24.120 --> 00:27:33.450

Kevin Brown: But specifically for this upcoming fall semester payments are due on the 15th of each month, except for the first payment for fall 2020

150

00:27:34.050 --> 00:27:44.640

Kevin Brown: The first payment plan date. So that means the first payment or the payment plan date if you decide to join the payment plan will be on August the 28th for for

151

00:27:45.240 --> 00:27:57.780

Kevin Brown: The subsequent payments to will be then on August. I'm sorry, September the 15th October the 15th and November the 15th. Now it's \$50 to join the payment plan each semester.

152

00:27:59.250 --> 00:28:06.270

Kevin Brown: That is an additional fee. But there's no additional fees ago long, there's no interest or anything like that. So once you

153

00:28:07.200 --> 00:28:14.580

Kevin Brown: Pay the fidelity Roman fee for the payment plan then we'll break up your payments into for equal payments throughout the semester.

154

00:28:14.910 --> 00:28:24.030

Kevin Brown: The first payment of the payment plan for this fall semester we do on August 28 the second payment will be due on September the 15th. The third on October the 15th.

155

00:28:24.510 --> 00:28:27.360

Kevin Brown: And the last, the fourth payment on November the 15th.

156

00:28:28.290 --> 00:28:37.230

Kevin Brown: Now auto pay is available. So then when it can be drawn down directly from a checking or savings account automatically each month that does require an additional step.

157

00:28:37.650 --> 00:28:43.710

Kevin Brown: Students, if you are going to sign up for I don't pay. Please, please, please make sure that you have money in your account.

158

00:28:44.640 --> 00:28:56.220

Kevin Brown: Each month to make sure that that can cover your payment, there will be abroad from checking your savings account so please make sure that if you are signing up auto pay these make sure that you do have funds available.

159

00:28:57.420 --> 00:29:09.000

Kevin Brown: And once again, their students do need a role in the payment plan each semester. So it's \$50 during the payment plan. The Fall 50 hours to join a payment plan in the spring.

160

00:29:09.390 --> 00:29:16.620

Kevin Brown: And if you haven't taken any classes in the summer of 2021 is wondering the payment plan. Then again, separate payment I \$50

161

00:29:20.940 --> 00:29:28.230

Kevin Brown: I mentioned earlier that some students might be using 529 College Savings Plans outside scholarships or VA benefits.

162

00:29:28.560 --> 00:29:37.290

Kevin Brown: In order to help maybe address some of our costs in those situations, please make sure that you're including the students name and your ID number on all correspondence

163

00:29:37.860 --> 00:29:47.040

Kevin Brown: Again, if you're using the college 529 College Savings Plan those checks will be sent directly to our office, the Office of Student Financial services.

164

00:29:47.730 --> 00:29:55.890

Kevin Brown: Also, the students security outside scholarships from an outside agency. Again, you're going to be sending those checks directly to our office.

165

00:29:56.250 --> 00:30:14.400

Kevin Brown: And again, our offices, the school year institution horrible student of financial services, you can make that attention to the 529

administrator or the outside scholarship administrator, depending on the communication 36,000 rubbish Avenue suite 100 Chicago, Illinois 60603

166

00:30:15.510 --> 00:30:24.030

Kevin Brown: For students who might be using VA benefits, it is important that you begin that process directly with your VA representative with the Veterans Administration.

167

00:30:24.510 --> 00:30:34.860

Kevin Brown: And then also our Office of record that you need to contact would be the SAIC registrar's office, not the Office of Student Financial Services, so it will be reaching out to

168

00:30:35.310 --> 00:30:53.730

Kevin Brown: Again first VA and then reaching out directly to our office of record, which is the SAIC registrar's office or email address is SAIC registrar at SAIC year by the way, all these instructions will also include in Page four and five. The

169

00:30:55.440 --> 00:31:04.170

Kevin Brown: financial aid award guidance structure. This is also can be found again SAIC that edu forward slash FA forms.

170

00:31:08.550 --> 00:31:17.250

Kevin Brown: I also mentioned earlier in the webinar that if you are going to be making a payment that payments will be need if you're making those payments by paper check

171

00:31:18.390 --> 00:31:29.910

Kevin Brown: Or cashier's check or anything, those need to be sent directly to the verses office, not to the Office of Student Financial services. So again, if you're sending a cashier's check or money order.

172

00:31:30.270 --> 00:31:42.060

Kevin Brown: A personal check those will be sent directly to the diverse his office. The versus office is 36 South Wabash Avenue suite to four or five come along the way 60603

173

00:31:42.810 --> 00:31:53.760

Kevin Brown: For international students if you happen to be using a wire transfer that information can also be found on our website@saic.edu forward slash wire transfer

174

00:31:54.660 --> 00:32:11.190

Kevin Brown: Again, primarily the wire transfer process is only used by our international students because they do need to primarily wire money from a foreign country again please make sure you include the students name and ID number to ensure that all funds are applied the proper account.

175

00:32:13.800 --> 00:32:14.250

Kevin Brown: One.

176

00:32:16.110 --> 00:32:25.860

Kevin Brown: Friendly reminder to everyone. If you do happen to have any questions throughout this webinar again post those in the Q AMP a box and screen in front of us, not the chat box.

177

00:32:26.190 --> 00:32:36.060

Kevin Brown: So once again, if you do have questions poses the Q AMP a box, not the chat box. Also, many of your questions might be addressed throughout tonight's webinar, so please

178

00:32:36.900 --> 00:32:46.350

Kevin Brown: Provide your attention to the webinar and some again will be your product will be available for approximately 20 minutes after the webinar is over with to address any questions you might have.

179

00:32:47.820 --> 00:32:50.280

Kevin Brown: Thank you for allowing me to just let you know about that.

180

00:32:51.300 --> 00:32:52.530

Kevin Brown: Let's go ahead and will continue.

181

00:32:57.450 --> 00:33:10.020

Kevin Brown: For many students especially are domestic students, you might have some additional long steps that need to be completed that includes loan steps for the Federal Direct Stafford Loan Program for us to forget of education, the Federal Direct graduate

182

00:33:11.070 --> 00:33:20.370

Kevin Brown: Graduate clustering around just as a friendly reminder. Unfortunately that program is not available to anyone who's part of the post baccalaureate program and I see, I see that as a

183

00:33:20.700 --> 00:33:29.610

Kevin Brown: US Department of Education rule and that rule with SAIC. And as a reminder that is also a credit based long, even though it's still alone for us to further education.

184

00:33:30.420 --> 00:33:43.800

Kevin Brown: And finally, if a student might be considering a private or alternative education alone again that has to be applied for as well. And it is credit bakes, you want to make sure that you can secure that loan before you attend SAIC

185

00:33:47.370 --> 00:33:57.930

Kevin Brown: Now for our domestic students will fill out a FAFSA and ever received a financial aid package from us here, I see in many cases you were awarded a federal Stafford month

186

00:33:58.350 --> 00:34:08.760

Kevin Brown: If students are going to be using the federal Stafford loans as part of the solution to pay for school students do have some additional steps they need to require they need to complete in order to accept this loan.

187

00:34:09.240 --> 00:34:17.190

Kevin Brown: These are all done at a specific website with US Department of Education at student loans.gov again student loans.gov

188

00:34:18.930 --> 00:34:31.740

Kevin Brown: Students will need to go ahead and this that website and login using their FSA ID and password. This is the same username and password that they use to complete their fast forward a little bit earlier on in the year.

189

00:34:32.280 --> 00:34:42.330

Kevin Brown: When you go to that website. Once again, student loans cove students will need to complete a few different things. Number one will need to complete something known as an online and trans counseling session.

190

00:34:42.990 --> 00:34:54.720

Kevin Brown: This online and trans counseling session as an opportunity for the US Department of Education, to tell you the student power all of your rights responsibility is someone who might be taking out a loan with US Department of Education.

191

00:34:55.380 --> 00:35:08.670

Kevin Brown: So you need to complete. First, the online entrance counseling session next at that same website student loans.gov you're going to complete something known as a master promise or, you know, and that's your loan contract with the US Department of Education.

192

00:35:09.810 --> 00:35:18.600

Kevin Brown: Once both are completed your master promissory note and the entrance counseling will be notified by the US Department of Education, you've completed bold steps.

193

00:35:19.110 --> 00:35:24.330

Kevin Brown: That will let us know that you are accepting those loans and then we will disperse those loans to your student account.

194

00:35:25.020 --> 00:35:32.160

Kevin Brown: There is one additional step that students can almost complete that website, also known as a financial aid awareness counseling.

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00:35:32.730 --> 00:35:47.400

Kevin Brown: That financial aid awareness counseling is optional, but it is very helpful. Again, additional information regarding all the steps were included on page six and nine of the details and 2021 financially to work guide instructions booklet we nailed the students

196

00:35:50.670 --> 00:35:55.680

Kevin Brown: Next, let's talk a little bit about the other loan program that some graduate students might

197

00:35:57.420 --> 00:36:07.680

Kevin Brown: Might be considering to help pave your charges at SAIC in some of your direct and indirect charges and that is the Federal Direct graduate

198

00:36:08.070 --> 00:36:16.140

Kevin Brown: PLUS loan program through the US Department of Education. Again, this is still bone through the US Department of Education. But unlike the Stafford loans.

199

00:36:16.560 --> 00:36:25.710

Kevin Brown: This particular loan also has a credit approval requirement. So students need to apply for this loan and be approved before you're able to get this loan.

200

00:36:26.430 --> 00:36:39.330

Kevin Brown: As I mentioned earlier in the webinar. Unfortunately, post baccalaureate students are eligible to apply for this specific Federal Direct graduate PLUS Loan Program is only available to graduate students.

201

00:36:39.900 --> 00:36:49.410

Kevin Brown: Now, if there is a graduate student that would like to apply for this plus sign. Again, you will need your FSA ID and password in order to complete the application process.

202

00:36:49.800 --> 00:36:59.220

Kevin Brown: Again, the application process should be applied. Now at this point, if you have not already secured these loans as part of your solution to pay for your upcoming semester.

203

00:37:00.030 --> 00:37:08.010

Kevin Brown: You're going to complete. When you first apply for this loan, you're going to complete a Federal Direct PLUS loan request.

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00:37:08.430 --> 00:37:14.160

Kevin Brown: At the same website that you went to earlier for your Stafford loans again that student loans cove.

205

00:37:14.610 --> 00:37:23.130

Kevin Brown: Again, you're going to complete. First, the Federal Direct PLUS loan request and student loans.gov that's where the credit check actually occurs.

206

00:37:23.700 --> 00:37:37.740

Kevin Brown: If you are approved for credit, then you're going to need to complete a specific master promissory note specifically for the Federal Direct graduate PLUS loan. And again, that would also be done at the same website at student loans calm.

207

00:37:39.060 --> 00:37:45.210

Kevin Brown: Additional information again as a fan of Page seven and nine of the 2020 21 financially to work guide booklet.

208

00:37:46.890 --> 00:37:55.110

Kevin Brown: Do some have some additional information to help students as you go through the process of applying for on Federal Direct graduate plus sign if that is part of your solution.

209

00:37:55.470 --> 00:38:03.990

Kevin Brown: To help pay for your direct and indirect expenses that SAIC. One of the questions I will be asked of students when you're going through the plus request.

210

00:38:04.320 --> 00:38:20.910

Kevin Brown: Is they're going to ask the student, basically, how long would you like the loan for we usually recommend that students go ahead and apply for the full academic year for 2020 21 in those cases, you won't be using these dates eight 2020 through five.

211

00:38:22.500 --> 00:38:26.730

Kevin Brown: This means you will be secure and alone from August 2020 through May.

212

00:38:28.170 --> 00:38:37.110

Kevin Brown: This will cover both the fall and spring semesters, so also asked him specifically what loan amount you would like to have your plus one for

213

00:38:37.800 --> 00:38:48.150

Kevin Brown: Now students can request a specific amount at any time for your lesson. But please remember if a student request a specific amount on your PLUS loan.

214

00:38:48.570 --> 00:39:06.030

Kevin Brown: Let's say for example \$20,000 that \$20,000 and if you're using the loan turns we've just talked about for fall and spring of \$20,000 we split equally between the fall and spring semester and means \$10,000 will be applied to the fall in 10,000 hours be played in the spring.

215

00:39:07.110 --> 00:39:17.310

Kevin Brown: That's important because you as a student need to have an idea of what how much alone. You actually need for the full academic year. And I understand that some students

216

00:39:17.910 --> 00:39:23.940

Kevin Brown: Might have a real difficulty with that because we're not really sure if you're going to be taking any classes would say in

217

00:39:24.780 --> 00:39:28.740

Kevin Brown: Winter 2021 we're not sure how many credit hours, you might be taking

218

00:39:29.190 --> 00:39:41.250

Kevin Brown: In the spring semester so many, many times. And we recommend to graduate students that you use the option that's available on the application will request the maximum amount

219

00:39:41.610 --> 00:39:45.330

Kevin Brown: So when you actually apply for the plus. So, and again, they're going to ask you for the loan terms.

220

00:39:45.780 --> 00:39:52.560

Kevin Brown: And then they're going to ask you for a loan amount, there's going to be a place for you to put a specific dollar amount in or to request maximum

221

00:39:53.130 --> 00:39:59.370

Kevin Brown: If you happen to put a specific dollar amount and it's going to cause a ceiling, which means we're not going to be able to go past that specific amount

222

00:39:59.700 --> 00:40:07.380

Kevin Brown: That means if you underestimate, and you're going to ask for some additional PLUS loan at a different time and you have to apply for a whole new cluster.

223

00:40:08.310 --> 00:40:16.860

Kevin Brown: But if a student applies the maximum amount that means for the hundred and 80 days from the time that alone has been approved from the Department of Education.

224

00:40:17.670 --> 00:40:27.090

Kevin Brown: It's like putting your foot in the door between Julie can go up and down with alone. Now, you can always reduce the amount of loan. If you need to, before the loan disperses each semester.

225

00:40:27.480 --> 00:40:45.780

Kevin Brown: By submitting an email directly to our office from your essays email account to SAIC that SF s@sabc.edu once again we do recommend that our students are applying for a Federal Direct gradual PLUS loan that you do apply for the full academic year us alone terms of

226

00:40:49.200 --> 00:41:03.960

Kevin Brown: And in many cases, we recommend that students apply for the maximum amount. This way we can go ahead and meet your expectations for your loan if those change in the future again within 180 days with time that the Lord has been approved by the Department of Education.

227

00:41:09.330 --> 00:41:13.740

Kevin Brown: On some cases, as I mentioned that PLUS loan is a credit based loan.

228

00:41:14.610 --> 00:41:24.570

Kevin Brown: If a parent. I'm sorry if a student happens to be denied access the Federal Direct PLUS loan you may obtain an endorser or some in an appeal with US Department of Education.

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00:41:25.290 --> 00:41:36.540

Kevin Brown: In any case, we would ask you to contact federal loan servicing directly if you happen to a particular alone in your career denied and you can ask for an appeal.

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00:41:37.320 --> 00:41:46.350

Kevin Brown: Because maybe there's something in your credit history that can be easily explained away in many cases about 50% of the time I see students were initially denied PLUS loans.

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00:41:46.710 --> 00:41:51.990

Kevin Brown: If they go through the appeal process through direct phone service saying that sometimes that can be approved.

232

00:41:52.650 --> 00:42:02.340

Kevin Brown: Again, if you do apply for a plus on and if you are denied you can contact record and servicing at one 805 57739 for work.

233

00:42:02.610 --> 00:42:13.770

Kevin Brown: And they can do a second look of your credit and see if it could be approved. The other option would be adding an endorser, which is another adult who's willing to buy them on with you in the room to have the loan approved.

234

00:42:14.310 --> 00:42:24.450

Kevin Brown: Again, additional information regarding options for students were denied the plus stone are found on page seven and nine with the financial aid award guided instructions booklet.

235

00:42:28.890 --> 00:42:46.950

Kevin Brown: Next, let's talk a little bit about the other options. Students have for loans and that will be a private educational sometimes called me alternative education alone. These are loans to private banks are lending institutions. These loans that are not through the US Department of Education.

236

00:42:48.060 --> 00:42:52.680

Kevin Brown: Again, in many cases these to require credit check in order to be approved.

237

00:42:53.220 --> 00:43:01.680

Kevin Brown: If you are applying for a private education alone. We're going to ask the student to decide for yourself which private lender, you're going to go with

238

00:43:02.010 --> 00:43:07.170

Kevin Brown: US Department of Education does not allow SAIC to recommend any private lenders.

239

00:43:07.650 --> 00:43:13.890

Kevin Brown: But in many cases we have students ask us, Hey, do you have a list of some private lenders that maybe I can consider

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00:43:14.250 --> 00:43:24.960

Kevin Brown: So in those cases, we will go ahead and direct the students to a another website that's not affiliated with SAIC and not affiliated with the Department of Education.

241

00:43:25.590 --> 00:43:40.350

Kevin Brown: And that website is thin a.org forward slash loans, forward slash private student loans. If you go to the website, you're going to be able to see a list of private lenders in the United States that you might be able to consider.

242

00:43:42.420 --> 00:43:48.330

Kevin Brown: If you are going to apply for a private education alone. Please complete the steps as instructed by that specific lender.

243

00:43:48.750 --> 00:43:58.170

Kevin Brown: Again, it is a credit based loan. So if you happen to be denied for that specific private room. Sometimes students do need to secure a cosigner or an endorser

244

00:43:58.620 --> 00:44:14.220

Kevin Brown: And again that's another voters willing to live alone with you in order to be approved. If you are considering applying for a private education alone again please apply for that loan. Now, again, is a private education alone. You want to make sure you can secure it before you

245

00:44:15.300 --> 00:44:24.360

Kevin Brown: Come to SAIC when you're on the urban ask you again for some specific information. One of the information we're going to ask you is the loan times

246

00:44:24.720 --> 00:44:42.930

Kevin Brown: Once again we're going to recommend that you apply for the loan for the full academic year. And again, that would be a 2025 2021 again additional information specifically about private educational loans be found on page eight and nine of our financial aid award instruction booklet.

247

00:44:47.790 --> 00:44:57.930

Kevin Brown: Let's talk a little bit about federal work study now for students will have a lot of fast but and if you are eligible for federal work study

248

00:44:58.410 --> 00:45:06.900

Kevin Brown: Again, for the work study is awarded by the US Department of Education is based on the results of the 2020 21 fast, but that was submitted by the students

249

00:45:07.530 --> 00:45:15.330

Kevin Brown: Now, not all students are eligible for federal work study if you are eligible for federal work study and what have been included on your financial aid award.

250

00:45:16.200 --> 00:45:26.880

Kevin Brown: Now more students are worded federal work study by the Department of Education. Then we have jobs for it and SAIC so it is competitive and it's been like that for any college or university I've ever worked for

251

00:45:27.450 --> 00:45:32.670

Kevin Brown: So it is competitive option. But again, that isn't you students can

252

00:45:33.510 --> 00:45:47.820

Kevin Brown: Try to secure a job here on campus. Again, most of our jobs are reserved for students who are specifically eligible for federal work study. So if a student is not eligible for federal work study in most cases, they're not eligible for federal work study mandated giant

253

00:45:50.340 --> 00:46:05.490

Kevin Brown: So they also need to mention in many, many cases for graduate students graduate students aren't normally sometimes looking for just federal work study jobs are graduate students are usually looking for our TA positions as a teacher assistant positions.

254

00:46:05.970 --> 00:46:16.050

Kevin Brown: Those TA positions do not fall under work better works for you. That means that any person can apply for a position. So even if you do not have federal work study

255

00:46:16.380 --> 00:46:28.800

Kevin Brown: On your award or even if you do, you can apply 48 positions TA positions. I'm not federal work study position you're paid directly from SAIC like you're an employee of SAIC

256

00:46:30.870 --> 00:46:41.250

Kevin Brown: Just one last reminder students, you can decline your federal work study eligibility to include your eligibility for our private loan or private PLUS loan.

257

00:46:41.850 --> 00:46:50.880

Kevin Brown: If you find that you're not going to be using your federal work study eligibility. In those cases, students will need to send us an email directly from their essays email account.

258

00:46:51.240 --> 00:47:04.230

Kevin Brown: To our email addresses SAIC SF s@saic.edu and instruct us specifically that you are declining your federal work study for a particular semester or for the entire year.

259

00:47:05.070 --> 00:47:11.700

Kevin Brown: Once we receive that email, we will remove your federal work study from your account and increase your eligibility.

260

00:47:12.360 --> 00:47:24.840

Kevin Brown: To take out additional loans, like the Federal Direct graduate plus on or private loan additional information regarding this can also be found on page 10 of the 2020 21 financial aid award guided instructions booklet.

261

00:47:29.100 --> 00:47:40.560

Kevin Brown: Now if you are interested in specifically finding work study, we do have an office on our campus, known as career and professional experience office, also known as cap x, which is a great office, by the way.

262

00:47:41.730 --> 00:47:50.010

Kevin Brown: Most on campus jobs during the fall and spring semesters are reserved for students with federal work study earning eligibility and international students, as I mentioned earlier,

263

00:47:50.880 --> 00:47:58.560

Kevin Brown: We asked students to be able to check our job board that's available on our website. The job board is called Handshake. Handshake.

264

00:47:59.550 --> 00:48:11.640

Kevin Brown: And if there is a job offices across campus are populating handshake or email for eligible jobs. So if you're looking for a job. And we asked you to please visit handshake.

265

00:48:12.060 --> 00:48:19.740

Kevin Brown: Take a look at the jobs that are available and we asked you to take a look at that, maybe once or twice a week, just like any other job board jobs do come and go.

266

00:48:20.070 --> 00:48:26.040

Kevin Brown: So take a look at the jobs on a pretty consistent basis if you find one that you think might be a good fit for you.

267

00:48:26.640 --> 00:48:37.710

Kevin Brown: Go ahead and apply for that job be a handshake and the that specific department will reach out to you regarding the job opportunities and the application process.

268

00:48:38.280 --> 00:48:47.550

Kevin Brown: Again, students will receive an email with a 2020 21 Student Employment guide very, very soon we're going to be sending it directly to your student email account.

269

00:48:47.730 --> 00:48:55.350

Kevin Brown: So keep an eye out for x is can provide you with a lot more specific information regarding all of our job possibilities on campus.

270

00:48:59.250 --> 00:49:07.140

Kevin Brown: Nexus talk a little bit about refund request in advance. So for students who have secured enough financial aid.

271

00:49:07.830 --> 00:49:17.010

Kevin Brown: Student can request advances refunds now advances are available before the semester begins for students or expecting a refund from their financial aid.

272

00:49:17.970 --> 00:49:22.920

Kevin Brown: Advances process for 50% of their anticipated credit up to \$1,000

273

00:49:23.280 --> 00:49:34.440

Kevin Brown: And again, financial aid advances are available to students who have completely unnecessary financial aid acceptance steps to receive all their friends, including their loan steps if applicable.

274

00:49:34.950 --> 00:49:44.160

Kevin Brown: And have arranged for enough financial aid that as above the balance do on the student account of the semester. And it's reflecting a credit on their account.

275

00:49:48.240 --> 00:50:03.810

Kevin Brown: Now students may submit a financially advance request by going directly to sjc self service@saic.edu backslash self service and click other services, then click Advanced request.

276

00:50:04.380 --> 00:50:16.170

Kevin Brown: Students will be notified through their essays email of their processing status. Students can be good beginner requesting their financial aid advances beginning on August 15

277

00:50:16.710 --> 00:50:30.930

Kevin Brown: Once again, financial aid and dance request for students who have credits tiller account due to access financial aid can go ahead and submit a financially to advance request, beginning on August 15

278

00:50:32.010 --> 00:50:42.060

Kevin Brown: As a reminder, students should also enroll in something known as a refund it in cash that to have your advances and refunds directly deposited into your checking

279

00:50:42.600 --> 00:50:50.010

Kevin Brown: Into your bank account of your choice to enroll any refund. You're going to log into self service and then they're going to click cash that link.

280

00:50:51.090 --> 00:50:59.010

Kevin Brown: I cannot stress this enough. This is very important. Students, please, please, please make sure you're signing up for a refund.

281

00:50:59.520 --> 00:51:10.830

Kevin Brown: This way we can provide you with any refunds on your account quickly and securely twit checking or savings kind of your choice. If you do not sign up for a refund. That means we're going to have to take

282

00:51:11.310 --> 00:51:20.310

Kevin Brown: And send you a paper check that could draw this out for weeks. So please, if you're anticipating any type of refund.

283

00:51:20.820 --> 00:51:30.030

Kevin Brown: Make sure you're signing up funding cash that that's where you provide us for the routing number and account number for checking or savings account over choice again when it could be directly

284

00:51:30.750 --> 00:51:42.480

Kevin Brown: deposited quickly and securely directly into that account again additional instructions regarding this or page 13 of the 2020 21 financial aid award guide.

285

00:51:47.220 --> 00:51:55.860

Kevin Brown: Actually want to talk a little bit outside scholarships again outside scholarships or scholarships that are provided to students from outside organizations.

286

00:51:56.280 --> 00:52:14.010

Kevin Brown: Usually students have to apply for these specific outside scholarships themselves. If you haven't started looking for outside scholarships, you should always be looking for outside scholarships, if not for 2020 21 that just danger verb or other other for 2020 2122

287

00:52:15.390 --> 00:52:25.440

Kevin Brown: Employees students should also be checking whether employers in many cases, employers might have some outside scholarships are giving and specifically on place. So check their

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00:52:26.010 --> 00:52:30.060

Kevin Brown: Also, please make sure you're checking with your local organizations, aka your hometown.

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00:52:30.420 --> 00:52:37.920

Kevin Brown: Sometimes local organizations that have scholarships. They want to give to students that are primarily from the hometown. So make sure you're checking with their local organizations.

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00:52:38.490 --> 00:52:45.300

Kevin Brown: There's also great Internet searches out there right now. One of the best ones out there is fast, what web.com

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00:52:45.930 --> 00:52:53.640

Kevin Brown: The student goes too fast web.com you can actually build a profile at fast web asked global ask you questions will never ask things like,

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00:52:54.000 --> 00:53:02.010

Kevin Brown: ethnic background this religious preference and things like that, primarily because they're looking for outside scholarships might meet your criteria.

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00:53:02.610 --> 00:53:08.400

Kevin Brown: If you sign up for fast web and you provide them with information, then they'll show you any scholarships that might be eligible for

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00:53:09.270 --> 00:53:19.230

Kevin Brown: What I was also great is I'll continue to send you an email, but every two weeks, new scholarships come up that might be your criteria. So again, fast web com is a great place to look.

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00:53:19.890 --> 00:53:32.940

Kevin Brown: We also have a great resources on our own website@saic.edu forward slash outside scholarships, where you can find a listing of outside scholarships that our staff have

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00:53:33.900 --> 00:53:44.370

Kevin Brown: Put together that students have previously secured, that might be a great place to start. We also have a listing of other search engines that you might be looking at and might be considering to

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00:53:45.210 --> 00:53:56.370

Kevin Brown: Apply for those outside scholarships. Please remember that if you do secure and outside scholarship, you do need one for our office as soon as possible that you have received the outside scholarship

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00:53:56.730 --> 00:54:08.670

Kevin Brown: And those funds need to come directly to our office. Do you have any questions about that you can send us an email directly journalists as email account and SAIC not SF s saic.edu

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00:54:12.690 --> 00:54:19.050

Kevin Brown: And finally, I know we went through a lot of things today and I thank you very, very much for all of your attention.

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00:54:19.860 --> 00:54:23.220

Kevin Brown: On we will be available for approximately the next 20 minutes

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00:54:23.850 --> 00:54:32.700

Kevin Brown: To answer your question. So approximately until about eight o'clock, so if you do have any additional questions. We do ask you to post those questions in the Q AMP a box and screen in front of you.

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00:54:33.210 --> 00:54:41.070

Kevin Brown: And they will be addressed by your hopeful Student Financial Services staff, but if you do have additional questions, you can also reach out to us at any time.

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00:54:41.730 --> 00:55:07.290

Kevin Brown: Please know you can also send us an email at [si si.sf s@saic.edu](mailto:si.si.sf@saic.edu) or give us a call at area code 312-629-6600 or normally open Monday through Friday from 8:30am to 4:30pm Central Standard Time. I do want to mention that the offices on our campus will be closed tomorrow, Friday.

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00:55:08.460 --> 00:55:14.910

Kevin Brown: So if you are trying to contact us again we will be closed tomorrow, but will be reopening on Monday.

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00:55:16.170 --> 00:55:23.580

Kevin Brown: There's also some additional information that students can always find our website and [Si si.edu](http://Si.si.edu) forward slash FFS

306

00:55:24.180 --> 00:55:31.980

Kevin Brown: We also have our forums available for you to find on our website saic.edu forward slash FA forums.

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00:55:32.760 --> 00:55:43.830

Kevin Brown: And finally, 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

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00:55:44.250 --> 00:55:54.570

Kevin Brown: So we ask you to please become friends with us on Facebook or follow us on Twitter. Again, we're routinely post helpful resources and friendly reminders.

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00:55:55.290 --> 00:56:03.420

Kevin Brown: Again, thank you for joining us for tonight's webinar. We hope you found this helpful. Again, if you have additional questions, please post those in the Q AMP a box and screen in front of you.

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00:56:04.170 --> 00:56:11.850

Kevin Brown: And once again, that's what our is being recorded and will be available on our SAIC website by Monday and any

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00:56:12.450 --> 00:56:26.670

Kevin Brown: Anyone who registered for this webinar will be sent a recording of this as well. So once again, thank you very, very much for joining us this evening. We look forward to seeing this fall, and we look forward to working with you. Thank you very much, and enjoy your night.

312

00:57:25.350 --> 00:57:30.660

Kevin Brown: Hi folks, we're having a few questions about loans again. And so I thought I would

313

00:57:33.450 --> 00:57:46.590

Kevin Brown: Go ahead and just review that one more time for folks that might have missed that. So once again, if you are going to be securing any type of loans, you do need to make sure you take care of that as soon as possible.

314

00:57:48.090 --> 00:57:49.890

Kevin Brown: We just kicked out one section again.

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00:57:53.280 --> 00:58:05.370

Kevin Brown: Again for grad for for students who have filled out a fast club and if you see federal Stafford loans on your award in order to accept those Stafford loans students do need to complete some required steps.

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00:58:05.820 --> 00:58:12.540

Kevin Brown: Again, you're going to be going to student loans.gov or you the student will be logging in with your FSA ID and password.

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00:58:12.960 --> 00:58:23.520

Kevin Brown: And you can be completing number one entrance counseling session. And number two, the master promissory note. Once those two steps are done. That's how we know.

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00:58:24.060 --> 00:58:33.150

Kevin Brown: You're accepting or Stafford loans because we're going to receive notification if Leo's Department of Education you complete those steps and then will disperse those directly to your account.

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00:58:34.740 --> 00:58:40.980

Kevin Brown: For students who are applying for the graduate PLUS loan. Again, it is still alone for the US Department of Education.

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00:58:41.280 --> 00:58:51.900

Kevin Brown: But it is a credit based loan so graduate students, you do need to make sure that you are applying for this loan and make sure you be can be approved for the credit check before you can be approved this loan.

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00:58:52.410 --> 00:58:56.700

Kevin Brown: So again, you're going to be logging on with FSA ID and your password.

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00:58:57.120 --> 00:59:03.960

Kevin Brown: We're going to be going into student loans.gov the same website years if you're Stafford loans. But in this case, you're going to be going ahead.

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00:59:04.350 --> 00:59:14.400

Kevin Brown: And completing the plus request at step one. That's where the credit check occurs if you are approved. Then you're going to need to complete the master promissory note.

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00:59:14.880 --> 00:59:28.740

Kevin Brown: That's the loan contract or Department of Education. Once you've completed both if you have an approved PLUS loan and unclean master promissory note will be notified by the Department of Education and then will disperse those loans directly to your account.

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00:59:33.600 --> 00:59:41.640

Kevin Brown: And once again for the private educational loans. It's kind of the same thing if you're going to be apply for those loans that you need, or five of those loans as soon as possible.

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00:59:41.850 --> 00:59:53.640

Kevin Brown: Secure that loan will be notified directly from a private lender that you haven't approved loan that you've completed all the required steps that private lender and then we'll include that on your loan and disperse it to your account.

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00:59:55.080 --> 01:00:00.780

Kevin Brown: I keep saying dispersed in your account because that's really important because you need to make sure that your financial aid.

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01:00:01.680 --> 01:00:11.340

Kevin Brown: exceeds the number exceed your total cost. I'm sorry exceeds your direct cost of attendance at SAIC because if you're showing them credit on your account.

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01:00:11.790 --> 01:00:23.400

Kevin Brown: Then we could provide the student with a refund or a refund in advance, but we need to make sure that students have financially that exceeds the charges here at SAIC

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01:00:24.030 --> 01:00:38.820

Kevin Brown: In those cases where you have secured enough financial eight to secure to cover your direct charges that a student can request a financial aid to advance beginning on August the 15th.

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01:00:40.590 --> 01:00:52.080

Kevin Brown: And again, we can provide you with up to \$1,000 right now and then, after the address period for your semester for your program will provide you with the rest of the refund.

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01:00:53.040 --> 01:01:05.910

Kevin Brown: And again, the way the students can submit their financial aid advance request is by log into self service and saic.edu for self service. Click other services and then click Advanced request.

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01:01:06.480 --> 01:01:14.400

Kevin Brown: Please follow the rest of the instructions. Once we receive your advance request. And if we can confirm that you completed all the required steps in your financial aid.

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01:01:15.000 --> 01:01:22.230

Kevin Brown: That you've secured exceeds your direct charges that we could provide you with a financial aid advance or an eventual refund.

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01:01:23.220 --> 01:01:31.230

Kevin Brown: Again, I cannot stress this enough. It's very important if you're expecting any type of refund or an advanced

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01:01:31.680 --> 01:01:40.650

Kevin Brown: Students should sign up for a refund and catch them or you could provide us with a routing number and account number we're checking savings of your choice. This way that money can be

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01:01:41.070 --> 01:01:47.220

Kevin Brown: provided to you safely securely and quickly if you do not sign up for a refund. That means we'll be

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01:01:47.640 --> 01:02:02.460

Kevin Brown: sending you a paper check and that could add literally weeks before you receive your check. So please sign up for a refund. I just wanted to go over that one more time because I saw a few more questions regarding that. So hopefully that helps and does give some clarification.

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01:02:03.570 --> 01:02:04.440

Kevin Brown: Thank you very much.

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01:02:59.940 --> 01:03:11.850

Kevin Brown: I do see some great questions coming in. Again, if you do have additional questions, please post those in the Q AMP a box and screen in front of you and they will be addressed by our helpful. Student Financial Services staff. Thank you.

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01:04:19.920 --> 01:04:39.870

Kevin Brown: Again, we're seeing lots of great questions. I just want to remind everyone that if you are domestic students. And if you feel that I FASFA there is a great instruction guide that's available on our website and saic.edu forward slash FA forms underneath 2020 21

342

01:04:41.520 --> 01:04:55.890

Kevin Brown: Award. You can actually see the word guide for graduate students for 2020 21 it provides you have wonderful instructions, then you can reference. So again, if you haven't done so, please make sure you keep referring to that specific

343

01:04:58.380 --> 01:05:03.360

Kevin Brown: financial aid award guide for graduate students and faculty and students. Thank you.

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01:06:24.030 --> 01:06:31.590

Kevin Brown: As a friendly reminder students should constantly be looking at their SAIC email on a daily basis at this point.

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01:06:31.980 --> 01:06:38.460

Kevin Brown: In many cases, we are providing important information to you, and that is the only way we're providing you with information.

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01:06:39.000 --> 01:06:43.920

Kevin Brown: So students should be activated versus email and make sure your monitor. Brianna.

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01:06:44.910 --> 01:06:53.370

Kevin Brown: One of the emails that will be sent to you within the next couple days is an email that's going to have a PDF attachment to it.

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01:06:53.850 --> 01:07:11.100

Kevin Brown: Which will be your employment guide the Student Employment guide will provide you with specific instructions regarding who is eligible to apply for specific jobs and how to apply for those specific jobs. So again, please keep an eye out for that. Thank you.

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01:08:53.850 --> 01:09:00.960

Kevin Brown: Ladies and gentlemen, I want to remind you that your statement of account is available for you to view right now on your self service.

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01:09:01.500 --> 01:09:11.460

Kevin Brown: So students should be able to go out your self service, also known as your article account and be able to run a statement account or to see what your current balances right now.

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01:09:12.420 --> 01:09:15.600

Kevin Brown: So that is available for students see right now.

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01:09:16.110 --> 01:09:31.320

Kevin Brown: You will receive an email directly to your essays email account. Letting her know that charges became available on your self service. So once again we ask you to go to your self service account as soon as possible and review your charges. Thank you.

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01:10:31.980 --> 01:11:13.770

Kevin Brown: 15 more minutes. If you have any additional questions, please post those in the Q AMP a box and screener in front of you. Thank you.

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01:12:02.040 --> 01:12:08.490

Kevin Brown: Focuses. But another question is want to make sure to share with you. In some cases, students might have been awarded

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01:12:09.570 --> 01:12:15.150

Kevin Brown: Federal Stafford loans on their account if they are domestic students and if they feel that a fastball

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01:12:15.990 --> 01:12:30.180

Kevin Brown: There are some students who might be declining those loans and those cases, we asked a student to send us an email directly from their essays email account directly to our email at SAIC SF s at si si.edu

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01:12:31.020 --> 01:12:38.400

Kevin Brown: And inform us that you are declining. Your Stafford loans for the academic year or pure decline and just a portion of those

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01:12:39.510 --> 01:12:50.280

Kevin Brown: Again, we're assuming then appear declining your Stafford loans that you have other means of making a payment. So I'm assuming that if you're declining any kind of loans. That means that you're going to make a

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01:12:51.480 --> 01:13:00.180

Kevin Brown: direct payment to make up for that or you have other plans. So again, any student who would decline. Their Stafford loans.

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01:13:00.540 --> 01:13:13.860

Kevin Brown: Again, we need an email, specifically from that students essays email address instructing us how you would like us to decline your loans and those will be sent directly to us at SAIC that SF s at as a a.edu

361

01:13:14.820 --> 01:13:22.620

Kevin Brown: But again, we'll make an assumption that if you're claiming your staff for loans and other means of making a payment to cover your balance. Thank you.

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01:13:56.430 --> 01:14:04.290

Kevin Brown: Folks was another question I want to share because I thought it was interesting question is whether or not the number of work study jobs are being impacted by

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01:14:04.980 --> 01:14:17.700

Kevin Brown: The Copa 19 pandemic. One of the things that we are attempting to do is try to make as many of our jobs virtual as possible. So our federal work study positions virtual as possible.

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01:14:18.900 --> 01:14:27.000

Kevin Brown: Again, if you are interested in looking for jobs. We're going to ask you to go specifically to the handshake job board that's available on our website.

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01:14:27.870 --> 01:14:40.230

Kevin Brown: Where you can go ahead and review any jobs that might be available, just like any other job board though jobs do come and go. So we usually ask students to maybe look at that once or twice a week. If you find a job that

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01:14:40.530 --> 01:14:48.000

Kevin Brown: Might be a good fit for you, please make sure that you follow the instructions to apply for that position and that specific department reach out to you.

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01:14:48.600 --> 01:15:03.240

Kevin Brown: Regarding the next steps regarding obtaining employment, again, we are trying our very, very best to make as many works cutting jobs available to students as possible by making them virtual hopefully that helps again. Thank you.

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01:15:19.980 --> 01:15:27.900

Kevin Brown: Another great question. Again, if you are going to be waving our health insurance. I'm going to ask you to waive it as soon as possible.

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01:15:28.350 --> 01:15:34.890

Kevin Brown: Again, an email was sent to students today to your essays email account, which I know you read every morning with your coffee.

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01:15:35.550 --> 01:15:45.450

Kevin Brown: But please make sure that you are reviewing that an email was sent out today and it does provide with specific instructions on how to do that.

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01:15:46.050 --> 01:15:53.910

Kevin Brown: Primarily, you're going to be reading this information regarding your current health insurance, along with a photograph of the fun and backer health insurance card.

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01:15:54.300 --> 01:16:00.210

Kevin Brown: You're going to be submitting that that specific website and we're going to be checking for something known as credible coverage.

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01:16:00.840 --> 01:16:12.750

Kevin Brown: If you do have credible coverage. Then we're going to go ahead and issue a credit on your account which is going to be called a health insurance waiver, which basically will mean that you will not be charged health insurance.

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01:16:13.620 --> 01:16:23.010

Kevin Brown: If you have a approved, we hope that helps. Again, I would not. Wait, I would submit your health insurance waiver this weekend. If you can

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01:16:24.300 --> 01:16:33.810

Kevin Brown: And then if it is approved were working diligently to let you know that is that it's been approved. So hopefully that helps a little bit. Thank you.

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01:17:07.980 --> 01:17:17.250

Kevin Brown: Friendly reminder federal work study funds in order to receive those you have to secure a job on campus. If this current job on campus.

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01:17:18.000 --> 01:17:27.510

Kevin Brown: You'll be paid every two weeks, direct deposit into a check and receive that kind of your choice. And that money can be used by the student in any way that you would like

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01:17:28.140 --> 01:17:35.280

Kevin Brown: Again federal work study jobs or if you're old federal work study it's included in your financial aid award packet

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01:17:35.850 --> 01:17:52.020

Kevin Brown: And if you can secure a job when you get paid every two weeks, it will be directly deposited into a checking or savings account of your choice. And then it will be up to you to use that those funds. Any way you wouldn't like hopefully it helps. Thank you.

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01:19:40.860 --> 01:19:52.320

Kevin Brown: Folks, we have approximately six more minutes. If you have any additional questions, please make sure your hose those in the Q AMP a box in the screen in front of you. Thank you for joining this evening, and you've been providing some great questions. So thank you very much.

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01:25:07.890 --> 01:25:14.190

Kevin Brown: Ladies, gentlemen, once again, thank you again so much for joining us this tonight's webinar. We hope you found this helpful.

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01:25:14.760 --> 01:25:23.670

Kevin Brown: If you have additional questions or concerns, we asked you to please reach out to us again or email addresses si, si, si, si, si si.edu

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01:25:24.180 --> 01:25:42.000

Kevin Brown: Or you can give us a call at area code 312-629-6600 as a reminder office will be closed tomorrow, along with all offices in a sec campus will be returning on Monday morning. Again, thank you for joining us and we hope you enjoy your weekend. Good. I