

## Fall 2020 Billing Information

Fall 2020 Semester bills are available *On Line*.  
Students will not receive a paper bill in the mail.

Fall bills are due August 10, 2020.

### Completing the Fall Registration Process

You must do one of the following by Monday, August 10, to complete the Fall registration process, secure your student status, and gain full access to housing, dining and university facilities:

1. Pay your bill using one of the payment options below  
OR
2. Confirm your attendance by accepting your charges, *if you have financial aid and no balance is due from you*. This will clear you for the semester.

If you have a balance due, paying your bill in full will *automatically confirm your attendance and clear you for the semester*. If you are having trouble paying your bill by the due date, please contact the Student Accounts Office.

*Please note that during the month of August and through the fall semester, for the protection of everyone due to Covid-19, communication with the Student Accounts Office should be through email and phone. You may make an appointment to visit the office in Old Main 100.*

*To contact Student Accounts, call 717-477-1211 or email studentaccts@ship.edu. Phone messages and emails will be returned as quickly as possible in the order in which they are received.*

### Viewing Your Bill and Payment Information

#### To View your Online Bill and Make Payment

- Login to [myShip](#) or <https://my.ship.edu> with your Ship email address and password.
- Go to **Student**
- Choose **Paying for College** in the dropdown
- Click on **Account Information/Pay Now**
- Select the Term you want to view **Fall 2020** and click **Submit**
- This will take you to **Account Detail for Term** to view your bill.
- Click on **Pay Now**

#### Electronic Payment Options:

**E-Check:** An electronic payment from your bank account. There is **NO FEE** for this payment method. Choose the “Bank Account” option and pay using your bank routing and account numbers.

**Credit card:** MasterCard, VISA, Discover and American Express are accepted by Official Payments. **Please note there is a 2.49% non-refundable fee to pay by credit card.** This fee goes directly to Official Payments and will be shown as a separate fee on your credit card statement entitled, “OPC COL\*SERVICE FEE.” **If you do not want to pay the service fee, do not pay with credit card! We are unable to refund the service fee after the payment has been made.**

*Note: A **debit card** will be processed as a credit card with a 2.49% non-refundable fee. If you would like to make payment directly from your bank account, you should choose the “**Bank Account**” option and pay with electronic check. There is NO FEE to pay by electronic check!*

### **Paper Check:**

If you wish to pay by paper check, print your online bill **Account Detail for Term** and mail it with your payment to Shippensburg University, Student Accounts Office, 1871 Old Main Drive, Shippensburg, PA 17257. Credit cards cannot be accepted through the mail, by phone or in person.

A \$35 returned check fee will be charged for paper checks or e-checks that are not honored by your bank.

### **Installment Payment Plan\*\*\* - Opens Monday, July 20**

If you are interested in paying your bill in monthly installments for the Fall semester, you can enroll with our vendor, Nelnet Campus Commerce.

- Choose a 4-payment plan by enrolling by Aug 3. Pay 25% down and authorize 3 more automatic installment payments on Aug 15, Sept 15 and Oct 15.
- Choose a 3-payment plan by enrolling before Aug 17. Pay 35% down and authorize 2 more automatic installment payments on Sept 15 and Oct 15.
- Choose a 2-payment plan by enrolling before Aug 17. Pay 50% down and authorize 1 more payment on Oct 15.

The cost is \$40 to enroll. The initial down payment must be made at the time of enrollment. All installment plans require you **to set up automatic payments** and must be fully paid by Oct 15.

Enrolling in a payment plan and making your down payment will confirm your attendance and clear you for the semester *as long as all prior term balances have been paid in full.* Access the payment plan at <https://my.ship.edu> by going to Student, Paying for College, Payment Plan.

For more information, visit Nelnet’s site at [www.MyCollegePaymentPlan.com/ship](http://www.MyCollegePaymentPlan.com/ship), or go to [https://www.ship.edu/student\\_accounts/](https://www.ship.edu/student_accounts/) and click on the **Payment Plan** tab for step-by-step instructions.

If you will not personally be paying your bill, it is your responsibility to get a copy of the bill to the person who will be paying (parent, guardian, trust, etc.) and to be sure that it is paid on time!

### **NO Balance Due? – Follow these Instructions to Confirm your Attendance!**

If you have a zero or negative balance for the semester, this means your financial aid covers your charges and you do not owe money to the university at this time. You may receive a refund of this approximate amount. **However, ACTION is still required by you! You must still confirm your attendance by accepting your charges to be cleared for the semester.**

On **Account Detail for Term** for the Fall semester, if you have NO BALANCE in “Net Balance for Other Terms,” and the “Current Due Net of Authorized Financial Aid and Memos” at the bottom of the page shows a zero or negative balance, follow these instructions to confirm your attendance:

- Login to [myShip](#) or <https://my.ship.edu> with your Ship email address and password.
- Click on **Student**
- Choose **Paying for College** in the dropdown
- In the **My Account Information** section, click on **Clear My Bill**
- Click on **\*\*MANDATORY\*\* Confirm and Clear Me for Fall 2020 Semester**
- Choose **Confirm and clear me for Fall 2020 semester**
- Click on **Survey Complete** to submit your response.

On **Account Detail for Term** if you **DO** have a BALANCE in “Net Balance for Other Terms,” even if “Current Due Net of Authorized Financial Aid and Memos” at the bottom of the page shows a zero or negative balance, you will **NOT** have the ability to clear your bill. ***This means you probably have a balance from a previous semester that must be paid before you can be cleared.*** Please contact the Student Accounts Office if you have any questions. All balances prior to the Fall semester must be paid before the account can be cleared.

### **Using Financial Aid as a Credit on Your Bill**

If your authorized and memo'd financial aid does not completely cover your bill and you have a balance at the very bottom of your bill, you must pay the amount not covered by aid.

If you are expecting financial aid that you do not see as authorized or memo'd on your bill, you should access your Financial Aid information in Self-Service Banner to check the status of your aid. If you have any questions regarding your aid, please contact the Financial Aid Office at 717-477-1131 or [finaid@ship.edu](mailto:finaid@ship.edu).

If you are expecting **Federal Direct Subsidized or Unsubsidized loans**, and you are a first time borrower at SU, you must Accept your loans on <https://my.ship.edu> AND complete the Master Promissory Note (MPN) and Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov) before your aid will be deducted from your bill.

If you are expecting an **athletic scholarship** that is not reflected on your bill, you should contact your coach to determine the necessary steps to receive your scholarship.

If you have **outside scholarships or other financial aid** that are not displayed on your bill, print out a copy of the bill and mail or email it to Student Accounts with your scholarship letter or other proof of the aid, and the Student Accounts Office will clear your bill for you. Mail all scholarship checks to the Student Accounts Office. If a scholarship check is made co-payable to SU and to you, please be sure to endorse (sign) the check before mailing it to us.

If you plan to use **PA 529 funds**, first you should request the funds through the 529 program, and then inform the Student Accounts Office of the amount that you have requested. If you request the entire amount of your balance due, simply email Student Accounts at [studentaccts@ship.edu](mailto:studentaccts@ship.edu) and give us that information. If you request a partial amount, you should deduct that amount from your balance and pay the remaining amount. *Be sure to also email Student Accounts to let us know that you deducted 529 funds*; otherwise, we will continue to request payment in full.

**Loans for Part Time Students – Please note:** You must remain in 6 or more credits to be eligible for any federal loans. Loan amounts may vary based on the total number of credits scheduled in a semester. For refunding purposes, if you intend to remain in less than full-time credits, please email Student Accounts at [studentaccts@ship.edu](mailto:studentaccts@ship.edu) so any refund can be processed timely.

**Schedules may be dropped (even those accounts with financial aid covering the entire bill) if the bill is not paid, if you have not enrolled in a payment plan, or if you have not confirmed your attendance for the semester. Do not rely on the "drop for non-payment" policy to cancel those classes that you do not plan to attend. You should drop unwanted course(s) online prior to or during the semester's drop period.**

### **Adding or Changing a Meal Plan**

To add or change your meal plan:

- Login to [myShip](https://myship.ship.edu) or <https://my.ship.edu> with your Ship email address and password.
- Go to **Student**
- Choose **Paying for College** in the dropdown
- Click on **View/Change Meal Plan**
- You should now be at the **MyHousing** page.
- Click on **Dining** in the navigation pane.

Complete instructions can be found at [http://www.ship.edu/Student\\_Accounts/Change\\_Meal\\_Plan/](http://www.ship.edu/Student_Accounts/Change_Meal_Plan/). After you change your meal plan, your online bill will be updated in real time in your myShip portal on **Account Detail for Term**. You can continue to pay your bill.

### **Meal Plans for Off-Campus Students**

Students are always billed for the meal plan they had the previous semester, even students who are moving off campus. *Make sure you review the meal plan on your bill and change it if you choose to do so.* Off-campus students may choose any meal plan or no meal plan.

### **Employer Paying Your Bill?**

If you will be receiving employer reimbursement for your fall tuition, you may apply for a deferment. Go to [http://www.ship.edu/Student\\_Accounts/Forms/](http://www.ship.edu/Student_Accounts/Forms/) to print an Employer Reimbursement Tuition Deferment Application. This requires signature from your employer so do not delay in completing the application. It must be received in Student Accounts by the bill due date of August 10 or no later than the start of the semester. Please note that ***only tuition may be deferred***; all fees on your student account must be paid by you.

### **International Students**

Shippensburg University has partnered with Flywire to offer an innovative and streamlined way to make international tuition payments. Flywire's mission is to save international students and their families money that would otherwise be lost on bank fees and unfavorable foreign exchange rates. With flywire, you can pay from any country and any bank. You are also offered excellent foreign exchange rates, allowing you to pay in your home currency (in most cases) and save a significant amount of money, as compared to traditional banks. For more information visit the Student Accounts website [International Students](#) page.

### **Special Note for Students from Saudi Arabia –**

If you have not done so, please update [myShip](#) with your local address and phone number as soon as possible. Please send your valid Financial Guarantee (FG) from the Saudi Arabia Cultural Mission (SACM) to [studentaccts@ship.edu](mailto:studentaccts@ship.edu) or submit to the Student Accounts Office in Old Main room 100. This form must be received by the Student Accounts Office **prior to the start of school**. The effective and void dates on the FG must reflect coverage of the entire semester or term, from the start date to the end date, in order to be valid for the semester/ term in which you are scheduled; otherwise, SACM will not pay for that semester/ term. SACM requires that you have prior approval from your SACM counselor before scheduling an online class. When approval is received, please forward to [studentaccts@ship.edu](mailto:studentaccts@ship.edu) or submit to the Student Accounts Office. SACM pays for tuition and required fees. They do not pay for housing or a meal plan billed by Shippensburg University.

### **Information from the Registrar**

Very important information from the Registrar's Office regarding such things as schedule adjustment, drops and withdrawals, academic calendar dates and deadlines, graduation applications and much more can be found on the Registrar website <https://www.ship.edu/registrar> on the **Semester Information** tab. Please take time to review it.

#### **To View your Class Schedule**

- Login to the [myShip](#) portal or <https://portal.ship.edu>
- Click on **Student**

- Click on **My Academics**
- Under **My Student Resources**, click on **My Class Schedule**
- Select a term and click **Submit**
- The **Student Detail Schedule** will pull up for you to review.

### **Financial Aid Disbursement and Refunds of Excess funds**

Financial Aid (loans, grants, and scholarships) will begin disbursing August 14. The aid will then show as payments on your tuition bill. If your financial aid payments exceed your account balance, no later than 14 days from the date of disbursement you will see a refund on your student account. A refund check will be mailed to you to your *local* address, or your refund will be direct deposited into your bank account. Refunds typically only take approx. 3-5 business days to process at the beginning of the semester.

**IMPORTANT NOTE:** Charges change as your schedule changes; therefore, if you add courses and incur additional charges after your aid disburses, **you may owe the university** the additional cost. Likewise, financial aid amounts may change if your schedule changes; therefore, your aid may be adjusted and you may owe a balance to the university, even if you originally received a refund. All financial aid is originally based on full time enrollment (12 credits undergrad/ 9 credits grad). Notify the Financial Aid Office if you will be a part time student. Aid will be re-evaluated and adjusted after the semester schedule adjustment period ends on Aug 24 which could potentially cause a balance due on your account.

### **Direct Deposit of Refunds**

All students are strongly encouraged to sign up for Direct Deposit to receive financial aid refunds directly to their bank accounts.

Save yourself the worry and hassle of your refund check getting lost in the mail and having to wait for a replacement check. Sign up for **Direct Deposit** by visiting the Student Accounts webpage - [https://www.ship.edu/student\\_accounts/deposit\\_for\\_student\\_refund\\_page/](https://www.ship.edu/student_accounts/deposit_for_student_refund_page/).

Simply print and complete a Direct Deposit Authorization form and mail or email it to the Student Accounts Office, along with a copy of a cancelled check and a **copy of your SU ID card**. Future refunds will then go directly to your designated bank account within 3 days of your refund being processed.

Please note that refunds that result from a Parent Plus loan will be mailed to the parent borrower as a paper check. We cannot issue Plus refunds to the parent's bank account; however, if your parent borrower requested on the loan application that the refund should go to you (the student), then the refund will go to your bank account, as long as you have signed up for direct deposit.

## Dropping Courses or Withdrawing from the Semester

If you are enrolled in classes for the entire Fall semester, which runs August 17 – December 4, you will not be charged for any courses dropped through August 24, 2020 (the end of the fall semester drop period). After that date, there is **NO REFUND** for withdrawn courses. If, however, you completely withdraw from the entire fall semester, your charges, including room and board, will be prorated based on the Fall 2020 [Refund Schedule](#).\*

*\*Note: This information pertains to courses with begin and end dates corresponding to the main fall semester. Courses in differing parts of term with differing start and end dates may have different drop periods and refund dates. See the [Refund Schedule](#) for additional details.*

### Dates for Dropping Fall Courses with 100% Refund in Varying Parts of Term

<u>Part of Term</u>	<u>Date Range for Course*</u>	<u>Last Day to Drop 100% Refund</u>
1	8/17– 12/4	8/24
2	8/17 – 10/9	8/20
3	10/12 – 12/4	10/15
4	8/17 – 10/9	8/20
5	10/12 – 12/11	10/15
6	8/17– 11/6	8/22
7	8/17 – 9/25	8/19
8	10/12 – 11/20	10/14
9	8/24 – 10/16	8/27
10	10/19 – 12/11	10/22

*\*You can see the “Date Range” for each of your classes when viewing your “Student Detail Schedule” in my.ship.edu.*

### Questions??

Go to [http://www.ship.edu/Student\\_Accounts/Student\\_Accounts\\_FAQs/](http://www.ship.edu/Student_Accounts/Student_Accounts_FAQs/) for answers to most billing and payment questions.

If you have other questions about your bill, please call or email us. Beginning August 10, the Student Accounts office hours will be Monday through Friday from 8:00 AM – 4:30 PM. When calling the office, if you reach voicemail, feel free to leave a message. We return calls in the order in which they are received. **To help us respond to your inquiries as quickly as possible, please have your SU ID number ready and make sure you supply your SU ID number when emailing.**

Student Accounts Summer Office Hours: Monday through Friday 8:00 AM – 4:00 PM ending Aug 7.  
Beginning Aug 10 – Office Hours: Monday through Friday 8:00 AM – 4:30 PM.

**Due to Covid-19, visits to the office in Old Main 100 can be made By Appointment.**