

The WVU Mountaineer Hub: Financial Aid and Billing

**New Student Orientation
Summer 2018**

**Information subject to change.*

What Is the Mountaineer Hub?

- Your connection to:
 - Student Accounts and Billing
 - Financial Aid and Scholarships
 - Student Employment
 - Registrar
- All emails for financial aid, scholarships, student accounts, and student jobs are sent from the WVU Mountaineer Hub to students' WVU MIX email.
- Students can set their MIX email to forward to their personal email or set it up on their mobile devices.



**Information subject to change.*

Financial Aid Is a Process

1. Student applies for financial aid for fall and spring
2. Mountaineer Hub notifies the student via MIX email if additional requirements are needed (if any)
3. Student turns in additional requirements (if any)
4. Student is notified of financial aid offer
5. Student accepts/declines financial aid in STAR
6. Mountaineer Hub notifies student of additional requirements after aid is accepted (if any)
7. Student completes additional requirements (if any)
8. Aid disburses to student's account

**Information subject to change.*

Applying for Financial Aid

1. Complete the Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov
 - Must be completed every academic year
 - Available October 1
 - *Priority* deadline March 1
 - 2018-19 FAFSA asks for 2016 income tax information
2. Pursue scholarships from your College/Department (based on program of study) *and* external scholarships
3. Research and apply for aid from your state

**Information subject to change.*

Unsatisfied Requirements

- Top Four:
 - Did not apply for financial aid (FAFSA, external scholarships, PLUS or private loans)
 - Did not accept financial aid in STAR
 - Missing documentation
 - Did not complete loan requirements
- Can prevent financial aid from being offered or paying toward bill
- Notifications are sent to MIX email
- Most available online (STAR and Parent/Guest Portal)
- Step-by-step instructions and more information at financialaid.wvu.edu/applying-for-aid/unsatisfied-requirements

**Information subject to change.*

Verification

- Students may be selected at random by the Department of Education
- If selected, WVU *must* verify the student before aid can be offered and/or disbursed
- Notifications are sent to MIX email with instructions
- Most unsatisfied requirements are always available online (STAR and Parent/Guest Portal)
- More information at financialaid.wvu.edu/applying-for-aid/verification

Financial Aid Offer

- Letters are sent to incoming students showing their estimated cost of attendance and financial aid offer
- Shows the difference between estimated cost and offered aid
- Gives step-by-step instructions on accepting or declining aid at portal.wvu.edu

Best Order to Accept Aid	First	Second	Third	Fourth	Fifth
Types of Aid (if Eligible)	Scholarships, Grants, Sponsorships, Waivers	Federal Work-Study	Federal Subsidized Loan	Federal Unsubsidized Loan	Credit-Based Loans (Federal PLUS or Private)

**Information subject to change.*

First-Time Loan Borrowers

- First-time student loan borrowers (for subsidized or unsubsidized loans) must complete TWO requirements:
 - Log in with Federal Student Aid ID (FSA ID) at studentloans.gov
 - Complete Loan Agreement (Master Promissory Note)
 - Complete Entrance Counseling
 - Notifications of requirements and instructions are sent to student's MIX email



**Information subject to change.*

Fall 2018 Timeline: NOW!

- Sign up for the monthly payment plan – pay your WVU bill (or the portion leftover after financial aid) in up to 4 monthly payments. Enroll today!
studentaccounts.wvu.edu/payment/tuition-payment-plan
- *Tip: Use the “Plan for Your Cost Your Way” planner to estimate costs, then adjust your plan if necessary when the bill is available in early July.*
mountaineerhub.wvu.edu/planner
- Parents of dependent undergraduates may apply for a Parent PLUS Loan studentloans.gov
- Students can reserve their books using financial aid (if aid is more than institutional charges)
studentaccounts.wvu.edu/bookstore-programs
- First-time borrowers of federal loans must complete Loan Agreement and Entrance Counseling studentloans.gov

**Information subject to change.*

Fall 2018 Timeline

- **June 4:** Student health insurance waiver available studentinsurance.wvu.edu
- **July 6:** Fall bill available online star.wvu.edu
- **July 7:** Fall eBill sent to MIX email for those who owe a balance.
- **July:** Sign up for direct deposit of student refunds studentaccounts.wvu.edu/refunds

**Information subject to change.*

Fall 2018 Timeline Continued

- **August 1:**
 - Fall bill due (less displayed financial aid)
 - Student health insurance waiver deadline
 - Last day to reserve books using financial aid
- **August 2:** Late payment fees assessed
- **August 5:** Financial aid pays toward fall bill
- **August 9:** Refunds may be available to students signed up for direct deposit
- **August 15:** First day of classes
- **August 21:** Last day to add/drop classes

**Information subject to change.*

Plan for Your Cost Your Way

- Helps estimate costs, financial aid, and potential out-of-pocket expenses for fall and spring
- Personalized planners emailed to students with a FAFSA submitted or financial aid awarded

mountaineerhub.wvu.edu/planner

Example of Planner



PLAN FOR YOUR COST YOUR WAY

2018-19 costs are estimated for fall and spring at a minimum of 12 credit hours per semester.

All costs are estimated until approved by the WVU Board of Governors in Summer 2018.

For the most up to date cost information, please visit: revenueservices.wvu.edu/tuition-and-fees.

Financing Your Education

Whether the plan to pay for college has been years in the making or is a conversation that's just beginning, there are options available to make earning a college degree a reality. The most important part of planning to attend college is to understand the costs, and make certain that the financing is in place to pay your costs on time and assure the long term financial impacts are well considered and fully understood prior to enrollment.

ESTIMATED DIRECT COSTS (Billed by WVU)

Select costs based on enrollment plans for the 2018-2019 academic year.

University Tuition
College Tuition
On Campus Residence
Meal Plan Options
Student Health Insurance

SUMMARY OF YEARLY COSTS

University Tuition and Fees	\$ 0
College Tuition	\$ 0
On Campus Residence	\$ 0
Dining Plan	\$ 0
Health Insurance	\$ 0

Tuition Payment Plan
Please enter the number of months you wish to make payments.
studentaccounts.wvu.edu

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Estimated Tuition Payment Plan Monthly Payments

* Denotes gift aid, which is aid that does not have to be repaid.
** Denotes self-funding, which is paid by the student from personal resources.
*** Denotes loan funds, which are aid secured by the student or by the parent and must be repaid according to terms and conditions set forth by the lender prior to disbursement of the loan.

Student Name: Enter Name

TOTAL ESTIMATED DIRECT COSTS **\$ 0**

Scholarships* \$ 0

State & Federal Grants* \$ 0

External Resources* \$ 0

TOTAL ESTIMATED GIFT AID **\$ 0**

529 Plan OR Educational Savings** \$ 0

Anticipated Tuition Payment Plan Amount** \$ 0

Please enter desired payment terms below.

TOTAL AVAILABLE SELF-FUND RESOURCES **\$ 0**

Federal and Private Student Loan *** \$ 0

Parent PLUS Loan *** \$ 0

TOTAL LOAN AID AVAILABLE **\$ 0**

TOTAL OF ALL AVAILABLE AID **\$ 0**

Remaining Balance After All Aid Has Been Applied **\$ 0**

Estimate of balance remaining after financial resources subtracted from direct costs.

Estimated Direct Cost Per Semester \$ 0

Estimated Available Aid, Self Help, Loans Per Semester \$ 0

Estimated Remaining Per Semester After Aid \$ 0

Estimated Tuition Payment Plan Monthly Payments \$ 0

Input gift aid



Input self-funded



Input loans if borrowing



Semester Breakdown



Input Student Info



Summary of Costs



[Reset Form](#)

*Information subject to change.

Other Funding Options

What if federal, state, and institutional financial aid do not cover the bill?

- **College Savings Plans:** (529, Prepaid) If you invested in a plan, contact your plan manager for instructions on how to send funds
- **Third-Party Sponsors:** Vocational Rehabilitation, military, employers, etc.
- **Tuition Payment Plan:** Sign up for the monthly payment plan – pay your WVU bill (or the portion leftover after financial aid) in up to 4 monthly payments.
studentaccounts.wvu.edu/payment/tuition-payment-plan

**Information subject to change.*

Other Funding Options Part 2

Scholarships

- Departmental scholarships based on **program of study**
financialaid.wvu.edu/home/scholarships/departmental-or-college-scholarships
- External scholarships from private entities
financialaid.wvu.edu/home/scholarships/external

KEEP APPLYING FOR SCHOLARSHIPS THROUGHOUT YOUR COLLEGE JOURNEY!

**Information subject to change.*

Other Funding Options Part 3

Credit-Based Loans

- Parent PLUS Loan
 - Interest fixed at 7% for 2017-18
 - For parents of dependent undergraduates
 - Loan is in parent's name
 - Apply and complete Loan Agreement (MPN) at studentloans.gov
- Private Loans
 - Interest varies by lender
 - Borrower could be student or parent
 - Student usually needs cosigner
 - Compare private loans at elmselect.com

**Information subject to change.*

Student Employment

- Part-time student jobs
- Students often set their work schedule around their classes
- Cannot work more than 20 hours per week but many students work less
- Helps time management, GPA, and indirect costs
- Students apply for part-time jobs online (including Federal Work Study positions if awarded/accepted FWS funds)

studentemployment.wvu.edu

**Information subject to change.*

Financial Aid Refunds

- If a student has satisfied all requirements for aid to disburse, they will see their financial aid pay toward their bill in STAR **approximately 10 days before the first day of the semester.**
- If financial aid is more than the WVU bill/charges, a refund will be issued by TMS (Tuition Management Systems).
- Sign up for direct deposit at wvu.afford.com to receive the refund within 2 to 3 business days!
- If not signed up for direct deposit, a paper check is mailed.
- **Students are responsible for any charges incurred after a refund has been issued** (e.g. replacement fees for student IDs, additional tuition charges from registering for more classes, adding a meal plan, etc.)

studentaccounts.wvu.edu/refunds

**Information subject to change.*

SAP: Keep Your Aid!

Students must meet Satisfactory Academic Progress requirements in order to keep their federal financial aid for future academic years.

Undergraduate students must:

- Have a minimum **overall GPA of 2.0** by the end of each spring
- **Earn at least 67% of all hours** they attempt by the end of each spring
 - Withdrawing from classes after the add/drop period, incompletes, and failing courses have a negative impact on this percentage
- **Complete their program of study within 150%** of the hours required for the program (example: a program that requires 120 hours must be completed within 180 attempted hours)

**Information subject to change.*

Keep Your Aid!

In addition to Satisfactory Academic Progress, some types of aid have their own overall GPA and earned hour requirements.

Examples of Academic Requirements:

- PROMISE Renewal
 - Successfully earn 30 credit hours in fall, spring, and summer (cannot include classes taken in high school)
 - Overall minimum GPA of 2.75 after first year and 3.0 in subsequent years
- WV Higher Education Grant
 - Successfully earn 24 credit hours in fall and spring
 - Overall minimum GPA of 2.0 at the end of spring
- Institutional Scholarships
 - Successfully earn 30 credit hours in fall, spring, and summer
 - Overall minimum GPA varies, so see financialaid.wvu.edu/home/scholarships/renewal-requirements for more renewal criteria

**Information subject to change.*

Common Questions Part 1

- **When will I get my refund?**
 - Refunds may be available for students signed up for direct deposit starting August 9 for fall 2018.
studentaccounts.wvu.edu/refunds
- **How do I buy text books?**
 - If financial aid is more than institutional charges, students can charge their books to their financial aid until August 1. These students could also wait until they receive their refund to purchase books.
studentaccounts.wvu.edu/bookstore-programs
- **When is my bill due?**
 - Payment for the fall semester is due on August 1, 2018.

**Information subject to change.*

Common Questions Part 2

- **My family's income has reduced significantly since our 2016 taxes. What do I do?**
 - Visit financialaid.wvu.edu/forms for the 2018-19 Request for Review of Financial Hardship. Submit the completed form and documentation to the Mountaineer Hub for review.
- **How do I access my student's financial aid and billing information?**
 - Students must grant "proxy access." They can give online, over the phone, and in-person access to parents/guests. Instructions are available at parent-guest.portal.wvu.edu.

Navigating the Guest Portal: Logging In

1. Go to parent-guest.portal.wvu.edu
2. Click on Log In
3. Log in with email address and password created when the student set up proxy access



Proxy Access Login

Enter the e-mail address that was registered as a Banner Web proxy. Then enter the PIN that you previously defined. Banner Web users can register any e-mail address as a proxy and can then enable individual proxy access to selected Banner Web pages. All Banner Web pages are personal and confidential. The proxy PIN should never be shared. If you suspect that someone else may know your proxy credentials, enter your e-mail address and then reset your PIN using the 'Forgot PIN' or 'Reset PIN' button.

* - indicates a required field.

E-mail Address*

PIN*

**Information subject to change.*

Navigating the Guest Portal: Menu

1. Tabs at the top show your profile information and any students who have granted you access to their information
2. Click on a student to see their menu

You can only see things the student has given you access to view.

- Academic Deposit Information
 - Academic Deposit**
- Account Information
 - Electronic Bill/Make Payment**
- Financial Aid Information
 - View Cost of Attendance
 - View Financial Aid Holds
 - View Financial Aid Requirements
 - View Requirement Messages
 - View Financial Aid Status
 - View Financial Aid Award Package
 - View Financial Aid Award Messages
 - View Financial Aid Award Payment Schedule
 - View Financial Aid Academic Progress
 - View Financial Aid Award History
 - View Financial Aid Loan Application History
 - View Federal Shopping Sheet
- Grades, Scheduling and Transcripts
 - View Schedule by Day and Time
 - View Schedule with Course Detail
 - View Mid Term Grades
 - View Final Grades
- Holdings
 - View Holds that may Prohibit Registration
- Miscellaneous Information
 - View Addresses and Phone Numbers
 - View Student & Parent E-mail Addresses
 - View Emergency Contacts

**Information subject to change.*

Navigating the Guest Portal: Electronic Bill Link on Menu

Academic Deposit Information

Academic Deposit

Account Information


Electronic Bill/Make Payment



After fall bills are available on July 6, parents with access can see the bill under “Electronic Bill/Make Payment”

**Information subject to change.*

Navigating the Guest Portal: Electronic Bill/Make Payment (top of page)

 Use the Pay Now button at the bottom of this page to make a payment by credit card or check.

[Watch a tutorial](#) on how to make payments.

201708 Fall 2017 Term Detail

Description	Item Date	Charge	Payment	Balance
Student Health Insurance	02-JUL-2017	\$912.00		
University Tuition	02-JUL-2017	\$3,540.00		
University Fees	02-JUL-2017	\$648.00		
University Tuition	11-JUL-2017	-\$3,540.00		
University Fees	11-JUL-2017	-\$648.00		
Student Health Insurance	12-JUL-2017	-\$912.00		
Tuition Deposit Forfeiture	24-AUG-2017	\$150.00		
Tuition Deposit Release	02-JUL-2017		\$150.00	
	Net Term Balance			\$0.00
	Net Balance for Other Terms:			\$0.00
	Account Balance:			\$0.00

**Information subject to change.*

Navigating the Guest Portal: Electronic Bill/Make Payment (bottom of page)



No Authorized Financial Aid exists on your record for the selected term.

Authorized Financial Aid as of May 31, 2018

Account Balance net of Authorized Financial Aid: \$0.00



No pending/anticipated memos or Third Party contracts exist on your record for the selected term.

Memos as of May 31, 2018

Account Balance net of Authorized Financial Aid and Memos: \$0.00

Current Due net of Authorized Financial Aid and Memos: \$0.00

If Account Balance net of Authorized Financial Aid and Memos is a Negative amount, this is the expected Refund Due You.

**Information subject to change.*

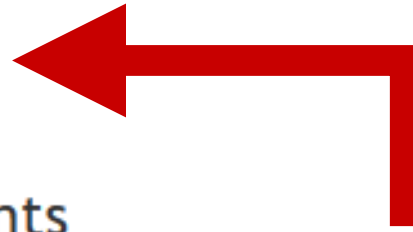
Navigating the Guest Portal: View Cost of Attendance Link on Menu

Financial Aid Information

[View Cost of Attendance](#)

[View Financial Aid Holds](#)

[View Financial Aid Requirements](#)



Cost of attendance for financial aid is not the student's bill. This shows both estimated direct costs that will show on the bill (like tuition and fees) as well as estimated indirect costs the student may incur (such as books and supplies) to help students estimate their full cost

**Information subject to change.*

Navigating the Guest Portal: View Cost of Attendance

Estimated Books and Supplies	\$900.00
Estimated Personal and Trans	\$2,620.00
Estimated Tuition and Fees	\$4,056.00
Estimated Average Loan Fee	\$15.00
Estimated Room	\$5,414.00
Estimated Meals	\$4,132.00
Total:	\$17,137.00

**Information subject to change.*

Navigating the Guest Portal: View Requirement Messages Link on Menu

View Financial Aid Requirements

View Requirement Messages

View Financial Aid Status



“View Requirement Messages” shows satisfied requirements for financial aid, unsatisfied requirements and how to fulfill them, holds that may prevent financial aid, and academic progress for financial aid eligibility

**Information subject to change.*

Navigating the Guest Portal: View Requirement Messages – Student Requirements Tab

Student Requirements

Holds

Academic Progress

Unsatisfied Requirements

Requirement	Status	As of Date	Fund	Term
<p>*Dependent Verification Form Your FAFSA has been selected for a process called verification. In this process, you must provide all requested documents and fully complete all requested forms. Please complete, print, sign, and return the Dependent Verification Form and supporting documentation to the Mountaineer Hub or financial aid office on your campus. The form can be accessed by clicking 'Dependent Verification Form' above. You have 30 days to submit the requested information. More information is available on the Dependent Verification Form.</p>	Requested	May 31, 2018		


**Information subject to change.*

Navigating the Guest Portal: View Requirement Messages – Holds Tab

Student Requirements

Holds

Academic Progress

 As of May 31, 2018, no financial aid holds have been placed on your record.

**Information subject to change.*

Navigating the Guest Portal: View Requirement Messages – Academic Progress Tab

Academic Progress

Status	Effective Term
Satisfactory - Bachelor	Fall 2007
Satisfactory - Bachelor	Fall 2005
Satisfactory - Bachelor	Fall 2004
Satisfactory - Bachelor	Fall 2003
Satisfactory Academic Progress	Fall 2002

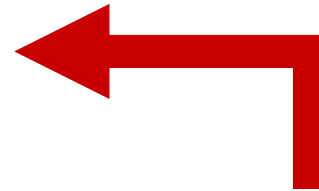
**Information subject to change.*

Navigating the Guest Portal: View Financial Aid Award Package

View Financial Aid Status

View Financial Aid Award Package

View Financial Aid Award Messages



“View Financial Aid Award Package” has various tabs that show the cost of attendance, financial aid offer, what is accepted /declined, information on each type of aid, and resources we have been notified from outside sources (such as private scholarships, Vocational Rehabilitation, etc.)

**Information subject to change.*

Navigating the Guest Portal: View Financial Aid Award Package – Award Overview Tab (top of page)

[General Information](#)
[Award Overview](#)
[Resources/Additional Information](#)
[Accept Award Offer](#)

[Print](#)

Need Calculation

Cost of Attendance	\$17,137.00
Estimated Family Contribution	\$650.00
Initial Need	\$11,531.00
Outside Resource	\$4,956.00
Need	\$7,598.00

Cost of Attendance

Estimated Books and Supplies	\$900.00
Estimated Personal and Trans	\$2,620.00
Estimated Tuition and Fees	\$4,056.00
Estimated Average Loan Fee	\$15.00
Estimated Room	\$5,414.00
Estimated Meals	\$4,132.00
Total:	\$17,137.00

Housing

Status
Campus Housing

**Information subject to change.*

Navigating the Guest Portal: View Financial Aid Award Package – Award Overview Tab (bottom of page)

Expected Enrollment

Status

Full-Time

Financial Aid Award for the 2016-17 Financial Aid Year

Fund	Status	Offered	Accepted	Declined	Cancelled	Total
WV Higher Ed. Grant		\$1,350.00	\$1,350.00			\$1,350.00
Federal Pell Grant		\$2,583.00	\$2,583.00			\$2,583.00
*PSC Fed. Work Study		\$.00			\$2,500.00	\$.00
Federal Subsidized Loan		\$.00		\$.00		\$.00
Federal Unsubsidized Loan		\$.00			\$325.00	\$.00
Total		\$3,933.00	\$3,933.00	\$.00	\$2,825.00	\$3,933.00



If you have questions regarding the above information, please contact the [Mountaineer Hub](#).

**Information subject to change.*

Navigating the Guest Portal: View Financial Aid Award Package – Resources/Additional Information Tab

General Information Award Overview **Resources/Additional Information** Accept Award Offer

Resources

Additional Resource	Term	Expected Amount	Actual Amount
Est Voc Rehab T&F 2028 B&S 450 7/19/16 ses	Fall 2016	\$2,478.00	\$450.00
Est Voc Rehab T&F 2028 B&S 450 7/19/16 ses	Spring 2017	\$2,478.00	\$.00
Total		\$4,956.00	\$450.00

Calculated Resource Total \$2,928.00

**Information subject to change.*

Navigating the Guest Portal: View Financial Aid Award Package – Accept Award Offer Tab

[General Information](#)

[Award Overview](#)

[Resources/Additional Information](#)

[Accept Award Offer](#)

[Print](#)

Award Decision

Fund	Status	Term	Amount
WV Higher Ed. Grant	Accepted	Fall 2016	\$1,350.00
	Accepted	Spring 2017	\$.00
		Fund Total:	\$1,350.00
Federal Pell Grant	Accepted	Fall 2016	\$2,583.00
		Fund Total:	\$2,583.00



Click on the name of the aid type/fund for more information about that particular aid.

**Information subject to change.*

Navigating the Guest Portal: View Holds that may Prohibit Registration

Hold

View Holds that may Prohibit Registration


Miscellaneous Information



“View Holds that may Prohibit Registration” is an important place to check before students attempt to register each semester. They may have holds for past due payment or parking.

**Information subject to change.*

Navigating the Guest Portal: View Holds that may Prohibit Registration Page


 **If you have a hold on your account the following may apply:**

If you have a registration hold - you will not be allowed to register.

If you have a graduation hold - this will prevent you from receiving your diploma and requesting an official transcript.

If you have any questions regarding your hold(s), contact the Originator Office associated with the hold(s) below.

NOTE: In some instances there may be holds on your record that are utilized for internal processing only. If such holds exist on your record you will receive a message stating "Holds on your record may not be viewed on the web."

 **No holds exist on your record.**

WVU Mountaineer Hub

Mailing Address

PO Box 6004
Morgantown, WV 26506

Location

Evansdale Crossing, 2nd Floor
62 Morrill Way

Website: mountaineerhub.wvu.edu

Online Assistance: mountaineerhub.wvu.edu/contact

Phone: 304-293-1988

Fax: 304-293-4890

Open today from 8:15 a.m. to 4:45 p.m.

Evansdale Crossing is next to the Student Recreation Center

**Information subject to change.*