What You Need To Know

- *Short Term*...to get you through the next few weeks.
- *Long Term*...for the duration of the student’s enrollment and beyond.
Some Basics/Resources

- Orientation Guide
- **Office**: 3rd floor of Raymond Hall
- **Web**: www.potsdam.edu/financial aid
- **Email**: finaid@potsdam.edu
- **Facebook**: follow us here! 📣
  - Search: SUNY Potsdam Financial Aid
- **FERPA**: use Web for Proxy on BearPaws
Excelsior Scholarship

- NYS Resident
- Tuition ONLY
  - Minus other scholarships or grants
- AGI < $100,000
- Complete 30 credits every year
Eligibility

- Corrections to FAFSA
- Verification/Quality Assurance
- Special Conditions
- New Documents
- External Awards
- Repeat Courses
- Withdrawal
Academic Requirements

- Federal
- State
- Other

- SUNY Potsdam Scholarship
- External Awards
Limits For Most Funds

- **Time**
  - Federal (150%)
  - State (equivalent of 4 years)
  - Scholarship (typically 4 years)

- **Amount**
  - Annual
  - Aggregate
Financial Literacy

- Borrow wisely/only what you need
- Know your loan
  - Definition of terms
  - Capitalization
  - Repayment plans
  - Loan Servicer
- Credit
  - Card
  - Reports
Student Employment

- Not applied to billing charges
- Student Assistantships
- Federal Work Study
  - Part of Award Package
  - Early-August email
  - Bear Tracker through BearPaws
Financial Aid and Bills

- Certified/Confirmed aid is credited
- ALL requirements submitted and processed
- Check BearPaws and Potsdam email regularly
- Guest Access
Students can grant access to a Proxy to view specific BearPAWS pages, and give permission for their Proxy to speak with certain offices.
Web for Proxy

- Instructions on Student Accounts Website
Apply Every Year

- File the FAFSA every year using the Renewal FAFSA and FSA ID
- Apply early (available after October 1)
- Future Aid Packages via BearPaws
- Respond to our requests in a timely manner
What We Do!

We send out student bills

We collect student payments

We issue over-paid funds
How to reach us:

Visit the 4th floor of Raymond Hall

E-mail us! student-accounts@potsdam.edu

Call 315-267-2137

Look around at: www.potsdam.edu/offices/studentaccounts
Student Bills

Semester Bills:

Fall Bill
Issued Mid July
Due 8/15

Spring Bill
Issued Mid December
Due 1/15
Student Bills

How To View Your Bill

- e-mail notification
- Available online 24/7
- CASHNet site via BearPAWS
BearPAWS access to CASHNet

Steps to find the eBill

• Log into BearPaws
  ➢ Student Services & Financial Aid
  ➢ Student Records
  ➢ Click on eBill
**CASHNet**

**SUNY Potsdam Student Account Online Payment**

*Holds are removed every 30 minutes on the hour and half hour for balances paid in full.*

<table>
<thead>
<tr>
<th>Your Account</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Balance</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

*PLEASE NOTE: DEFERRED FINANCIAL AID CREDITS ARE NOT INCLUDED IN THIS TOTAL CLICK ON CURRENT TERM DYNAMIC BILLING STATEMENT WITH DEFERRED AID IN THE YOUR BILLS BOX TO VIEW YOUR DEFERRED BALANCE.*

*Click here to make a payment*

*International Students: Make payments securely from any country and any bank using our partner peerTransfer! Go to: [https://www.peertransfer.com/school/potsdam](https://www.peertransfer.com/school/potsdam) to begin the*

<table>
<thead>
<tr>
<th>Your Bills</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>There are currently no bills for your account.</td>
<td></td>
</tr>
</tbody>
</table>

*Click here to see Current Term Dynamic Billing Statement with Deferred Aid*

*Click here to see Prior Term Dynamic Statements in BearPAWS*
CASHNet – Sample Bill

Office of Student Accounts
44 Pierrepont Avenue
Potsdam, NY 13676
(315) 267-2137
student-accounts@potsdam.edu
www.potsdam.edu

PAYMENT SUMMARY
Statement Date: 04/15/2017
Student ID: 
Previous Balance: 
Current Balance: $84.00
Due Date: 05/14/2017
TOTAL AMOUNT DUE: $84.00

Please forward check payments to SUNY Potsdam, Office of Student Accounts, 44 Pierrepont Avenue Potsdam, NY 13676. To ensure proper posting to your account, include the top portion and write your Potsdam ID # on the check.

<table>
<thead>
<tr>
<th>DATE</th>
<th>STATEMENT ACTIVITY</th>
<th>CHARGE</th>
<th>PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>* Alumni Fee Spring 2017</td>
<td>$10.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>* Springfest Endowment Gift</td>
<td>$10.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Late Payment Charge</td>
<td>$60.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tuition Spring 2017</td>
<td>$11,440.00</td>
<td>$1,614.21</td>
</tr>
<tr>
<td></td>
<td>Comprehensive Fees</td>
<td>$237.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Check</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Direct Subsidized Loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SUNY Potsdam Freshman Scholar</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>eBill Credit Card Payment</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

$1,484.00  $1,550.00  $7,024.79
Student Bills
Sharing Access to Your Bills

Two-Part Process:

1. BearPAWS
2. CASHNet
CASHNet – Sharing Account Access

SUNY Potsdam Student Account Online Payment

Holds are removed every 30 minutes on the hour and half hour for balances paid in full.

Your Account

Account Balance $0.00

PLEASE NOTE: DEFERRED FINANCIAL AID CREDITS ARE NOT INCLUDED IN THIS TOTAL. CLICK ON CURRENT TERM DYNAMIC BILLING STATEMENT WITH DEFERRED AID IN THE YOUR BILLS BOX TO VIEW YOUR DEFERRED BALANCE.

Click here to make a payment.

International Students: Make payments securely from any country and any bank using our partner peerTransfer.
Go to: https://www.peertransfer.com/school/potsdam to begin the payment process.

For more information on Fall and Spring semester payment plans please visit:
http://www.potsdam.edu/offices/studentaccounts/paymentplans.cfm

Your Bills

To view all your bills click "View All".

- SUNY Potsdam State... 02/15/2017
- SUNY Potsdam State... 01/15/2017
- SUNY Potsdam State... 12/23/2016

Click here to see Current Term Dynamic Billing Statement with Deferred Aid

Click here to see Prior Term Dynamic Statements in BearPAWS

Saved Accounts

You have no saved payment methods.

Account Details

View bill
Receive email notifications
Make payments

Authorized Users

You currently have no Authorized Users set up.

Add New
Recap – Access for “Guests”

1. **Web for Proxy**
   - To view BearPaws
   - To waive health insurance
   - To talk to select offices (Passphrase)

2. **Cashnet Access**
   - To view bill
   - To receive email notifications
   - To make payments
Student Payments

How to Pay:

1. On-line via CASHNet
2. US Mail
3. Visit us In-Person

We are location in 412 Raymond Hall!
Student Payments

Payment Types:

1. ACH/MasterCard/Visa/Discover/AMEX
   (on-line via CASHNet, no service fee!)

2. Check (payable to SUNY Potsdam)

3. Cash (in person only)

US Dollars ONLY!
Pay via CASHNet
Establishing A Payment Plan

Semester Payment Plan with Tuition Management Systems (TMS)

Visit potsdam.afford.com to sign-up!
Over-Paid Funds

BankMobile Partnership

- Direct Deposit to a bank account
- BankMobile Vibe (online account)
When your bill isn’t paid

- Future bills will include **Late fees**
- An **All-Services Hold** will be placed on your account
- Balances are forwarded to **Collection Agency** (Attorney General)
*** REMINDER ***

Payment Plans are Available!
Optional Fees

- Undergraduate Alumni Fee
- Springfest Endowment Gift

May decline in BearPAWS in the Student Services & Financial Aid Menu
Electronic Check-In

√ Yes, I am attending SUNY Potsdam!

√ Yes, I will pay my bill!
Protect your Investment!
Our Common Goal – College Completion

Student responses to life shocks that could cause them to withdraw from college:

- 52.9% Becoming ill
- 18.4% Death or illness of a family member
- 10.6% Becoming clinically depressed

26% of parents surveyed indicate that they could not pay for an additional semester of classes & 51% indicate that it would be difficult.

2016 Survey of 516 College Parents*

Visit gradguard.com and enter “SUNY College at Potsdam” for details!

---

* June 2016 survey conducted by College Parents of America

---

Questions?