

Q. What is pending financial aid?

A. Pending aid is the amount of financial aid (including loans) that you have been awarded and that we anticipate will post to your student account. Changes to class registration may have an effect on the amount of aid for which you are eligible. Also, you may need to take further action in order to ensure that pending aid will be posted to your student account.

Direct Student Loans: If you wish to receive direct student loans from the federal government, you must accept the loans through your student portal. Each student taking out federal student loans for the first time will need to sign a Master Promissory Note and complete Entrance Counseling with the Department of Education. This can be done through your student portal or through www.studentloans.gov

PLUS Loans: Parent PLUS loans are credit-based loans and are not automatically awarded to students. If you intend to use a PLUS loan to pay all or part of your balance, your parents will need to apply for a Direct PLUS loan through www.studentloans.gov.

Declining Loans: If you do not wish to receive the full loan amount for which you are eligible, please update your financial awards on your student portal.

Nazarene Church Grants: Make sure that your church sends all scholarship monies to PLNU's SFS office in order to apply any matching and district funds.

Q. What do I need to know about institutional aid?

A. Most institutional aid applies only to on-campus charges. If you move off campus, you may lose all or a portion of these funds. Also, you must be registered for at least 12 units (full time status) in order to receive institutional aid. If you drop below 12 units, you may lose all institutional aid (including church funds and scholarships).

Q. Is tuition insurance available?

A. Yes. PLNU offers a Tuition Refund Plan (TRP) through Sallie Mae that reimburses families for tuition costs in the event that a student is unable to complete a semester due to accident or sickness. For more information regarding this plan, please go to www.gradguard.com/pointloma.

STUDENT PORTAL

my.pointloma.edu

OFFICE HOURS

Mon-Thurs 8:30 a.m. - 5 p.m.

Friday 8:30 a.m. - 4:30 p.m.

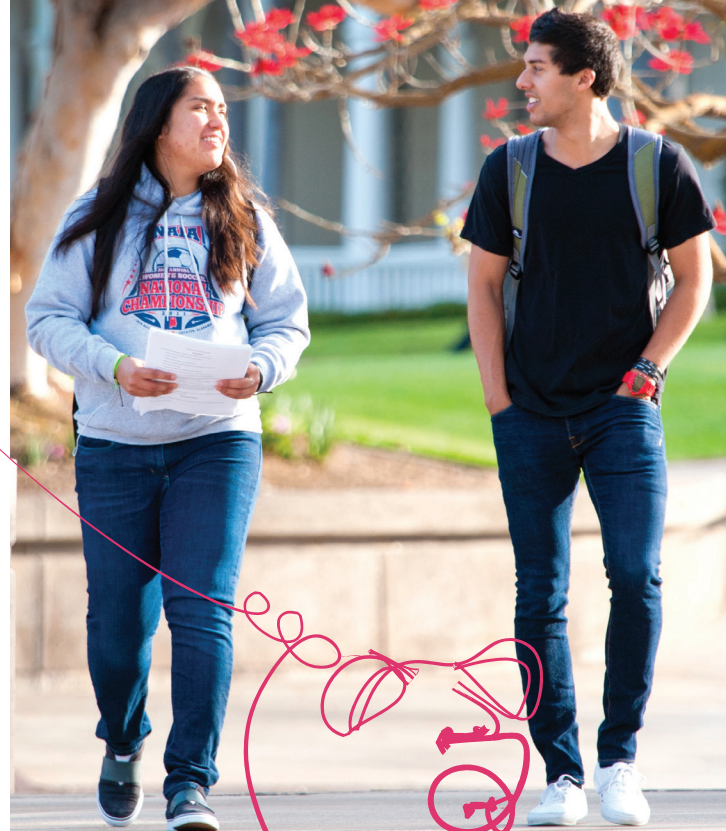
Your Statement of Account is accessible
24 hours a day on your student portal at
my.pointloma.edu.



POINT LOMA
NAZARENE UNIVERSITY

Student Financial Services
3900 Lomaland Dr. • San Diego, CA 92106
(619) 849-2538
sfs@pointloma.edu • www.pointloma.edu/sfs

STUDENT ACCOUNTS INFORMATION ON PAYING YOUR BILL



academics / faith / community

PLNU *forward*

Welcome to PLNU!

Whether you are a new or returning student, we're glad you're here! Our goal is to be your resource and guide as you navigate the financial aid process and explore options for financing your education. We are excited to be on this journey with you as you move one step closer to achieving your educational goals. This brochure is intended to provide you with some helpful information; please feel free to contact us if your questions are not answered here.

Q. When will I receive billing statements?

A. For new students: your initial statement of account for the fall semester will be sent by mail to your home address during the first week of July. All subsequent statement notifications will be sent electronically to your PLNU email address, and to the parent's email address (if information releases are set up and the parent has activated his/her portal at my.pointloma.edu)

For continuing students: Initial and subsequent statement notifications will be sent electronically to the student's PLNU email address, and to the parent's email address (if information releases are set up and the parent has activated his/her portal at my.pointloma.edu).

Q. How do I view my bill online?

A. Log in to your portal at my.pointloma.edu using the username and password you created. After clicking on "Students" at the top of the page, choose "Statement of Account" under the "Financial Services" section.

Q. Can my parents view my bill online?

A. Yes, but only if you give us permission to share this information with them. FERPA regulations stipulate that we can only share your financial information with those you have given permission. Once you have given them permission, they will be able to set up a parent portal, which will enable them to view and/or pay your bill online.

Q. How do I give my parents permission to view my statement of account?

A. Log in to your student portal. Under "Profile Update" click on "Update Information Releases." Then, under "Financial Info" click "Edit" and choose the name of any individuals with whom you're willing to share your financial information. Make note of the ID number that appears next to the name and share this with your

parents; they will need this ID number in order to set up a parent portal. If you don't see a name for which you are looking, simply request that the name be added through the link provided, and it will be added to the system within two to three business days.

Q. How do my parents set up a parent portal?

A. Parents can set up a portal at my.pointloma.edu by clicking on "Create Account" on the left side of the page and following the instructions. They will need their PLNU ID number (which you will find on your portal), and they will set up their own username and password.

Q. When are payments due?

A. PLNU requires full payment of tuition and fees and room/board by Aug. 3 for the fall semester and Jan. 8 for the spring semester.

Q. What are my payment options?

A. You are responsible for paying the net balance (charges minus awarded aid, not including federal work study) on your student account each semester by the established due date. Keep in mind that your account balance may change as you add or drop classes and/or if any campus fines are assessed. You'll want to keep an eye on your account even after you have paid in full. Your options for paying the net balance are as follows:

PAY ONLINE Log in to your student or parent portal at my.pointloma.edu. After clicking either "Students" or "Parents" choose "Financial Services" and then choose "Make a Payment." Follow the instructions to pay by electronic check (ACH). Please note that credit cards are not accepted as payment toward a student account.

ELECTRONIC CHECKS must be linked to a valid checking or savings account; checks that draw directly from home equity or loan accounts will not process successfully.

PAY IN PERSON

You may make cash or check payments to your student account at the cashier's window on campus.

PAY BY MAIL

You may send in check payments by mail for your student account. Please be sure to include student name and ID number on all checks. PLEASE DO NOT MAIL CASH PAYMENTS. Note that we reserve the right to process checks as electronic payments.

PAYMENT PLAN

You have the option to pay your school bill with PLNU's Tuition Installment Plan (TIP), available for a fee of \$40/semester. You can enroll through your PLNU student or parent portal. Only electronic check (ACH) payments are accepted. Your PLNU TIP should be executed before the semester bill due date.

SUPPLEMENTAL LOANS

You may choose to pay all or a portion of your school bill with one or more supplemental loan programs. Visit www.pointloma.edu/sfs for more information

Q. What if I can't pay by the due date?

A. Students will be charged a 5 percent late fee on any outstanding balance approximately 30 days after the payment due date each semester. Also, students will be prevented from further class registration until all previous charges are paid in full. If you are having trouble paying your bill, please contact a Student Financial Services (SFS) advisor as soon as possible in order to discuss all available payment options.

Q. Why doesn't my federal work study award show on my statement?

A. Federal work study (FWS) is a program by which the federal government subsidizes a portion of a student's salary. In order to collect FWS, you must obtain a job with an employer who participates in the FWS program. (Most on-campus departments participate.) You will receive these funds in the form of a paycheck in compensation for hours worked. These funds must be earned and are not guaranteed, and they will not appear on your statement of account.

Q. Who do I contact regarding specific charges on my account?

- A.**
- **Tuition charges** are based on class registration. Contact the Records Office to add/drop classes. (619) 849-2289
 - **Parking** – Public Safety (619) 849-2201
 - **Residence Hall Fines** – Residential Life (619) 849-2482
 - **Chapel Fines** – chapelattendance@pointloma.edu
 - **Library Fines** – Ryan Library (619) 849-2337
 - **General Questions** – SFS (619) 849-2538