



**BALL STATE
UNIVERSITY**

FINANCIAL PLAYBOOK

The *Financial Playbook* is designed to help you find the right answer to your questions about tuition, fees, scholarships, financial aid, and other related matters.

Office of the Bursar

Lucina Hall, room B32
765-285-1643
[bsu.edu/bursar](https://www.bsu.edu/bursar)

Office Of Financial Aid and Scholarships

Lucina Hall, room 245
800-227-4017
765-285-5600
[bsu.edu/financialaid](https://www.bsu.edu/financialaid)

2020–21 ACADEMIC YEAR COST



**BALL STATE
UNIVERSITY**

	INDIANA RESIDENT		NONRESIDENT
	ON CAMPUS	WITH PARENTS	ON CAMPUS
Tuition (12–18 hours)	\$9,482	\$9,482	\$26,470
Fees	\$662	\$782	\$662
Room and Board*	\$10,676	---	\$10,676
Residence Hall Technology Fee	\$120	---	\$120
Estimated Fixed Costs	\$20,940	\$10,264	\$37,928

*Based on regular accommodation with a 14-meal plan. Actual costs may vary due to options selected.

Variable Expenses

You should budget additional funds for books and supplies, transportation expenses, and personal items. These expenses will vary depending upon your individual needs and spending habits.

Books

We estimate the cost for books and supplies to be \$1,350 for the academic year. This figure will vary depending upon your major, whether books are rented or purchased and whether you want new or used books. Books cannot be charged to your bursar account, so please arrive on campus with money to pay for your books.

Although students can purchase their books online from many sites, there are two bookstores in the campus area that we recommend:

- **Ball State Bookstore**, Art and Journalism Building
- **TIS Bookstore**, 1717 W. University Avenue

OFFICE OF THE BURSAR

The Office of Bursar and Loan Administration is responsible for the billing, collecting, and depositing of all money owed to and/or collected by Ball State University, in addition to setting up and maintaining Cardinal Cash accounts. We also prepare the federal tax Form 1098-T. The Bursar's Office enforces Proxy permissions for parents and others seeking specific information regarding student accounts.

For updated information about fees, acceptable forms of payment, important dates, the Deferment Option, or Cardinal Cash, please visit bsu.edu/bursar.

eBill and Payment Options

bsu.edu/ebill: eBill is Ball State's convenient, secure, and easy-to-use online billing and payment system.

- Email notifications are sent to students and Authorized Payers when an eBill is ready to view.
- eBill statements are not mailed to students or parents; however, you can view and print a copy from the eBill site.
- Payments are due on the first day of each month, so be sure to check the eBill account frequently.
- You may make an online payment from a checking/savings account with no additional cost. Credit card payments are accepted online only and include an additional fee.
- You may also mail a check or make an in person payment by check or cash.

529 Plans

- Should not exceed the current semester eBill charges.
- Must include the student's name and Ball State ID number.
- Payments should be mailed to the Bursar's office.
- Contact your plan administrator to learn more about accessing your funds.

Deposits:

- Enrollment Deposit: The \$100 nonrefundable deposit will appear on the eBill as a one-time credit to reduce tuition.
- Housing Deposit: The \$125 deposit will be held in a deposit account, will not appear on the eBill, will be held until the completion of your housing contract, at which time, it will be credited to any outstanding bursar charges before a refund is issued.

Billing Dates: For billing dates (subject to change) for the 2020-2021 academic year, visit bsu.edu/bursar.

Payment Due Dates: Account balances are due in full by the first day of each month. Alternatively, you may choose to use the Deferment Option and pay the required deferment amount (as listed on the eBill) by the due date.

Deferment Option

If you are unable to pay your account in full by the due date, you will be required to pay the deferment amount listed on your eBill.

- Allows students to make up to four payments per semester (Fall and Spring only) to pay their tuition, mandatory fees, and room and board charges.
- Charges from a prior term or semester and apartment rent are due in full and included in the deferment amount on your eBill.
- Pay at least the deferment amount listed on your eBill. The deferment amount will vary by month, so please refer to your eBill for the amount due. There is a deferment fee of \$30 for the first eBill due date, and \$15 for the second and third eBill due dates. The deferment fee will appear on the following month's eBill.
- Any payment made that is less than the deferment option will be assessed a one percent late fee. To avoid having a hold placed on your record, it is important to keep your account current.
- Your last payment of the semester is due December 1 for the Fall semester, and April 1 for the Spring semester.

Financial Aid Refunds

It is important that you sign up for direct deposit by registering your banking information on bsu.edu/accounts/payable no later than August 14.

- If you qualify for a financial aid refund, it will be issued electronically to your checking or savings accounts via direct deposit the Friday before the start of classes.
- Failure to register for direct deposit may result in a delay in receiving your refunds.

Cardinal Cash

bsu.edu/cardinalcash

Cardinal Cash works like a prepaid debit card whereby you can deposit money and access it with your Ball State ID Card.

- This account is accepted at select establishments in the Village, various locations on campus, including all Ball State Dining locations, Ball State Bookstore in the AJ Building, Technology Store, Health Center, Emens Auditorium, concessions at Scheumann Stadium and Worthen Arena, and select laundry facilities.
- The minimum deposit to open an account is \$25 and can be paid online through your eBill account at bsu.edu/ebill, or by cash or check (payable to Ball State University) through the Bursar's Office.

FREQUENTLY ASKED BURSAR QUESTIONS

How do I obtain my bursar statement?

Paper bills are not produced but you will find your bursar's statement online by logging in to my.bsu.edu with your Ball State username and password. Select the Self-Service Banner Student tab, then choose eBill. It is your responsibility to review the bursar account on a regular basis. Electronic payments may be made through the eBill website from your checking or savings account or by a credit card.

How do I allow others to access my eBill?

All students should add parents and others as Authorized Payers through eBill, which grants access to:

- view billing statements and make payments online
- view current balance, transaction history
- receive email notices when eBills are ready to view

To add Authorized Payers, you will need to access your eBill at my.bsu.edu, then Self-Service banner, select the Student tab, then choose eBill, and in the Authorized Payers section, Add New*.

Authorized Payers will be sent an email letting them know they have been set up in the eBill system. The email will contain the payer's username and a temporary password that must be reset during the first login. Authorized Payers must also set up a security question to complete account authorization.

Step-by-step instructions for students and Authorized Payers are available at bsu.edu/bursar using the Authorized Payer Quick Link. Please note that due to privacy concerns, the bursar's office does not have access to student or Authorized Payer passwords. An Authorized Payer can be on more than one account, but their user name must be unique for each student.

*eBill facelift is coming! Visit bsu.edu/ebill for updates.

Where do I mail my payment?

Bursar and Loan Administration,
Lucina Hall (LU), room B32
Ball State University
Muncie, IN 47306

Please include your student ID number on your check, money order, or cashier's check, or provide a copy of the remittance from your eBill.

What forms of payments are accepted?

To make a payment through eBill, you may pay by eCheck from a checking or savings account with no additional fees. Credit cards are accepted online only and include an additional convenience fee. Credit card payments are not accepted in person or by phone. The bursar's office continues to process payments received in person and through the mail.

Do I still have to make a payment if I have pending financial aid, including 529 Plans?

Yes. Please remit the total amount due or deferment amount by the due date. You will need to continue paying the full deferment amount each month until the financial aid/529 Plan credits your account. You are responsible for knowing the amount your 529 provider is sending to Ball State **to ensure it does not exceed current semester charges.**

What is the student services fee, and what does it cover?

The student services fee helps support many events for students on campus. It includes the L.A. Pittenger Student Center and its programming, as well as athletic events and events at Emens Auditorium and other performing venues, which students may attend. It also supports student groups, recreational activities, and debt payment on certain student facilities.

What is the health fee, and what does it cover?

The health fee is assessed to all students registered for seven or more hours with at least one main campus course. The fee supports the operations of the Health Center and lets students seek medical attention at no additional charge. The health fee does not cover prescriptions, lab work/testing, medical equipment, and other services.

I already have insurance. Why do I have to pay the health fee?

The health fee supports the operations of the Health Center. Every student having access to the Health Center benefits the health and wellness of the University community.

What does the recreation fee cover?

The recreation fee, assessed to all students registered with at least one main campus course, allows access to the facility. The fee supports the operations of the Jo Ann Gora Student Recreation and Wellness Center. Please note the recreation fee does not cover BSU Fit classes, intramural sports or Outdoor Pursuit trips. Visit bsu.edu/recreation for more information.

What does the technology fee cover?

The technology fee is essential for the University to operate and maintain a complex technological infrastructure. The fee supports wired and wireless networks, phone systems, computer labs, software, and software systems such as Blackboard and Canvas. The fee also allows students to purchase software at reduced or no additional cost.

What does the online fee cover?

The online fee is a mandatory per credit fee, for each online course, that supports the Division of Online and Strategic Learning (DOSL), a unit dedicated to excellence in online teaching and learning. DOSL serves students as advocates in their learning process and supports faculty in promoting and providing the highest quality educational experience, in a commitment to lifelong learning.

How do I get a new/replacement Ball State ID Card?

The cost to replace a Ball State ID card is \$25. A new card may be purchased online, or with cash or check at the Bursar's Office, Lucina Hall, room B32, during normal business hours. You must provide proof of payment to obtain a Ball State ID card at the ID Card office, Bracken Library, room 001 (BL001). To validate your identity, you must bring another type of picture ID (i.e., a driver's license, charge card with picture, passport, etc.) with you.

What do I need when contacting the bursar's office?

Students: you will be required to present your Ball State ID card each time you visit our office. Proxies: you will need to provide the student ID number and passphrase for every communication with our office. Emails from students must be sent from their Ball State email account; emails from a Proxy must be from the same email as used on the Proxy setup.

OFFICE OF FINANCIAL AID AND SCHOLARSHIPS

How Academic Performance Can Affect Financial Aid

The U.S. Department of Education, the Indiana Commission for Higher Education, and Ball State require that students applying for federal, state, and some institutional funds demonstrate satisfactory academic progress. Satisfactory academic progress for financial aid is defined as:

- maintaining a grade point average (GPA) consistent with University graduation requirements
- staying on pace to graduate
- completing your degree within a maximum time frame.

Progress is checked at the end of each semester. A student is required to earn 67 percent of cumulative hours attempted to stay on pace to graduate. Pace is calculated by dividing cumulative hours earned by cumulative hours attempted.

If a student is unable to meet the GPA, pace, or time frame requirements, future financial aid eligibility will be denied. Students who are denied financial aid due to GPA and/or pace can regain their financial aid eligibility once they have a GPA consistent with University graduation requirements and/or have earned hours to put them back on pace to graduate (earned 67 percent of cumulative hours attempted). Students can also regain their financial aid eligibility through the appeal process if they have documented extenuating circumstances.

“15 to Finish”

The best way to ensure timely graduation is to identify a major by your sophomore year and schedule classes with four years in mind. Think “15 to Finish.” Undergraduates who take 15 credit hours toward their degree each semester will have accumulated the 120 needed for most bachelor’s degrees within four years.



Financial Playbook Checklist

- File the Free Application for Federal Student Aid (FAFSA). The FAFSA must be received by the federal processor by **April 15** each year for priority consideration for Ball State and State of Indiana programs.
- Respond immediately to any requests for additional information from Ball State or the Indiana Commission for Higher Education (CHE).
- Check your state grant status at **in.gov/che** and click on the “ScholarTrack” link.
- Read and accept the Financial Aid “Terms and Conditions” in Self-Service Banner (SSB) at **my.bsu.edu**.
- If you are borrowing a Stafford Loan, accept the loan in Self-Service Banner (SSB) at **my.bsu.edu** by July 15.
- First-time borrowers in the Stafford Loan program must complete loan entrance counseling and a Master Promissory Note (MPN) at **studentaid.gov**.
- If borrowing from the Federal Direct Parent PLUS Loan program, submit the application at **studentaid.gov** by July 15. First-time PLUS loan borrowers at Ball State University must complete a Master Promissory Note (MPN) at **studentaid.gov**.
- Establish Proxy access at **bsu.edu/registrar/proxy**.
- Provide eBill access and sign your parent(s) up as an Authorized Payer at **bsu.edu/ebill**. Your parent(s) will receive e-mail billing notices and access to view your bill and the ability to pay online.
- Check your Ball State email account often for important billing and financial aid notifications.
- If financial aid is in excess of the amount owed, the refund will be direct deposited into your bank account provided you register for direct deposit by August 14 at **bsu.edu/accountspayable**.

FREQUENTLY ASKED FINANCIAL AID QUESTIONS

How does my financial aid pay my bill?

Each student has an account with the Office of Bursar and Loan Administration. Anything you owe is charged to that account. Any financial aid you receive is also credited to that account. If financial aid is in excess of the costs owed to the University, a refund for that amount will be deposited into your bank account if you signed up for direct deposit by August 14. Register at [bsue.edu/accounts-payable](https://www.bsue.edu/accounts-payable).

How does financial aid work with the University payment plan?

Your financial aid will be credited to your account with the Office of the Bursar. This reduces the amount you owe the University. The remaining amount owed can be paid through the deferment option plan.

How do you handle scholarships that are received from an outside organization?

Scholarship checks should be sent to the Office of Financial Aid and Scholarships as soon as possible to ensure timely processing. After the funds are received by Ball State, the scholarship is credited to your account with the Bursar's Office (unless you need to sign the check). Scholarships will be divided, and half will be applied to each semester (unless otherwise indicated by the donor).

What is federal work-study?

The Federal Work-Study Program provides funding for jobs for undergraduate students with financial need. If you are eligible for work-study, it is listed on your award letter. These jobs allow you to earn money to help pay educational expenses. Employers pay only a portion of your wages. The remaining funds come from the Federal Work-Study Program. You are paid a minimum of \$7.25 per hour (sometimes more depending upon the job) and receive a paycheck every two weeks. Most students work 10–15 hours per week. The maximum a student can work is 20 hours per week. You can earn the amount listed on your award letter. Contact the Career Center in Lucina Hall, room 220, to apply for a job.

If I wasn't awarded federal work-study, can I still get a campus job?

Yes. All students can work on campus if they desire. Jobs that aren't work-study are called regular employment. With the exception of funding, these jobs are treated the same as federal work-study positions.

What is a federal Direct Stafford Loan, and how do I apply for one?

Students can borrow a Stafford Loan to help pay their educational expenses. To apply, you must complete a Free Application for Federal Student Aid (FAFSA) and accept the loans in Self-Service Banner (SSB) at my.bsue.edu. Loans are either subsidized (interest free while in school) or unsubsidized (interest accruing). Subsidized loans are based on financial need. Unsubsidized loans are not based on need.

On an unsubsidized loan, you will be charged interest semiannually. You can pay this when you receive your statement from the direct loan servicer or let the interest accrue (capitalize). However, it is to your advantage to pay it as you receive the statements to avoid increasing the principal of the loan. Repayment of the loan begins six months after you graduate or are no longer enrolled at least half-time (6 hours). Annual loan limits depend upon grade level.

How does the Federal Direct Stafford Loan process work?

Federal regulations require that first-time borrowers complete loan entrance counseling and sign a master promissory note (MPN) before receiving any money from the federal direct loan program. You may complete these requirements on the web at studentaid.gov. Click on Take Loan Entrance Counseling. After completing the entrance counseling, click on Fill Out Your Master Promissory Note.

What is a PLUS loan, and how do you apply for one?

The PLUS loan allows a parent to borrow to help pay the student's educational expenses. Your parent completes a PLUS application at studentaid.gov. Your parent can borrow the difference of the cost of attendance minus any financial aid you receive. The parent who is the borrower must complete an electronic Master Promissory Note at studentaid.gov. Click on Fill Out Your Master Promissory Note. Follow the directions through the entire site. The loan will then be finalized if the credit check is approved. Funds are released in two disbursements. Although parents can request the excess funds be returned to them, we encourage checking the box on the application that permits release of the excess funds to the student. This will enable the family to receive the funds in a more timely manner as parents cannot receive refunds via direct deposit. We cannot guarantee the order of the distribution of the PLUS funds. Interest begins when the first half of the loan is disbursed for Fall semester. Repayment begins in March—60 days after the second half of the loan is disbursed.

What if my parents are divorced? Can both borrow from the PLUS loan program?

Yes. Each parent must complete a separate application and MPN. We strongly encourage both parents to have the refund sent to the student.

What does it mean if my financial aid is reduced after I receive my refund check?

It may be an indication something changed (receipt of another award, reduction of hours, etc.), and you are no longer eligible for the full amount of aid you initially received. Check your eBill to see how it impacted your balance.

PROVIDING ACCESS TO YOUR STUDENT INFORMATION

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of your educational records. A student must grant Proxy access to parent(s) or anyone else selected by the student before others can view personal information and/or participate in conversations with some University departments.

Having Proxy access prior to Orientation will allow you to participate in important discussions specific to your student with staff from the bursar, financial aid, or registrar's office.

To establish Proxy access, log in to my.bsu.edu using your Ball State username and password. Select Self-Service Banner (SSB). Select the Proxy Access menu and then select the link for Proxy Management.

Be sure to communicate the passphrase and your Ball State student ID number to your Proxy. Both are required before your Proxy can interact with our offices.

In order for the parent or other parties to have full access to student records, the student must assign permission through Authorized Payer **and** Proxy. The permissions granted for an Authorized Payer and a Proxy are established through two separate systems: Authorized Payer is created through eBill; Proxy is created through my.bsu.edu.

Authorized Payer allows online access to view account activity and make electronic payments. **Proxy** allows verbal and e-mail communication regarding general student information. Detailed financial information will not be provided in email exchanges.

- **Authorized Payer:** online access to view and pay the student account (granted through eBill)
- **Proxy:** ability to discuss/correspond about the student account (granted through my.bsu.edu)



Authorized Payer vs. Proxy Access	Authorized Payer	Proxy
Compliant with student privacy, according to FERPA regulations		✓
Log in to eBill system	✓	
Log in to Proxy system		✓
Login requires username and password	✓	
Login requires email address and PIN		✓
Requires Passphrase and Ball State student ID number in order to interact with Bursar, Financial Aid, or Registrar's office		✓
Have a phone conversation about Bursar charges or account information		✓
Have an email or correspondence exchange with Bursar regarding general student information		✓
Receive emails when billing statement is available to be viewed online	✓	
Choose to use the Deferment Option	✓	
Mail a check payment	✓	✓
Make an online credit card or eCheck payment	✓	
View current or past billing statements	✓	
Make online deposit to student's Cardinal Cash account	✓	

If Your Plans Change

If you do not plan to attend Ball State, you are responsible for notifying the University. Go to my.bsu.edu prior to the first day of the term (**Monday, August 24**) and drop all classes. Your registration will not be automatically canceled for nonpayment of fees or nonattendance. You must drop all of your classes to officially cancel your registration. You should become familiar with institutional policies regarding dropping classes, individual withdrawal, and withdrawal from all classes. Visit bsu.edu/registrar for more information.