





Summer 2024

# Money Matters

Tony Tanking – Director of Financial Aid Office  
Kay Gerhardt- Bursar, Student Billing, Business Office



# **Money Matters**

## Part 1. Accessing Financial Aid

Tony Tanking – Director of Financial Aid Office

# Financial Aid Process

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- FAFSA
- Verification Completed (if applicable)
- Supplemental Information Submitted (if applicable)
- Financial Aid Package Issues (RavenZone)





# Financial Aid Process

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- Accept Offer Letter
- Notification of any/all outside scholarships
- Federal Direct Loan Entrance Counseling (DL Website)
- Federal Direct Loan Master Promissory Note (DL Website)
- Parent PLUS Loan Application (DL Website)
- Alternative Loan Application (BC Website)







# Apply for Aid Using the FAFSA Form

Apply Now

Learn About Applying for Aid

## POPULAR TOPICS

[Learn About Public Service Loan Forgiveness >](#)

[Learn About Student Loan Debt Relief >](#)

[Prepare for Loan Payments to Restart >](#)

[Compare School Aid Offers >](#)

[Complete a \*Master Promissory Note\* \(MPN\) >](#)

### Considering School

*I'm thinking about going to college or a career school.*

### In School

*I'm in the process of earning a degree or certificate.*

### Parent

*I want to help my child pay for college.*

### In Repayment

*I have loans I need to repay.*

**Same Login as when  
filing your FAFSA**



How Aid Is Calculated

Comparing School Aid Offers

Accepting Financial Aid

Receiving Financial Aid

Complete Annual Student Loan Acknowledgment

Complete a Master Promissory Note (MPN)

MPN for Undergraduates

MPN for Graduate/Professional Students

MPN for Parents

Complete Entrance Counseling

Complete TEACH Grant Counseling and Agreement to Serve

## Smart tool investments

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college or career school each year.

Log In

Create Account

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*I'm thinking about going to college or a career school.*

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# Federal Direct Student Loans (Stafford)

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## Subsidized

- No Interest Accrues while in school ( $\geq$  half-time)
- 6.533% for 2024-2025 (Fed Cap 8.25%)
- Goes into repayments 6 months after student is enrolled  $< 1/2$  time

## Unsubsidized

- Interest accrues while in school
- 6.533% for 2024-2025 (Fed Cap 8.25%)
- Goes into repayment 6 months after student is enrolled  $< 1/2$  time
- Unpaid interest each year is capitalized

All federal student loans programs incur an origination fee, which is deducted from the original loan amount at the time of disbursement of the loan proceeds to the student's account (Sub/Unsub = 1.057% PLUS=4.228%)







# Parent PLUS Loans

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- Credit based loan taken on behalf of the student
- 9.083% for 2024-2025 (Federal Cap is 10.5%)
- Interest accrues while student is in school at least half-time
- Payments as early as 60 days following the last disbursement
- Deferred payment option available – contact your lender
- Requires approved application and signed MPN
  - Use same website as students
  - Login using parent FSA ID (NOT STUDENT'S)

All federal student loan programs incur an origination fee, which is deducted from the original loan amount at the time of disbursement of the loan proceeds to the student's account (Sub/Unsub = 1.057% PLUS = 4.228%)





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### Considering School

*I'm thinking about going to college or a career school.*

### In School

*I'm in the process of earning a degree or certificate.*

### Parent

*I want to help my child pay for college.*

### In Repayment

*I have loans I need to repay.*

**Use PARENT FSA ID...**  
**Not Students**

# Alternative/Private Loans

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- Credit-based loan taken by the student
- Co-signer required for most applications
- Variable Interest accrues while enrolled at least half-time
- Payments schedules established by the lender
- Recently added – Private Parent Loans

<https://choice.fastproducts.org/FastChoice/Welcome.do?configId=1361559186442>





Benedictine College

(913) 360-7480 | [finaid@benedictine.edu](mailto:finaid@benedictine.edu) | [www.benedictine.edu](http://www.benedictine.edu)



## Welcome to FASTChoice

Thank you for using FASTChoice to choose your private loan!



### Searching for a Private Loan?

There are many ways to pay for higher education, and choosing the right approach requires a good understanding of your options, your responsibilities, and the various details of each lender's loan products.

It's a lot to keep in mind. FASTChoice makes it easy by providing you with information about private loans in an easy-to-understand format, to help you determine which private student loan best meets your needs.



# Let's get started!



### Borrowing Essentials

Borrowing Essentials provides an interactive overview of some basic information about borrowing money to pay for your education.

The next few pages will quickly get you up to speed. Having a good understanding of these topics will help you get the most out of what you borrow on the best possible terms. You'll be better equipped to make an informed decision.





# RavenZone



Hello, Welcome to RavenZone!

Choose a category to get started.



## Student Finance

Here you can view your latest statement and make a payment online.



## Student Planning

Here you can search for courses, plan your terms, and schedule & register your course sections.



## Grades

Here you can view your grades by term.



## Academic Attendance

Here you can view your attendances by term.



## Financial Aid Counseling

Here you can view the Financial Aid Hub information as a student would so you can help the student answer any questions.



## OneCard - RavenBucks

This link will take you to the RavenBucks Website.



## Work Study Application

This link is to the work study application



## Financial Aid

Here you can access financial aid data, forms, etc.



## Course Catalog

Here you can view and search the course catalog.



## Graduation Overview

Here you can view and submit a graduation application.



## National Student Clearinghouse

Here you can view enrollment information, transcripts, loan information held by Clearinghouse.



## Blackboard

This link will take you to the Blackboard Login page.



## Navigate

This link will take you to the Navigate Website.



## Meal Plan Changes

This link is to the form for Meal Plan Changes

# Endowment Scholarships



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This link will take you to the RavenBucks Website.



## Work Study Application

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## Acadeum

Acadeum: A Course Sharing platform



## Virtual Bookstore

This link is to the virtual Bookstore, where you can search for and order books



## Transferology

Information about courses to transfer into Benedictine College for current and prospective students



## GivePulse

This link is to the GivePulse website



## Campus Ministry

This link is to the Campus Ministry Resources



## Navigate

This link will take you to the Navigate Website.



## Meal Plan Changes

This link is to the form for Meal Plan Changes



## Benedictine College Library

This link is the Benedictine Library's Page



## Endowed Scholarships

This link is to the Endowed Scholarships Information



## Student Handbook

This link is to the Student Handbook



## Student Email

This link is to the Student Email login page

# Work Study



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## Student Handbook

This link is to the Student Handbook



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# Financial Aid



Financial Aid Counseling ▾

Financial Aid Home (Admin)

## Welcome to Financial Aid!

Current ID: [REDACTED]

Select an Award Year: 2017/2018 Academic Year ▾

 [Contact Financial Aid Office](#)



### Your Financial Aid Package is now ready!

Your financial aid award package is now ready for your review and acceptance.

[Review and accept your Financial Aid Award Package](#)



### Average Aid Package

No Average Aid Package is available at this time.

### Checklist

✓	Completed	Submit a Free Application for Federal Student Aid (FAFSA)
✓	Completed	Complete required documents
✓	Completed	Your application is being reviewed by the Financial Aid Office
⚠	Action Needed	<a href="#">Review and accept your Financial Aid Award Package</a>
⚠	Action Needed	<a href="#">Complete Direct Loan Entrance Counseling</a>
⚠	Action Needed	<a href="#">Sign a Direct Loan Master Promissory Note</a>
⚠	Action Needed	<a href="#">Review and sign your Financial Aid Award Letter</a>

### Resources

#### Helpful Links

[PROFILE Application](#)

[FAFSA Application](#)

[Entrance Counseling](#)

[Master Promissory Note](#)

[PLUS Loan Application](#)


[NSLDS Information](#)

[FAFSA4Caster](#)



# Financial Aid





[Home](#)[Sign Out](#)[Help](#)

Financial Aid Counseling ^ Financial Aid Home (Admin)

Financial Aid Home (Admin)

Required Documents (Admin)

My Awards (Admin)

Report/View Outside Awards (Admin)

Request a New Loan (Admin)

Award Letter (Admin)

Federal Shopping Sheet (Admin)

Correspondence Option (Admin)

Satisfactory Academic Progress (Admin)


Academic Year

[Contact Financial Aid Office](#)

Package is now ready!

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[FAFSA4Caster](#)

# Academic Performance Standards

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- Students will be required to maintain a minimum cumulative GPA to retain original academic merit scholarship amount
- Evaluation of cumulative GPA will be performed following each term AFTER completion of the student's first two terms (first entire enrollment year)



# Academic Performance Standard



Evaluation Results	Impact on Merit Scholarship
Meets/Exceeds minimum standard	Retains originally awarded merit scholarship amount
Fails to meet minimum standard	Merit Scholarship reduced by \$500 for subsequent semester
Fails to meet minimum standard in two consecutive semesters	Merit scholarship reduced by an additional \$500 for subsequent semester*
Fails to meet minimum standard after three consecutive semesters	No further reduction of merit scholarship Original award amount less \$1000 remains
Attains minimum standard at end of subsequent semester	Original merit scholarship amount is reinstated for subsequent semester
Fails to meet minimum standard after regaining original award eligibility	Merit scholarship reduced by \$500 for subsequent semester
*Merit Scholarship will not decrease by more than \$1000 for not meeting standards	



# Academic Performance Standard



Scholarship Beginning Freshman	Cumulative GPA Requirement
National Merit/National Hispanic Merit	3.2
Presidential Scholarship	3.2
Tier 1 – Dean's / St. Benedict Scholarship	3.0
Tier 2 – St. Scholastica Scholarship	2.5
Tier 3 – Maathai Scholarship	2.3
Tier 4 – Abbot Scholarship	2.1
Tier 5 – Founders Scholarship	2.0
Tier 6 – Incentive Scholarship	2.0
Phi Theta Kappa (Transfers Only)	3.0
International Scholarship	2.5

# Financial Aid Office



Located in Cray-Seaberg Hall

## **Tony Tanking**

Director of Financial Aid

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**FA Office Email :** [finaid@benedictine.edu](mailto:finaid@benedictine.edu)



# **Money Matters**

Part 2. I've Received My Student Bill,  
What's Next?

Kay Gerhardt – Bursar, Student Billing, Business Office

# Business Office



Located in Cray-Seaberg Hall

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## Student Billing and Cashier

- Student tuition account statements
- Billing notifications/due dates
- Payment and payment plans
- Student account refunds
- Virtual Bookstore-book vouchers
- Financial Responsibility Agreement
- Authorized Users
- Tuition adjustments for Withdrawal/Exit
- Purchase Raven Bucks
- Raven Bucks v. Dinning Dollars

## Human Resources

- Work Study onboarding
- Student Payroll questions







# RavenZone

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Student Portal to all relevant activities

- Student Finance – Student Billing
- Financial Aid
- Student Planning: Course Schedule
- Grades, transcripts
- Work Study Application Process
- Virtual bookstore (textbooks)
- Endowed Scholarships – application process
- Add Raven Bucks
- Etc.

Encourage students to become familiar with RavenZone

Parents will need student's permission to access student's RavenZone information



# RavenZone – Student View



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# Student Billing

Financial Responsibility and FERPA

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- Electronic Authorization (Financial Responsibility Agreement)
  - Student's consent to the agreement regarding his/her student account for educational services while at Benedictine College
  - Required – first document the student will see when accessing his/her tuition statement
- Family Educational Rights and Privacy Act (FERPA)
  - Federal law that protects the privacy rights of student education records
  - This right transfers from parent to student when the student enters college
  - Benedictine College has three ways students may grant permission for college officials to communicate with parents
    1. RavenZone Proxy User – View academic & financial aid info
    2. TouchNet Authorized User – View billing, submit payments
    3. FERPA Waiver- paper form student completes in Registrar's Office



# Authorized User vs. Proxy User

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Both require student action to activate

## TouchNet Authorized User

*Link: [Benedictine.edu/authorizeduser](https://Benedictine.edu/authorizeduser)*

- Student authorizes Billing staff to email and discuss financial matters with Authorized Users
- Highly recommend becoming an authorized user so you can receive billing emails and immediate assistance with billing questions
- Allows you to have a direct link to view your student's billing, submit payment, enroll in payment plans, etc.

## RavenZone Proxy User

*Link: [Benedictine.edu/proxyuser](https://Benedictine.edu/proxyuser)*

- Student opts to give users permission to view grades, course schedule, financial aid information, satisfactory academic progress, and view general notification

Once classes begin, the student becomes Benedictine College's primary point of contact





# Student Billing

Student Finance

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Electronic statements only – No paper statements

- Statements available online:
  - Students: through RavenZone, Student Finance, pass-through to TouchNet
  - Parents (Authorized Users): emailed link direct to TouchNet
- Business Office Communications:
  - Email sent to students' Benedictine College Email and Authorized Users' email set up by student
  - Please read monthly balance reminders, sent year-round
  - Student can enroll one phone number in text messaging via TouchNet







# Student Billing

## Payment Information

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- Semester Payment Deadlines
  - August 1<sup>st</sup>, 2024 and January 1<sup>st</sup>, 2025
- Payment Options
- TouchNet, third party vendor, secure webpage
  - E-check
  - Visa, Discover, Mastercard, American Express (additional service fee)
- By mail (check) :
  - Benedictine College
  - Attn: Business Office
  - 1020 N. 2<sup>nd</sup> St.,
  - Atchison, KS 66002

**\*\*Please include Student Name and Student ID on check\*\***
- Semester Installment Payment Plan
- 529 College tuition savings plan – request in advance of due dates
  - \*\* If your plan requires action by the College, contact Cashier in the Business Office\*\***
- Unpaid accounts will be put on Business Office Hold, Incur monthly late fees

# Student Billing

## Payment Plans – Semester Payment Plans

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Enroll in TouchNet; 4 or 5 month plans available

- Equal payments – due 15<sup>th</sup> each month
  - Fall : (July), Aug, Sept, Oct, Nov
  - Spring: (Dec), Jan, Feb, Mar, Apr
- \$55 semester application fee, fees do not accrue interest
- Online enrollment begins July 5<sup>th</sup> and December 1<sup>st</sup>
  - Student (through RavenZone) or Authorized User (through direct link to TouchNet) can enroll; monthly email sent to the enrollee
  - Suggest student enrolls Authorized User in text messaging alerts; via TouchNet
- Payment Plan budget amount will include pending financial aid through August 15<sup>th</sup> installment; reverts to actual balance at that time





# Student Billing

## Student Account Refunds


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- Sometimes a student may borrow more than needed to pay tuition and fees; this generates a credit balance which is refunded to the student
- This credit balance can be used to purchase books before the semester begins through the Virtual Bookstore
- First refund processed 10 days after semester begins; weekly after that
- Refund issued 2 ways:
  - Electronic Refund – student enrolls through RavenZone link to TouchNet; deposits directly to bank account provided by the student
  - Paper check – mailed to the home address (student: keeps this current)



# Student Billing – TouchNet Student View






Logged in as: [REDACTED] | Logout

[Home](#) [My Account](#) [Make Payment](#) [Payment Plans](#) [Deposits](#) [Refunds](#) [Help](#)

### Announcement

**Welcome to the Benedictine College Student Payment Center!** You can view your current account activity and make payments. You can also allow authorized users to access your account information, make payments, and view your current account activity.

 To sign up for direct deposit of your refunds, complete your setup in the [Refund Account Setup](#) page.


### Student Account

ID: xxx[REDACTED]

Balance \$0.00







[View Activity](#) [Make Payment](#)

### Statements

 Click the button to view your current account balance and details. [View Real Time Statement](#)

Your latest eBill Statement  
(1/12/22) Statement : \$6,310.00 [View Statements](#)

### My Profile Setup

-  Authorized Users
-  Personal Profile
-  Payment Profile
-  Security Settings
-  Consents and Agreements
-  Electronic Refunds

### Term Balances

# Student Billing

## Student Tuition Account

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Tuition	17,675
Facilities and Access Fee	500
Room (Memorial/Turner) (vary by hall)	3,205
18 Meal Plan	2,935
Class fees (vary with class schedule)	50
Room Deposit (one time)	100
Orientation Fee (one time)	175
<b>Subtotal Total</b>	<b>\$24,640</b>

Typical Fall 2024 Semester Charges

\*does not include scholarships or other financial aid\*





# Student Billing

## Tuition & Room Adjustments for Withdrawal/Exit

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- Process starts in the Student Success Center : Student is strongly advised to discuss consequences of early withdrawal/exit with the Financial Aid Office and Business Office
- Dept. of Ed prorates financial aid differently; causes imbalance between remaining balance due and aid received

Benedictine Policy	Tuition %	Room \$
1 <sup>st</sup> Partial week of semester (8/30/2024)	95%	Prorated based on  days attended
1 <sup>st</sup> full week of semester (9/6/2024)	90%	
2 <sup>nd</sup> full week of semester (9/13/2024)	75%	
3 <sup>rd</sup> full week of semester (9/20/2024)	50%	
Up to 20 <sup>th</sup> day of semester (9/24/2024)	25%	
After 20 <sup>th</sup> day of semester	NO ADJUSTMENT	NO ADJUSTMENT



# Human Resources-Payroll

## Work Study Requirements

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Student workers are required to complete the US Citizenship and Immigration Services (USCIS) Form I-9 and clear the E-Verify system prior to beginning work

- All students applying for work study will be required to do the following
  - Complete an application through RavenZone
  - Once hired, complete the electronic onboarding process
  - Present original unexpired documents\* to certify ability to work in the US

\*Visit [www.uscis.gov/i-9](http://www.uscis.gov/i-9) for complete list of acceptable documents

\*Students should bring these with them when coming to campus this Fall. Students WILL NOT be allowed to begin work without proper documentation



# Student Billing

Raven Bucks – optional on-campus debit card system

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- Raven Bucks work like an on-campus debit system; students use Benedictine student ID card
- Convenient to use in multiple ways
  - The Raven Store
  - All dining services on campus (different than Dining Dollars)
  - Certain vending machines on campus
  - Additional printing: in the Library and WEPA printing kiosks around campus
  - Mail Room (Rocky's Copies): Postage, copies
- Purchase Raven Bucks through student RavenZone: OneCard-RavenBucks
- Purchase through Cashier in Business Office, also during move-in weekend. Cash or check





# Raven Bucks vs. Dining Dollars

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Both are used on Student ID and student must indicate with to use at the time of purchase

## Raven Bucks

- Purchase by student
- Do not expire
- Accessible through student ID card
- Use only at on campus locations:
  - The Raven Store
  - Vending Machine
  - WEPA printing Kiosks
  - Rocky's Copies
  - Any Dining Facilities

## Dining Dollars

- Included with purchase of student's meals plan
- Pre-load to start each semester
- Accessible with student ID card
- Use only at on-campus dining Facilities
- Expire at the end of each semester along with meal plan
- Not reloadable, if run out purchase Raven Bucks

# Student Billing – Raven Bucks Student View



Benedictine College  
Raven Bucks



ACCOUNT ▾

FINANCIAL ▾

ADD CASH

HELP ▾

LOG OFF

## ➤ Online Deposit

### Balance Information

#	Balance Name	Type	Amount	Credit
1	RAVENBUCKS	Normal	\$0.00	\$0.00

### Payment Information

*\* Indicates required fields*

\* Email



# Business Office



Located in Cray-Seaberg Hall

## **Megan Crowley**

Cashier

913-360-7403

[mcrowley@benedictine.edu](mailto:mcrowley@benedictine.edu)

## **Larissa Seever**

Students Collection Specialist

913-360-7405

[lseever@benedictine.edu](mailto:lseever@benedictine.edu)

## **Angie Judd**

Student Billing Specialist

913-360-7407

[ajudd@benedictine.edu](mailto:ajudd@benedictine.edu)

## **Kay Gerhardt**

Bursar

913-360-7410

[kgerhardt@benedictine.edu](mailto:kgerhardt@benedictine.edu)

**Business Office Email :** [bcbusinessoffice@benedictine.edu](mailto:bcbusinessoffice@benedictine.edu)



THANK YOU

**QUESTIONS OR  
COMMENTS?**