Fall 2024 Billing Information

Fall 2024 Semester bills are available *online*.
Students will not receive a paper bill in the mail.

Fall bills are due August 16, 2024.

Contents

Completing the Fall Registration Process

You must do one of the following by Friday, August 16, 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 and clearing your bill,** *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 at 717-477-1211 or studentaccts@ship.edu.**

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 **View/Pay My Bill**
- Click on the **View Activity** button
- Select the term you want to view **Fall 2024**
- This will take you to **Account Activity** (real-time bill) to view your bill.
- Click on **Make Payment** in the header
- Select Payment Option: you may choose to **Pay by Term** or pay your **Amount Due**
  - If making a payment for a future semester when no balance is due, choose **Amount Due**
- Enter the amount you wish to pay
- Click **Continue**
- Select your payment method:
  - Electronic Check (checking/saving) – There is no fee for this service.
  - Credit Card (including Debit Cards) – There is a non-refundable 2.85% service fee with a $3.00 fee minimum for this service. This service fee goes directly to the third-party payment servicer.
- Click **Continue**
- Enter your personal and payment information to proceed with the payment

Electronic Payment Options:
Electronic Check: An electronic payment from your bank account. There is **NO FEE** for this payment method. Choose the "Electronic Check" method and pay using your bank routing and account numbers.

Credit card: MasterCard, VISA, Discover and American Express are accepted by TouchNet/PayPath. **Please note there is a 2.85% (with a $3 minimum)** *non-refundable* **service fee to pay by credit card**. This fee goes directly to PayPath and will be shown as a separate fee

on your credit card statement entitled, "Paypath Service Fee for Shippensburg University". **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 2.85% ($3 minimum) non-refundable service fee. If you would like to make payment directly from your bank account, you should choose the "**Electronic Check**" method. There is NO FEE to pay by electronic check!*

Paper Check:

If you wish to pay by paper check, print your **Account Activity** or **Statement** and mail it with your payment to Shippensburg University, Student Accounts Office, 1871 Old Main Drive, Shippensburg, PA 17257. Electronic check and 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 electronic checks that are not honored by your bank.

Installment Payment Plan*** - *Opens July 24*

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 August 5. Pay 25% down and authorize 3 more automatic installment payments on August 15, September 15 and October 15.

- Choose a 3-payment plan by enrolling before August 26. Pay 35% down and authorize 2 more automatic installment payments on September 15 and October 15.

- Choose a 2-payment plan by enrolling before August 26. Pay 50% down and authorize 1 more payment on October 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 October 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*. Follow the instructions below to access the payment plan.

- Login to myShip or https://my.ship.edu with your Ship email address and password.
- Go to **Student**
- Choose **Paying for College**
- Choose **View/Pay My Bill**
- Choose **Enroll in Payment Plan**
- This will direct you to TouchNet to enroll in the payment plan.

For more information, go to https://www.ship.edu/student_accounts/ and click on the **Payment Plan** tab for step-by-step instructions.

Late Fee

A $100 late fee will be assessed to all students whose bills are not paid by the due date AND to all students who have financial aid with no balance due and have not cleared their bill for the semester. Please be sure your payment arrives on time!   If you have no balance due, be sure you Clear Your Bill by August 16. ~*see instructions below.*
Please note that if you enroll in a payment plan by August 16, you will be cleared for the semester and you will not be charged a late fee.

Authorized Users

If you will not personally be paying your bill, it is <u>your responsibility</u> 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! We have an Authorized Users feature to make this easy. Please complete these steps today!

- Login to myShip with your Ship email address and password
- Click to **Student**
- Choose **Paying For College**
- Click on **View/Pay My Bill**
- Under My Profile Setup, click on **Authorized Users**.
- Click on **Add Authorized Users**
- Enter your authorized user's email address
- Select **Yes** to "Would you like to allow this person to view your payment history and account activity?"
- Click the **Continue** button
- Check the box beside **I Agree** to agree to the terms
- Click the **Continue** button

Your authorized user(s) will receive two emails at the email address that you provided. Those emails will contain log in credentials. Your authorized user(s) will need to log in using the provided credentials. If a first-time user, they will be prompted to enter a new password. If your authorized user is the authorized user for multiple students, they will use the password that they chose when they initially set up their Authorized Users account.

NO Balance Due? – Follow these Instructions to Clear Your Bill!

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 clearing your bill for the semester.***

On **Account Activity** for the Fall semester, if you have NO BALANCE DUE in "Term Balance Including Estimated Aid", 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 2024 Semester**
- Choose **Confirm and clear me for Fall 2024 semester**
- Click on **Survey Complete** to submit your response.

On **Account Activity,** if you **DO NOT** have a BALANCE DUE in "Term Balance Including Estimated Aid", but the Clear My Bill survey is not available to you, you will **NOT** be able to clear your bill by completing the survey. ***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 due on 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 myShip 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.

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.studentaid.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 your 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 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 (3 credits for graduate students) 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 so any refund can be processed timely.

Schedules may be dropped (even for 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 to clear your bill 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 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 the **hamburger menu** (three line icon) at the top of the page
- Click on **Dining**
- Click on **Dining Plans**
- Click on Purchased Meal Plan to expand the box. You may need to click on the term drop-down menu to select **Fall 2024.**
- Choose either **Select a Meal Plan** or **Change My Meal Plan** and choose the meal plan you would like to add or change to.
- At the bottom of the screen, click **Purchase Meal Plan.**

Complete instructions can be found at 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 at **View/Pay My 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 wish 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/ to print an Employer Reimbursement Tuition Deferment Application. This requires a signature from your employer so do not delay in completing the application. It must be received in Student Accounts by the bill due date to avoid a late fee. Please note that **only tuition may be deferred**; all fees on your student account must be paid by you by the due date.

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 or submit to the Student Accounts Office in Old Main room 112. 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 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 by clicking [this link](#) and also the [Semester Information](#) link. 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 approximately five days before the fall semester begins. The aid will then show as actual payments on your tuition bill under the Account Activity section. 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 approximately 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 you are refunded, **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, <u>even if you originally received a refund</u>. All financial aid is originally based on full time enrollment (12 credits undergrad/ 6 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 add/drop period ends on September 3 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/.

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 26 – December 13, you will not be charged for any courses dropped through September 3, 2024 (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 2024 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.

<u>Dates for Dropping Fall Courses with 100% Refund in Varying Parts of Term</u>

Part of Term	Date Range for Course*	Last Day to Drop 100% Refund
1	**8/26– 12/13**	**9/3**
2	8/26 – 10/18	8/29
3	10/21 – 12/13	10/24
4	8/19 – 10/11	8/22
5	10/14 – 12/13	10/17
6	8/26– 11/15	9/3
7	8/26 – 10/4	8/28
8	10/21 – 11/29	10/23
9	9/9 – 12/13	9/16

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

Graduate Students – ShipRec (Rec Center)

Any graduate students who wish to utilize ShipRec (the Rec Center) may opt in by emailing studentaccts@ship.edu by Monday, August 12, 2024. Once you have opted in, a Recreation Fee will be added to your tuition bill at $16 per credit. The Recreation Fee will be charged to your tuition bill every semester thereafter. If you no longer wish to utilize ShipRec, you must opt out by emailing studentaccts@ship.edu. After the add/drop period ends, September 3, 2024, you will no longer be able to opt out. After that date, you will need to wait until the following semester to opt out.

PA State Grant – Important Information

If you have a PA State Grant on your bill, please understand that it is an ESTIMATED state grant. **There is no guarantee that you will ultimately receive a PA State Grant.** PHEAA will send the actual PA State Grant file to SU at the end of September. When we receive that file, all estimated state grants will be removed from the bills and only the actual PA State Grants will be disbursed (paid to the bills). If you do not receive an actual PA State Grant, you will be responsible for any balance due at that time. The Student Accounts Office will send an email notification to students who have a balance remaining after the PHEAA file is received. All balances will be due upon receipt of the email notification.

Questions??

Go to 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. 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 9.
Beginning Aug 12 – Office Hours: Monday through Friday 8:00 AM – 4:30 PM.