

## **OTHER FINANCIAL QUESTIONS YOU MAY HAVE**

### **WHAT IS FERPA?**

In compliance with the Family Education Rights and Privacy Act of 1974, Bismarck State College Business Office has guidelines for access to the education record with respect to the rights of eligible students and parents of dependent eligible students. **The Business Office assumes all students are independent. Students must submit the NDUS FERPA Release Form to the Student Records Office, before any information will be released to anyone other than the BSC student. This form can be located on the BSC website under Student Affairs, Student Records & Registrar, NDUS FERPA release form.**

**CAN I MAIL MY PAYMENT?** Yes, if you wish to avoid the long lines, mail your payment prior to the due date. All mailed payments must be postmarked on or before the due date to avoid late fees. Students who register for class(es) starting after the designated due date for a semester are responsible for sending full payment at the time class(es) are added to the existing semester. It is the student's responsibility to review their class schedule and student account for accuracy and pay their balance by the due date. **Mail payments to: BSC Business Office, PO Box 5587, Bismarck ND 58506-5587**

**WHAT IF MY BILL IS NOT ACCURATE?** Contact the BSC Business Office at 701-224-5533 (last name A-K) or 701-224-5706 (last name L-Z). Students are responsible for any corrections made to a student bill due to errors from system calculations.

**WHAT IF I DO NOT RECEIVE A BILL PRIOR TO THE DUE DATE?** It is the student's responsibility to find out what the balance due on their account is and what the due date is for the semester. Students can view their account at anytime on the web at: <http://www.bismarckstate.edu> and clicking on CAMPUS CONNECTION. Due to FERPA regulations, we are unable to provide account information to parents or spouses without the student filling out the appropriate release form.

**WHAT IS CONSIDERED FINANCIAL AID?** Pell Grant, SEOG Grant, Perkins Loan, State Grant, Stafford Loans, Unsubsidized Loans, Parent Plus Loan, Plus Loan, Dakota Education Alternative Loans, NDUS Scholars Scholarship, NDUS Indian Scholarship, BSC Foundation Grants, BSC Athletic Scholarships. Scholarships from external sources are considered when the money has been received and applied to the student financial aid award.

**WHAT IS CONSIDERED A THIRD PARTY?** Any outside agency/business paying all or a portion of tuition, fees, room, board, and books. Examples are Workers Compensation, JTPA, Vocational Rehabilitation, BIA, and private employers. A letter or authorization form must be received from the third party prior to the due date or any charging. To charge books to a third party, allow a 24 hour processing time before books can be picked up or mailed out.

**WHAT IF I HAVE SCHOLARSHIPS?** Scholarship funds received from an external source must be here by the last day to pay to be applied to a student account. If the scholarship has not been received by the due date the student is responsible for any balance due. Scholarships received from sources located off BSC Campus are considered to be for a full academic year; therefore the dollars received are split between the Fall and Spring Semester unless the outside source indicates to us in writing the scholarship is for a specific time frame.

**HOW DOES FINANCIAL AID APPLY TO MY ACCOUNT?** Your financial aid file must be complete in order to receive any financial aid. The Financial Aid Office will send you a "Student Award Letter" upon completion of the financial aid award process. You must sign the "Student Award Letter" and return it to the Financial Aid Office, Room 144 Schafer Hall.

At the time you return the completed, signed award letter, Financial Aid will process the eligible (grants) and accepted (loans) financial aid. Eligible and accepted financial aid will credit directly to your student account as it becomes available within the semester. Your excess Financial Aid is the balance remaining after your BSC bill has been subtracted from your Financial Aid. Failure to complete the "Student Award Letter" will result in no book charging against financial aid and a delay in receiving your excess aid.

**WHAT STEPS DO I NEED TO TAKE TO COMPLETE MY FINANCIAL AID FILE?** It is the student's responsibility to make sure their financial aid file is complete and financial aid has applied to the student account.

- Your financial aid file is complete if **ALL** of the following have been done...
  1. You have received a Financial Aid Award Letter, completed the requested Information on the Financial Aid Award Letter, have signed the Financial Aid Award Letter and returned the Financial Aid Award Letter to the Financial Aid Office.
  2. First time loan borrowers must also complete the following to ensure the financial aid file is complete:
    - a. Return Promissory Note to the bank from which funds are being borrowed, and
    - b. Complete Online Loan Student Loan Counseling at: <http://www.mapping-your-future.org>

**WHAT IS EXCESS FINANCIAL AID?** Any financial aid left after all BSC charges are paid in full.

**WHAT IS DIRECT DEPOSIT (DDP)?** Direct Deposit is when you have any credit on your student account deposited directly to your bank account. Once a student is signed up for DDP, the DDP will stay active with the original information submitted until the school receives written notification to change bank account numbers or a cancellation of the DDP. When a student signs up for DDP, the DDP is active at all 11 NDUS Institutions. DDP transfers with the student to the NDUS Institution the student enrolls in. Written notification for cancellation or change in account numbers must be submitted to the NDUS Institution the student is enrolled in.

**HOW DO I PAY FOR TOOLS IF I AM IN A VOCATIONAL PROGRAM AND MY FINANCIAL AID IS NOT AVAILABLE AT THE TIME TOOLS NEED TO BE PURCHASED?** Tools for most programs are purchased from vendors located off campus. The instructors will provide you with a tool list the first week of class. Some of the vendors bring tool sets to the classroom for you to purchase. Payment for these tools can be made with cash, credit card or asking the vendor if they have a payment plan available. In most cases, financial aid (Pell, SEOG, Perkins Loans, Student Loans, and Parent Plus Loans) will not be available to pay for these tools. However, students who have a complete financial aid file and will have excess financial aid available after the student account is paid in full will be eligible to request a short term loan up to the total excess financial aid that would be available. This request must be made in the BSC Business Office with the student signing an agreement and providing a bill from the vendor. The short term loan will be made out directly to the vendor not to exceed the amount of the invoice or the amount of the excess financial aid that would be available at the time of the request. If any change is made to the student's account or the amount of financial aid that would be available after any short term loan agreement is signed, results in the student owing BSC the balance will be due on or before the designated due date for the semester. (For estimated costs of tools see Books/Tools listed in the Financial Information of the BSC catalog.)

**WHAT HAPPENS IF MY TOTAL FINANCIAL AID PACKAGE IS NOT AVAILABLE BY THE DUE DATE?** If your total financial aid package will not be available by the tuition/fee/room/board payment deadline, it is up to you, the student, to check with the BSC Business Office to set up a payment plan until the financial aid is available. Payment plans must be completed in the BSC Business Office, Room 132, Schafer Hall or online at Campus Connection by the tuition due date, or mailed to the Business Office with a postmark no later than the scheduled due date. The first payment and the payment plan fee must be paid at the time the payment plan is submitted.

**WHAT DO I DO IF I AM REGISTERED FOR CLASSES AND DECIDE NOT TO ATTEND ANY CLASSES DURING THE CURRENT SEMESTER PRIOR TO THE PAYMENT DUE DATE?** If you decide not to attend all classes you are enrolled in for the current semester on or before the tuition/fee due date, you must officially withdraw from college. To withdraw, go to <https://merlin.bsc.nodak.edu/secure/studentrecords/withdrawal/>, complete and submit the form to the Student Records Office. If you have questions, please contact us at (701)224-5420. To receive 100% refund, the withdrawal must be submitted within 8.999% of the class length (this is based on calendar days). Students not withdrawing prior to 8.999% of the class length will be responsible for the costs associated with the class. It is the responsibility of the student to follow the appropriate drop/withdraw procedures to receive a refund or credit on the student account. Students will also be responsible for any Food Service, Housing, Bookstore, and

miscellaneous charges on their account if a drop/withdrawal takes place. Failure to pay will result in a 1% interest charge on past due balances.

**Please note:** Students are unable to withdraw from school if any class has been completed in the semester and should then go through the drop process for the classes they have not completed.

**WHAT WILL HAPPEN IF I DO NOT WITHDRAW/DROP A CLASS?** You will be responsible for the balance due and/or your grades may result in a failed grade. Failure to follow the appropriate procedures will result in a hold for future financial aid eligibility. You have the ability to review your account and class schedule online to verify any transactions you have done have been completed appropriately.

**WILL I RECEIVE A REFUND IF I DROP A CLASS WITHOUT RECORD?** A refund is generated only if you process the drop prior to the first 8.999% of the class length you are dropping, this is not tied to a student's transcript record.

**WHAT IS DIRECT DEPOSIT (DDP)?** Direct Deposit is when you have any credit on your student account deposited directly to your bank account.

Once a student is signed up for DDP, the DDP will stay active with the original information submitted until the school receives written notification to change bank account numbers or cancellation of DDP.

Student's who transfer to another NDUS Institution at any of the 11 NDUS Institutions

When a student signs up for DDP, the DDP is active at all 11 NDUS Institutions. DDP transfers with the student to the NDUS Institution the student enrolls in. Written notification for cancellation or change in account numbers must be submitted to the NDUS Institution the student is enrolled in.

**WHAT IS A SERVICE INDICATOR RESULTING IN A BUSINESS OFFICE HOLD?** Students who have a balance due of 30 days or more are not eligible to register for future classes, add classes, or obtain transcripts. Students must pay all balances prior to the "hold" being removed.