

from the Office of Treasury Services

Fall 2010

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Welcome

Welcome to the Fall Semester at Cleveland State University! We're hosting many changes this term and we're excited to share them all with you. Please read through this entire newsletter – it contains vital information you'll need to have a successful semester. If you don't have time to read everything right now, please read about the five RECENT UPDATES – these bullet items highlight the major changes that will affect your student account this term.

Recent Updates . . .

PAYMENT DUE DATES We've received lots of feedback from students that we aren't specific enough about our expectations when it comes to paying your tuition. We've listened and from now on, we'll provide exact dates. Our web site is updated with your payment due dates for the entire academic year - Fall, Spring and Summer.

For Fall 2010, Undergraduate and Graduate students must have their student account paid in full or be enrolled in a budget payment plan by **August 27, 2010**. For Law students, it's **August 22, 2010**.

And we'll continue to listen to your suggestions!

BUDGET PAYMENT PLAN APPLICATION FEE WAIVED FOR FALL 2010! We know that paying for your education can be tough. We're hoping to help. This semester, we're waiving the \$30.00 budget payment plan application fee. Sign up for a 4-pay or 5-pay plan, make your initial payment on-line or in person, and we'll forgo the application fee.

And there's more! If we receive your signed application and first payment before August 27th, you'll automatically be enrolled in a drawing to be held on August 30th. Four lucky students will have an additional \$25.00 credited to their Viking Card for their use anytime during this semester. [Read more about it . . .](#)

win a prize!



Contact Us

If you have unanswered questions, please visit with a Campus411 Specialist, contact the Call Center at (216) 687-5411, visit our web site at <http://www.csuohio.edu/offices/treasuryservices>, or use “@sk a Question” from the “Student” tab in CampusNet.

TUITION FEE SCHEDULE UPDATED

The Board of Trustees has voted to increase tuition for fiscal 2011. Undergraduate in-state tuition has increased by \$11.25 per credit hour; Graduate in-state tuition has been increased by \$14.75. The new fee schedules are available on our web site www.csuohio.edu/offices/treasuryservices/feeschedules/

- Fee schedules for our special programs have also been posted on our web site.

CHANGES TO OUR REFUND POLICY

The Office of Treasury Services has updated our refund schedule to provide support and consistency to our academic add/drop policy. Changes to your academic schedule will be refunded at 100% for the first two weeks of the term. After the 14th calendar day in the term, “dropped” classes will be indicated on your transcript as a “W” (withdrawn) and refunded on a reduced pro-rated basis. Classes that are listed as “ALT” (alternatively scheduled classes) each have a unique refund schedule. All can be viewed from our web site: www.csuohio.edu/offices/treasuryservices/refunds/

*where's my
refund?*

ANNUAL 1098-T E-NOTICES

Each year, the Office of Treasury Services provides students with a statement to help you determine your eligibility for the Hope (now referred to as the American Opportunity Credit) or the Lifetime Learning tax credit. For those students who do not have a social security number on file with the University, we'll be sending you information about how to update your student record so that you'll have an opportunity to apply for any tax credits that you might be eligible for. Our third party provider, ECSI, will be emailing all students to let you know how to securely log in and electronically retrieve your 1098-T form for tax filing purposes.

Payment Policy & Responsibilities

Your account must be paid in full or you must be enrolled in a payment plan before the first day of academic instruction, for undergraduate and graduate students that day is **August 27, 2010**, for Law students, it's **August 22, 2010**.

- Students, not your employer or your third party sponsor, are responsible for ensuring payment or third party documents are completed and turned in to the Cashier's Office timely.
- If your financial aid, employer or third party sponsor documents (including University departments) are not processed before the first day of the term, you must join a payment plan to avoid any late fees.

- Any credit balance will be reimbursed to you after your documents are processed.
- If a third party sponsor does not pay your student fees within 60 days of billing, all relevant charges will be re-applied to your student account and will be due immediately. Your student account will be flagged to prevent future services.
- Past due balances must be paid in full prior to your fall registration being validated.

Tuition & Fees

Tuition and fees are automatically calculated based on your enrollment status, residency, and your course selections.

- You can view the new fee schedule, effective for the Fall 2010, Spring 2011 & Summer 2011 semesters, on our web site at <http://www.csuohio.edu/offices/treasuryservices/feeschedules>.
- Remember to immediately drop any classes you will not attend. Students are responsible for payment of all tuition & fees for classes not dropped within the 100% refund period. Please refer to the refund schedule in this document for exact dates.
- Students, not their college, department, or advisor, are responsible for ensuring courses are properly registered, added or dropped to ensure the correct amount of tuition is assessed.
- The University does not support the concept of “swapping” one class for another. Credit for any dropped classes is granted according to our published refund schedule and is based on the date your schedule change is presented to the Registrar’s Office, not the date you inform an instructor. Added classes are assessed full tuition.
- There is no cost adjustment granted for adding and dropping courses of similar credits. This includes adding and dropping the same course with different sections.
- Cleveland State does not cancel classes due to non-payment. You must pay for all classes for which you have enrolled. If you do not attend the classes for which you have registered, you must officially withdraw within the 100% refund period to avoid the assessment of fees.

Student Billing

In our effort to “GO GREEN,” we have completely eliminated the mailing of paper invoices. Please utilize your CampusNet account to monitor your student account activity. For those students enrolled in a payment plan, our Office will continue to send reminder email notices to your CSU email account, informing you of an approaching due date. Students are expected to read their University email notices daily.

- CampusNet allows you to register, add or drop classes, verify your account balance, make a payment and update your address. Information about CampusNet can be found on the University’s website www.csuohio.edu, from the **myCSU** link. Navigation tips are included on the last page of this newsletter.
- CampusNet provides the most accurate, up to date balance of your student account. Check your account balance from the “**Account**” tab. Click on “**View Account Details**” for your current amount due.
- Remember that **payment in full is required before the academic semester begins.** For students enrolled in a payment plan, due dates are August 27th, September 27th, October 25th and November 22nd. Your exact payment due dates are also printed on your payment plan application form.
- Students who register or add classes late (after September 3rd) must prepay in person at the Cashier’s Office prior to registering or adding those classes.

How to Pay

Payments can conveniently be made online through CampusNet. You will need your CSU ID number and password to securely log in. Select the "**Account**" tab, click on "**Make Payment**" and follow the instructions.

- ⇒ Payment can be made with an electronic check. ***There is no fee to pay by electronic check.*** Note that a dishonored check fee can be assessed if your information is not keyed in accurately.
- ⇒ Payment can be made with a credit card. MasterCard, Discover, Diner's Club and American Express are accepted. VISA is NOT accepted. Please note that an additional 2.9% convenience fee is charged to your credit card for these transactions.

Mail checks and money orders, payable to **Cleveland State University** to the Cashier's Office at: Cleveland State University, Cashier's Office – MC 115, 2121 Euclid Ave, Cleveland, Ohio 44115. Please remember to write your CSU ID number on the front of the check.

The implementation of Check 21 now allows CSU to convert each paper check into a digital image, eliminating the need to manually handle a physical check anymore. Please be aware that funds are often debited from your account the same day your check is presented. It is important to make sure you have funds available when you present a check as a form of payment.

- ⇒ For example, if you drop off a check for an installment of your budget payment plan on Friday at 3pm, your checking account will be debited before 6pm that same day. If funds are not available, your account will be charged a "non-sufficient funds" or "returned check" fee of \$30.

Important Payment Tips:

- Do not mail credit card information or cash. Also, do not use the interoffice Campus Mail service to deliver any check, credit card or cash payment.
- Payments can be made in person. Checks, money orders and cash are accepted at the Cashier's Office. Credit card payments are not accepted at the Cashier's Office.
- Checks and money orders can be securely deposited at the Express Payment Center (located just outside the cashier's area) anytime the Main Classroom Building is open.
- Third Party/Employer Payment Vouchers and a signed "Third Party Authorization Form" must be submitted to the Cashier's Office at least one day before the term begins. The Authorization Form must accompany any documents from your company and can be found on our website at <http://www.csuohio.edu/offices/treasuryservices/forms>.
- The University does not accept checks drawn on foreign banks. Instructions for completing a wire transfer are documented on our website at <http://www.csuohio.edu/offices/treasuryservices/pay>.

Payment Plans - NO APPLICATION FEE THIS SEMESTER!

We're trying to help make your education affordable. This semester, we're waiving the \$30 application fee to join the budget payment plan. ***Every student whose account isn't paid in full by the first day of the academic semester must join a budget payment plan.***

There are 3 different payment plans offered during the Fall semester. A completed and signed application along with your first installment payment must be received by the Cashier's Office before your enrollment in a payment plan is accepted. You can mail, fax (216-687-9363) or submit your application in person to the Cashier's Office. ***Both sides of the application must be signed, dated and returned.*** Please be sure to keep a copy for your records. Please do not fax any payment information.

- A 4-payment Budget Payment Plan (BPP) is available to all students regardless of your fall account balance. Your initial payment is one-fourth of your account balance after all financial aid and loans are applied. Your first payment is due with your application; and then equal monthly payments are due on September 27th, October 25th and November 22nd.
- A 5-payment Budget Payment Plan is available if your account balance is \$4,200 or more after all financial aid and loans are applied. The first payment is due with your application; and then equal monthly payments are due on September 27th, October 25th, November 22nd and December 13th.

- An Employer Reimbursement Plan is available for students eligible for tuition reimbursement from their employer. A 25% payment is due when the application is submitted and the remaining balance is due no later than January 18, 2011.
- Applications and instructions for these plans can be found on our website at <http://www.csuohio.edu/offices/treasuryservices/forms>.
- You may pay your initial and monthly installments on the web via CampusNet.
- Your application and payment must be received on or before the first day of academic instruction, August 27, 2010.
- The specialists at Campus411 can help you determine your payment amount if your financial aid hasn't disbursed yet.

WIN A PRIZE!

All students who join the Budget Payment Plan or whose student account is paid in full by the FIRST DAY OF CLASS – August 28, 2010 – will be automatically enrolled in a drawing for a \$25.00 credit to your Viking Card. Four winners will be selected on Monday, August 30th.

Cashier's Office Hours (subject to change)

The Cashier's Office, located in the Main Classroom Building in room 115, is available to accept your tuition payment, pay for various fees, cash a check, etc. Our hours are:

Monday – Thursday 8am – 6pm
 Friday 9am – 5pm
 First and Third Saturday of the month 10am – 1pm

- The Cashier's Office will have extended hours during "dorm move in" weekend to assist students making financial arrangements for the Fall semester. Saturday, August 28th the office will be open from 9am – 4pm; and Sunday, August 29th our office will be open from 10am – 3pm.
- The Cashier's Office will be closed on Labor Day weekend (September 4th – 6th), Columbus Day weekend (October 9th – 11th), Thanksgiving weekend (November 25th – 28th), Christmas weekend (December 24th – 26th), and New Year's weekend (December 31st - January 2nd)

Refund Schedule

The refund schedule has been updated effective with the Spring 2010 semester. Please notice that a 100% refund will be allowed through the first two weeks of class. The pro-rated refund after that point has been reduced. Exceptions to this published refund policy will not be considered.

Undergraduate/Graduate Students

100% through September 10
 50% September 11 - 17
 25% September 18 - 24
 No refunds after September 24

Law Students

100% through September 5
 50% September 6 – 12
 25% September 13 - 19
 No refunds after September 19

- All refunds for dropped courses are made according to this refund schedule. Refunds (credits) are based upon the date you drop your class or classes, not the date you inform an instructor.
- Please note that dropping classes may reduce your financial aid award. Financial Aid returned to your lender on your behalf must be repaid to the University immediately.
- Cleveland State does not have a policy that supports "swapping" or "trading" classes that are the same credit hours. There is no cost adjustment granted for adding and dropping courses of similar credits, including adding and dropping the same course with different sections.
- Classes that are listed as "ALT" (alternatively scheduled classes) each have a unique refund schedule which can be viewed from our web site: www.csuohio.edu/offices/treasuryservices/refunds/

Financial Aid, Scholarships, Grants and Loans

Financial aid is an important component to making an education affordable. More than 85% of our students utilize some type of financial aid – scholarships, grants, or loans, to help pay for all or part of their academic program. There are a few things worth mentioning over again.

- With the introduction of Direct Lending, all students must sign a new Master Promissory Note.
- Federal regulations prohibit the use of financial aid to pay a past due balance.
- All approved financial aid, including loans, will be posted to student accounts beginning August 18th for undergraduate and graduate students, and beginning August 13th for law school students.
- If your financial aid or loans have not been applied to your student account by August 27th, you must join a payment plan. Campus411 can help you determine if you are eligible for a reduced first payment because of an anticipated aid award.
- Pell and OCOG disbursements for part-time undergraduate students with less than 12 credit hours will be applied beginning Monday September 20th. If your anticipated aid will not pay your account in full, you must pay the difference or join a payment plan by August 27th. The specialists at Campus411 can help you determine if you're eligible for a reduced first payment because of a part time aid award that hasn't disbursed yet.
- ***A reversal of financial aid for any reason must be repaid immediately.***

U-PASS Program

The RTA U-Pass allows CSU students to ride free of charge on all Greater Cleveland RTA buses and rapid trains during the Fall semester. All students attending classes on the main campus are charged a mandatory \$25 U-Pass fee to support the program.

- Beginning Friday, August 20th, students may obtain their U-Pass sticker in the Cashier's Office (MC115) if your account is paid in-full or you have joined a payment plan. Your Viking Card must be presented.
- You will be required to sign a U-Pass Agreement Form which documents the policies when dropping classes, obtaining a replacement sticker, etc.
- Students who become ineligible to participate in the U-Pass program must return their sticker within 5 business days to avoid additional fees.

Annual 1098-T E-Notices

Each year in January, Cleveland State must report tuition and scholarship amounts to the Internal Revenue Service. As a courtesy, we also provide this information to each of our students to help you prepare your tax return. The 1098-T form is the required IRS form to use for notification purposes.

CSU uses the services of a third party, ECSI, to send these statements to our students each year. You can help support the University's sustainability initiatives - please request that your 1098-T form be sent to you electronically. You'll receive an email notice from ECSI in December letting you know how to securely log in to their site to retrieve your information.

The email will come from webmaster@ecsi.net. We'll send a notice to all students in advance reminding you. Your 1098-T form will be available by February 1, 2010.

For those students whose social security number is not on file with the University, we'll be sending you information about how to securely and confidentially update your student record.

CORRECTED		2010		Tuition Statement
FILER'S name, street address, city, state, ZIP code, and telephone number		1 Payments received for qualified tuition and related expenses	2 Amounts billed for qualified tuition and related expenses	Form 1098-T
FILER'S federal identification no.	STUDENT'S social security number	3 If this box is checked, your educational institution has changed the reporting method for 2010	4 Adjustments made for a prior year	
STUDENT'S name		5 Scholarships or grants	6 Adjustments to scholarships or grants for a prior year	Copy B For Student
Street address (including apt. no.)		7 Checked if the amount in box 1 or 2 includes amounts for an academic period beginning January - March 2011	8 Checked if at least half-time student	
City, state, and ZIP code		9 Checked if a graduate student	10 In: contact re: refund	This is important tax information and is being furnished to the Internal Revenue Service.
Service Provider/Act. No. (see instr.)	Department of the Treasury - Internal Revenue Service			

Delinquent Student Accounts

If you have an unpaid account balance or make only a partial payment, you may be charged a non-refundable \$25 late payment fee for each month your account remains unpaid.

- Past due accounts will be forwarded to a third party billing company, ECSI, for further billing action. A collection fee will also be assessed to your student account balance, and a \$25 billing service fee will be added to your account. Credit bureau reporting will begin when your account is placed with ECSI.
- Collection fees are assessed based on your account balance: \$50 if your balance is equal to or less than \$500; \$100 if your account balance is over \$500 but equal to or less than \$1,000; \$200 if your account balance is over \$1,000.
- Student accounts that are over 12 months in arrears may be certified (forwarded) to the Ohio Attorney General's Office under Ohio Revised Code § 131.02 for further collection activity. Your account will incur additional collection charges including a 10% placement fee, daily interest, plus possible legal fees from the Attorney General's Office. State income tax refunds are offset by the Attorney General's Office as part of their collections process.
- Please note that late fees, billing service fees, collection fees, legal fees, and the Attorney General's fees are not refundable or negotiable.
- Students with a past due balance are prevented from registering for future classes and future financial aid will not be disbursed until all outstanding balances are paid in full.

Navigating CAMPUSNET

Please become familiar with navigating and examining your student account on CampusNet, as this is your primary source for all CSU student account information.

From the **Account** tab in CampusNet, you must first click on **View Account Details**. Please take note of the **"Current Billed Amount,"** this represents the amount due on your account by August 27th.

- For those students on a payment plan, the **"Unbilled Amount"** represents the amount still owed. The **"Account Balance"** is the total due on your account, including this month's payment.
- For those students not on a payment plan, your **"Current Billed Amount"** and the **"Account Balance"** should be the same. Your account must be paid in full by August 27th in order to avoid late fees or collection fees.

The screenshot displays the CampusNet interface for a student account. At the top, there is a navigation bar with tabs for Personal, Account, Student, and Applicant. Below this, there are utility icons for Question, PDF, Download, Print, and Help. The main content area is divided into two sections: Account Information and Transactions by Date. The Account Information section lists the following details:

Name:	xxxxx xxxxxxxxxx
CSU ID:	xxxxxxx
Current Billed Amount:	\$1,070.75
Unbilled Amount:	\$3,212.25
Account balance:	\$3,212.25

The Transactions by Date section includes a date range selector with 'From: 11/25/2009' and 'To: 07/26/2010', and a 'View Transactions' button. At the bottom of the page, there are two prominent buttons: 'View Items Due By Term' and 'View Account Details'. Red arrows in the image point to the 'Current Billed Amount' field and the 'View Account Details' button.

If you need help logging into CampusNet or have forgotten your password, please call the IS&T Help Desk at 216-687-5050. Their hours of operation are Monday – Thursday 7:30am – 10pm; Friday and Saturday from 7:30am – 5:00pm. Please be aware that these hours can change due to holidays and break schedules.