

PAYING FOR COLLEGE

New Student Orientation



1



SHIPPENSBURG UNIVERSITY

Financial Aid Office

Convenient Location:

Old Main Building – Room 101

Contact us:

Email: finaid@ship.edu

Phone: 717-477-1131

Fax: 717-477-4028

Website: www.ship.edu/financial_aid



2

Shippensburg University - Financial Aid

myShip Apply Now Visit Campus Alumni Raider Athletics Give Now

SHIPPENSBURG UNIVERSITY PROGRAMS & COLLEGES ADMISSIONS TUITION & AID CAMPUS LIFE STUDENT SUPPORT COMMUNITY IMPACT ABOUT US

Home | Tuition & Aid | Financial Aid

Financial Aid

Student Financial Aid at Shippensburg University

Now that you know what paying for college might look like, learn about financial aid at Ship. You work hard for your money. At Shippensburg University, we work hard for you.

Follow Our Financial Aid Road Map

Life is complicated enough. Paying for your undergraduate or graduate degree shouldn't be. To help you understand the financial aid landscape, Shippensburg University has compiled a Financial Aid Road Map that describes the typical financial aid process and how to qualify for different types of aid.

- Financial Aid Road Map 2023-2024
- Financial Aid Road Map 2024-2025

By helping you make sense of the options, you will achieve your degree in the way that makes the most sense for you. Investing this time to fund your education now is investing in your future. And the sooner you start your career, the brighter the future becomes.

Aven Bittinger '20
Master's Public Administration candidate

"Being a first-generation student, financial aid and federal loans were the make-or-break between my career goals and aspirations. With the financial package I received I have been able to grow professionally and personally, and plan to continue my growth as I give back to my community and

3



Free Application for Federal Student Aid (FAFSA)

- FAFSA opened LATE 2023– www.studentaid.gov
Used your 2022 Federal Tax information for the 2024/2025 FAFSA
- FAFSA qualifies student for Federal and State Aid
- FAFSA also qualifies student for some SHIP scholarships
- Recommend early filing each year to avoid missing out on FREE MONEY!!!



4



SHIPPENSBURG UNIVERSITY

YOUR Financial Aid at SHIP

3 – 5 business days for us to receive your FAFSA

- Selected for FEDERAL VERIFICATION
- Receive FINANCIAL AID OFFER

Federal Verification - **Located in MyShip portal**

- Create account/register account through the link in MyShip portal - <https://ship.verifymyfafsa.com>
 - Student AND parent (if dependent on FAFSA)
 - Name and email must match from FAFSA – **MUST be 2 separate email addresses**
 - Documents requested can be uploaded.

5



SHIPPENSBURG UNIVERSITY

YOUR Financial Aid at SHIP

FINANCIAL AID OFFER - **Located in MyShip portal**

- Login Instructions on our website
 - <http://www.ship.edu/ss/>

6

SHIPPENSBURG
UNIVERSITY

myShip Single Sign-On

Username:

Password:

LOGIN

🔗 [Forgot your password?](#)

New Applicants Login: Admissions Portal

For security reasons, please log out and exit your web browser when you are done accessing services that require authentication!



YOUR Financial Aid at SHIP

Financial Aid Links

[Financial Aid Requirements](#)
[Financial Aid Awards](#)
[Financial Aid Status](#)
[College Financing Plan](#)

Financial Aid Information

[Financial Aid Information](#)
[Financial Aid Checklist](#)
[Eligibility](#)
[Financial Aid Home Page](#)
[Forms](#)
[Satisfactory Academic Progress](#)
[General Information](#)
[SAP Deficiency Form](#)

7



Grants and Scholarships are FREE money

- Do not have to be paid back
- Federal and State Grants are automatically accepted for you
- Pennsylvania (PA) State Grant
 - Administered through PHEAA
 - Estimated amount listed NOW
 - Actual **PA State Grant** amount listed **LATER**
 - 2 Common Issues
 - Selected for Income Validation
 - Ship is not listed as first school choice on FAFSA



8



SHIPPENSBURG UNIVERSITY

Presidential Scholarship

- Valedictorian/Salutatorian graduate at any accredited PA High School
- Billing WAIVER; not a scholarship
 - On **billing statement**, not Financial Aid Offers!!!

I Like Discounts 

All Tuition Discounts will be reflected on the bills published in July and November
They will not show on Financial Aid offers

9



SHIPPENSBURG UNIVERSITY

Loans – Federal and Private

- Must be paid back and repayment normally begins after graduation
- All students are **OFFERED** a Federal Direct Student Loan
- Student must ACCEPT loan in MyShip Portal AND
 - Must complete Master Promissory Note
 - Must complete Entrance Counseling
- www.studentaid.gov



10

Application Navigator | Cisco Finesse | Home | Federal Student Aid

studentaid.gov

Federal Student Aid | FAFSA® Form | Loans and Grants | Loan Repayment | Loan Forgiveness | Log In | Create Account

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.

We're here to help you access and manage your financial aid.

If you filled out the FAFSA® form, you may have been offered grants, work-study and loans. Before you receive a Direct Loan, you must complete counseling and sign a Master Promissory Note (MPN). Before you receive a TEACH Grant, you must complete counseling and sign an Agreement to Serve or Repay (AS/AR) each year in which you receive a TEACH Grant.

POPULAR TOPICS

- Renew Your FAFSA® Form
- Apply for a PLUS Loan for Graduate School
- Complete a Loan Agreement (Master Promissory Note/MPN)
- Complete Loan Entrance Counseling
- Complete the Annual Student Loan Acknowledgment
- Use Loan Simulator
- Complete TEACH Grant Counseling and Agreement

How Financial Aid Works

11



YOUR Financial Aid at SHIP

Campus Employment

- Part-time jobs on campus help costs and possibly reduce loans
- All positions posted to SHIP Career Connection - http://www.ship.edu/financial_aid/work_study
- You will receive a bi-weekly paycheck for your work
- Earnings do not subtract from bill



12



Additional Funding Options

Parent PLUS Loans – Applications open NOW

- Parents may borrow a Federal Direct Parent PLUS loan
- PLUS Loan application is credit based
 - Parents may pursue an endorser if denied
 - Repayment can begin 6 months after student's graduation
 - Origination fee of approximately 4.3%
 - If denied, the student's loan can be increased
 - \$4000 per year for freshman and sophomores
 - \$5000 per year for juniors and seniors
- **Recommend you apply for fall and spring – full year**
- **DO NOT LEAVE THE AMOUNT 'UNKNOWN/BLANK'**
- **Do not indicate "UNDECIDED" if denied – We can't process**
- Parents apply and complete Master Promissory Note using PARENT FSA ID at <https://studentaid.gov>



13



StudentAid.Gov – FOR PARENTS

The screenshot shows the StudentAid.Gov website interface. At the top, there's a navigation bar with 'Federal Student Aid' and various menu items like 'FAFSA® Forms', 'Loans and Grants', 'Loan Repayment', 'Loan Forgiveness', and 'Log In / Create Account'. The main content area has a dark blue background with the heading 'Apply for Aid Using the FAFSA Form' and a large 'Apply Now' button. Below the button are four columns representing different stages: 'Considering School', 'In School', 'Parent', and 'In Repayment'. Each column has a small illustration and a 'Learn About' link. To the right, there's a 'POPULAR TOPICS' section with several links. A chatbot window is open on the right, with a greeting and several buttons for user actions like 'Help with the FAFSA Form', 'Login (PSA ID) issues', 'I want my loan and grant info', and 'I have a different question'.

14



Additional Funding Options

Private Alternative Loans

- Private lending institution
 - **Bank/credit union**
- Student is the borrower
- Usually require a co-signer
- Repayment normally begins 6 months after graduation
- http://www.ship.edu/financial_aid/loan_programs/



15



Private Alternative Loan – Search for Lenders

The screenshot shows the 'Private Alternative Loans' page on the Shippensburg University website. The page includes a navigation menu at the top with links for Home, Paying For College, Scholarships, Grants and Loans, Loan Programs, and Alternative Student Loans. The main content area is titled 'Private Alternative Loans' and explains that these loans come from private lending institutions like banks. It lists various loan options such as Alternative Student Loans, Bank Student Loans, Federal PLUS Loans, and Federal Direct Loans. A section titled 'ELM SELECT LIST' provides a list of lenders that Ship students have used in the past. Below this, there is a 'SELF-CERTIFICATION FORM' section with instructions on how to complete it and a list of required steps: to complete Form A of Section 2, to complete Form B of Section 2, and to complete Form C of Section 2. The page also includes social media icons and a footer with the URL 'http://www.ship.edu/financial_aid/loan_programs/'.

16



SHIPPENSBURG UNIVERSITY

STUDENT ACCOUNTS/ BURSAR

19



SHIPPENSBURG UNIVERSITY

Student Accounts Office

Location:

Old Main Building – Room 100

Contact us:

Email: studentacct@ship.edu

Phone: 717-477-1211

Fax: 717-477-4018

Website: www.ship.edu/student_accounts



20



Billing Process

Board of Governors sets tuition rates for all 14 PA state universities.

- Expect to set tuition in April.
- Billing emails will then be sent to SU email addresses.
 - Email gives instructions on how to access bill online and how to pay.
- No paper bills are sent.
- Bills will be due August 12.
 - Billed for Fall semester only.
 - Spring semester will be billed in November, due January.



21



Billing Process

TUITION AND FEES

- Tuition and Fees are based on # of credits scheduled.
 - (Number of credits) X (cost per credit) = Tuition charged
 - Fees are also billed per credit up to 12 credits, then flat rate.



22



Billing Process

ROOM AND MEALS

- Students residing on campus are billed room and meals
 - Room charged based on room unit type
 - Must have a meal plan if residing on campus
 - Will be billed the 14 meal plan initially
 - Can change meal plan online *AFTER* bills are posted in June
 - Changes made online update in real time on the bill.
 - Meals can be *increased* throughout the semester.
 - Meals can be *reduced* through 2nd week of the semester.
 - Students not residing on campus can also choose a meal plan.



23



Billing Process

ACCESSING YOUR BILL

- Bill can be viewed in your MyShip student portal.
 - Click on Student
 - Paying for College
 - Account Information/Pay Now

My Account Information

- [Account Information/Pay Now](#)
- [View/Change Meal Plan](#)
- [Statement and Payment History](#)
- [Clear My Bill](#)
- [Direct Deposit for Student Refunds](#)

Billing Information

- [Payment Options](#)
- [Pre-Payment Plan](#)
- [Meal Plans](#)
- [Tuition & Fees](#)
- [Financial Aid Refunds](#)
- [Withdrawal/Refund Schedule](#)
- [1098 T Tax Information](#)
- [FAQs](#)

24



SHIPPENSBURG UNIVERSITY

Billing Process

VIEWING YOUR BILL

- Bill will show charges, financial aid and net balance.

Fall semester charges
 minus - Authorized or Memo'd Financial Aid
 equals = Net Balance

- If Net Balance is *positive*, an *amount is owed*.
- If Net Balance is *negative*, a *refund is due*.

Account Detail for Term

Home > Student > Student Account > Account Detail for Term

Review your transactions and balances by term. Your authorized financial aid displays as deductions to your

! We are experiencing problems with the blue "Pay Now" buttons in some internet browsers. If you clic the "Pay Now" link on that page. Sorry for the inconvenience.

201860 Fall 2018 Term Detail

Detail Code	Description	Charge	Payment	Balance	Pay Now
FACT	Activity Fee	\$272.00			
FEDS	Educational Service Fee	\$408.00			
FFLX	Flex Dollars	\$250.00			
FFX2	Additional Flex Dollars	\$50.00			
FHDU	Common Damage Fee	\$10.00			
FHEA	Comprehensive Health Fee	\$170.00			
FHSA	Student Assoc Housing	\$4,009.00			
FM17	175 Block Plan/\$250 Flex	\$1,391.00			
FREC	Recreation Fee	\$185.00			
FSTU	Student Union Fee	\$300.00			
FTE6	Technology Tuition Fee Fall	\$239.00			
RFAP	Student Refund	\$2,068.00			
TISP	UG PA Tuition Fall	\$5,104.00			
AFDS	Federal Direct Subsidized Loan		\$1,732.00		
AFPL	Federal Pell Grant		\$2,273.00		
AFUP	Federal Direct PLUS Loan		\$6,560.00		
AIO4	Tuition Pilot Grant		\$900.00		
PCHK	Check		\$2,991.00		
Net Term Balance				\$0.00	
Net Balance for Other Terms:				\$0.00	

25



SHIPPENSBURG UNIVERSITY

Billing Process

MAKING PAYMENT

- If Net Balance is *positive* on bill, balance is owed.
 - Pay Online through our payment vendor ACI/Official Payments.
 - Credit card – VISA, MC, Discover, AmEx – 2.49% service fee
 - Debit card – 2.49% service fee
 - Electronic Check (ACH, E-check, bank account) NO fee!
 - Credit/Debit and E-check not accepted in the office or over the phone.
 - Pay with check or money order in office or through postal mail.

SHIPPENSBURG UNIVERSITY **ShipPay** Powered By OFFICIAL PAYMENTS

Shippensburg University of Pennsylvania
Student Accounts

PAYMENT INFORMATION > PAYER INFORMATION > REVIEW & SUBMIT > COMPLETE

Pay by eCheck (no fee) or Credit Card (2.49% non-refundable service fee) with MasterCard, VISA, Discover or American Express.

Payment Amount \$100.00

Payment Method
New Card

Card Number Expiration Date Security Code [What is this?](#)

Cancel Please note you will not be charged until you Submit at end. **Continue**



26



Billing Process



No Balance Due? Confirm Your Attendance!

- If net Balance is *negative* on bill, your financial aid covers your charges and you do not currently owe any money to SU.

HOWEVER, you must still Confirm your Attendance!

- Follow instructions in your billing email to confirm your attendance online through your myShip portal.
 - This "clears" you for the semester.

27



Billing Process

What Does "Cleared" Mean? You have satisfied your bill.

- If you pay your balance due, you are "Cleared" for the semester.
- If you Confirm your Attendance (because you have no balance due), you are "Cleared" for the semester.
- If you sign up for the payment plan and make your first installment, you will be "Cleared" for the semester.
- Being "Cleared" means:
 - Your ID card will be activated for the residence halls and ShipRec.
 - Your ID card will be activated in the dining halls.
 - Your financial aid will disburse to your account.
 - Your classes will remain on your schedule and will not be dropped.



28



Refund Process

- If the Net Balance on your bill is *negative*, your financial aid is *greater than* the amount of your charges and you will be due a **REFUND**.
- Financial Aid Office begins disbursing aid 10 days before school starts.
 - Actual aid is now posted to accounts as real payments.
- If all aid paperwork is completed and your aid disburses early, you could receive your refund in time to purchase books by the start of school!
- Keep in mind – if you ADD CREDITS after aid disburses and refunds have been distributed, you may owe some of the refund back to the university!



29



Refund Process

REFUNDS CONTINUED

- Refunds are issued by the Student Accounts Office within a few days after disbursement.
 - Sign up for Direct Deposit in the Student Accounts Office.
 - Money securely sent directly to your bank account
 - No lost checks!
 - Direct Deposit form is available at https://www.ship.edu/student_accounts/forms/
 - Fill it out and deliver to the Student Accounts Office.
 - Must show your student ID card also.
 - If no Direct Deposit, paper checks are mailed to local addresses.
 - Parent Plus refunds go to parent borrower
 - If designated in Plus application, refund can go to student.
 - If refund goes to parent, paper check must be issued.



30



FERPA

FERPA – Family Educational Rights and Privacy Act

- Students age 18 or older, or when they enter a post-secondary educational institution regardless of age, have a right to privacy (similar to HIPAA)
 - Includes all school records, as well as billing information
 - Students must give written permission for Student Accounts Office to speak to parents or others about their bill.
- Information Release Form is online at https://www.ship.edu/student_accounts/forms/.
 - Fill out form, sign and email it to studentaccts@ship.edu or drop off in Old Main room 100.
 - Email MUST include a copy of your SU ID card or valid picture ID.
- Information Release Forms also available any time in the Student Accounts Office.
 - Student must be present with valid picture ID.
- Covers BILLING ONLY. No other school records.



31



Other Billing Related Items

SCHOLARSHIP CHECKS

- Should be sent or given to the Student Accounts Office
 - If co-payable, make sure you endorse the back of the check!



TAP 529 ACCOUNTS

- Complete & submit forms according to instructions from the agency.
- Deduct the requested amount from the balance due on the bill.
 - If TAP 529 covers balance, email studentaccts@ship.edu and tell us!
 - If TAP 529 does NOT cover balance,
 - Pay net amount online and email us to let us know TAP has been requested, or
 - Pay through mail and send copy of the bill with note regarding TAP amount deducted.

my529[®]

32