

# **The WVU Mountaineer Hub**

**Decide WVU Day**

**April 14, 2018**

*\*Information subject to change.*

# What Is the Mountaineer Hub?

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



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# Fall 2018 Timeline



## April:

- Sign up for the monthly payment plan to break up institutional costs not covered by financial aid into smaller payments  
[studentaccounts.wvu.edu/payment/tuition-payment-plan](http://studentaccounts.wvu.edu/payment/tuition-payment-plan)

*Tip: The “Plan for Your Cost Your Way” planner can help estimate out-of-pocket costs for fall and spring.*

[mountaineerhub.wvu.edu/planner](http://mountaineerhub.wvu.edu/planner)

## May:

- Parents of dependent undergraduates may apply for a Parent PLUS Loan  
[studentloans.gov](http://studentloans.gov)
- **May 21:** Students can begin reserving their books using financial aid (if aid is more than institutional charges)  
[studentaccounts.wvu.edu/bookstore-programs](http://studentaccounts.wvu.edu/bookstore-programs)

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# Fall 2018 Timeline Continued



## June:

- First-time borrowers of federal loans must complete Loan Agreement and Entrance Counseling [studentloans.gov](http://studentloans.gov)
- **June 4:** Student health insurance waiver available [studentinsurance.wvu.edu](http://studentinsurance.wvu.edu)

## July:

- Sign up for direct deposit of student refunds [studentaccounts.wvu.edu/refunds](http://studentaccounts.wvu.edu/refunds)
- **July 6:** Fall bill available online [star.wvu.edu](http://star.wvu.edu)
- **July 7:** Fall eBill sent to MIX email for those who owe a balance.

## August:

- **August 1:**
  - **Fall bill due (less displayed financial aid)**
  - Student health insurance waiver deadline
  - Last day to reserve books using financial aid
- **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

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# 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](http://mountaineerhub.wvu.edu/planner)



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# 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](http://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](http://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\*\*  
Please enter desired payment terms below. **\$ 0**

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**

Input gift aid



Input self-funded



Input loans if borrowing



Semester Breakdown



[Reset Form](#)

*\*Information subject to change.*

Input Your Info



Summary of Costs



# Other Funding Options

*In addition to scholarships, grants, and loans offered by the institution, state, or federal government, there are additional ways students can fund their educational expenses.*

- **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.
- **Monthly Payment Plan:**  
Break semester bills into smaller payments over several months  
[studentaccounts.wvu.edu/payment/tuition-payment-plan](http://studentaccounts.wvu.edu/payment/tuition-payment-plan)
- **Part-Time Student Jobs:**  
Helps time management, GPA, and indirect costs  
[studentemployment.wvu.edu](http://studentemployment.wvu.edu)

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# Other Funding Options Continued

## Scholarships

- Departmental scholarships based on program of study

[financialaid.wvu.edu/home/scholarships/departmental-or-college-scholarships](http://financialaid.wvu.edu/home/scholarships/departmental-or-college-scholarships)

- External scholarships from private entities

[financialaid.wvu.edu/home/scholarships/external](http://financialaid.wvu.edu/home/scholarships/external)

**KEEP APPLYING FOR  
SCHOLARSHIPS THROUGHOUT  
YOUR COLLEGE JOURNEY!**

## 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 at [studentloans.gov](http://studentloans.gov) in May

- Private Loans

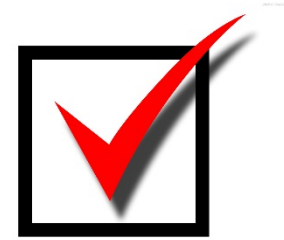
- Interest varies by lender
- Borrower could be student or parent
- Student usually needs cosigner
- Compare private loans at [www.elmselect.com](http://www.elmselect.com)

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# 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
- Email notifications are sent to MIX email
- Always available in STAR
- Step-by-step instructions and more information at [financialaid.wvu.edu/applying-for-aid/unsatisfied-requirements](https://financialaid.wvu.edu/applying-for-aid/unsatisfied-requirements)



## WVU Mountaineer Hub

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Open today from 11 a.m. to 4 p.m.

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