



Dollar\$ and \$ense

SPRING/SUMMER 2018

Don't Count Your Chickens Before They Hatch

4 Tips to Ensure Your Financial Aid Award Pays in Full

Just because you have been awarded a certain amount of financial aid does not mean that the full amount will automatically disburse (pay) to your student account. There are still a whole lot of conditions that you have to fulfill in order for the funds to be released. Your best strategy to avoid unwelcome surprises is to thoroughly read through the terms and conditions of your financial aid award each year. If you have questions, don't hesitate to ask. The NSU financial aid team is here to help you!

Below are a few tips to help you avoid common pitfalls:

1. Be mindful of enrollment requirements

Most financial aid awards are issued before you register for classes. This means that the financial aid office has to make certain assumptions about your enrollment. You have to make sure that you enroll for the minimum number of credits required for each source of funding you have been awarded. For instance, many scholarships require full-time enrollment. If you are an undergraduate

student who has been awarded an NSU scholarship but you enroll in fewer than 12 credits, you will not be eligible to receive the scholarship money. Loans require half-time enrollment. If you do not register for enough credits, you will not be eligible for the financial aid awarded to you.

2. Your enrollment has to be degree-applicable

Not only do you have to enroll for a minimum number of credits, but you also have to make sure that the courses you enroll in are required for your eligible degree- or certificate program. The government does not want you to waste time taking courses that don't lead to degree or certificate completion. Therefore, courses that are not degree-applicable aren't funded. Be sure you run a CAPP report right after you register to make sure the courses you have registered for are degree-applicable. For instructions, visit nova.edu/capp.

3. You must meet SAP

All students must continue to

meet Satisfactory Academic Progress (SAP) requirements for continued financial aid eligibility. If you have failed SAP in the previous academic year, you will not be eligible to receive your financial aid award.

4. Regularly check your NSU email & Financial Aid Account in SharkLink

Some students are required to submit additional documents before their award can be paid to their account. First-time loan borrowers must complete entrance counseling and a master promissory note at studentloans.gov. Monitor your NSU email for any outstanding requirements and regularly check your financial aid account in [SharkLink](#).

For more information on circumstances that may hold up your financial aid disbursement, visit nova.edu/financialaid/eligibility/disbursement-of-financial-aid-funds.html.

IMPORTANT DATES

June 30, 2018

Deadline to file a 2017-18 FAFSA. Corrections or updates must be submitted by September 15, 2018.

July 1, 2018

Deadline to submit a payment plan application for the fall semester or fall/winter semesters combined

August 15-17, 2018

Fall 2018 undergraduate residential student housing check in. Please remember your student account balance must be paid in full in order to move in.

August 20-26, 2018

Drop/add period for fall semester for undergraduate and law students (Aug. 20 start date)

INSIDE:

- Tips to Bridge the Funding Gap
- Summer Financial Aid for Undergraduates
- Buzz on Scholarships
- NSU Student Health Insurance
- SharkCard News

...and more!



BRIDGING THE GAP

BETWEEN YOUR RESOURCES AND COST OF ATTENDANCE



If you have an outstanding balance on your NSU student account and no idea how to pay it off in time to register for the next semester/term, don't wait to reach out to Enrollment and Student Services (ESS). By being proactive, you may be able to identify additional sources of funding and avoid a late fee. Check out these tips to help you get started:

1. Know payment deadlines

A Bursar hold and a \$100 late fee will be placed on any student account with a balance due on the **30th day of the semester**. Avoid the late fee by making timely payment arrangements if you are unable to pay your account balance in full before the deadline.

2. Get a student employment job

At NSU, employers post and hire for new and exciting positions across the university all year long, not just the beginning of a new semester or year. Regardless of whether you have been awarded Federal Work-Study, you can apply for jobs in JobX anytime, after successful completion of the online student employment workshop. For more information, visit nova.edu/financialaid/employment/how_to_apply.html.

3. Don't forget about scholarships

Finding free money can be more time consuming than taking out a loan, but your future self will be grateful for every dollar you did not borrow and don't have to repay. Start your search

at nova.edu/financialaid/scholarships/index.html.

4. Always be proactive when it comes to financial aid

Make it a habit to complete the Free Application for Federal Student Aid at fafsa.gov as soon as it becomes available each year, even if you think you're not eligible for any funding. Students who aren't eligible for a grant may still qualify for Federal Work-Study or federal loans which generally provide more advantageous conditions than private education loans. (See FAQs on page 8 for the difference between federal and private/alternative loans.)

Educate yourself on each source of funding and your associated obligations. If you have exhausted your federal loan eligibility, you may apply for a private or alternative loan through lending institutions and non-profit organizations. Private education loans tend to cost more than the education loans offered by the federal government, but may be less expensive than credit card debt.

ESS is eager to assist you with any questions you may have regarding your student account or financial aid.

(954) 262-3880
800-806-3680

You may also visit us in the One-Stop Shop in the Horvitz or Terry Administration Buildings on the Fort Lauderdale/Davie Campus.

Split Your Payments With an NSU Payment Plan

While payment for tuition, fees, and other institutional charges is due in full at the time of registration, sometimes students and families may need extra time to meet financial obligations. That's where an NSU Payment Plan might help.

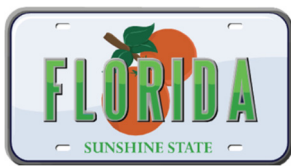
NSU students, excluding international students, may request enrollment in an NSU Payment Plan by submitting a non-refundable \$75 enrollment fee, provided they meet all eligibility requirements. The following deadlines for receipt of a payment plan request apply:

- **3-Month Plan**
Spring-only plan—March 1
Summer-only plan—May 1
- **4-Month Plan**
Fall/Winter Plan—July 1
Fall-only Plan—July 1
Winter-only Plan—December 1

For eligibility requirements and to enroll, visit
nova.edu/bursar/payment/payment_plans.html.

NSU NOVA SOUTHEASTERN UNIVERSITY
Enrollment and Student Services

2018



Financial Aid Updates



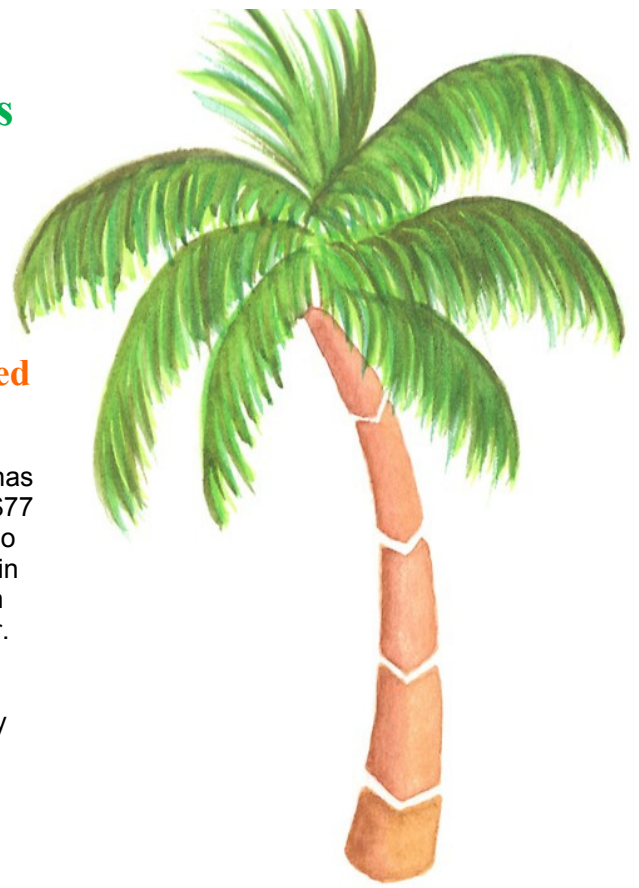
FRAG: Renamed and Increased

The Florida Resident Access Grant (FRAG) has been re-named to Effective Access to Student Education (EASE) Grant. In addition, 2018-2019 award amounts increased from \$3,300 to \$3,500. Eligible students will be awarded \$1,750 for the fall and \$1,750 for the winter semester.



Florida Bright Futures Medallion Scholarship Increased

The Florida Bright Futures Medallion Scholars award has tentatively increased from \$77 to \$160 per credit. It will also be available for enrollment in the summer, beginning with the 2019 summer semester. The final official per credit award amount will be announced later in the year by the Florida Legislature.



The Buzz on Scholarships

Free Money Waiting

Applications for NSU scholarships and endowments are now open for the 2018-2019 academic year. Hurry over to the NSU scholarship website and take a look. While many scholarships require a separate application, you can apply for multiple scholarships at once by completing a General Scholarship Profile Application.

NSU Scholarship Website

nova.edu/financialaid/scholarships/index.html

General Scholarship Profile Application

nova.edu/financialaid/scholarships/profile.html

Frederick W. and Grace P. Brecht Scholarship

- Up to \$1,000 scholarship for undergraduate, graduate, or professional students who are Brevard County residents
- Must complete the FAFSA and maintain a minimum GPA of 2.0
- Deadline: June 15, 2018

Changing Lives H. Wayne Huizenga College Scholarship

- \$1,000 scholarship available to full-time continuing graduate students enrolled at the college of business
- Must complete the FAFSA and maintain a cumulative 3.0 NSU GPA
- Deadline: May 1

Abraham and Shirley Fischler Scholarship

- Minimum of \$1,000 scholarship available to doctoral students enrolled in the elementary and middle grades with a STEM concentration
- Must be in good academic standing at the Fischler College
- Email fse_scholar@nova.edu for more information

For more scholarships like these, visit

nova.edu/financialaid/scholarships/index.html

The following is a brief description of important steps in the annual financial aid process. For more detailed instructions, visit the NSU financial aid website at nova.edu/financialaid/apply-for-aid/index.html.

1 Complete the FAFSA

Complete the Free Application for Federal Student Aid (FAFSA) annually at fafsa.gov. It becomes available each October 1 for aid in the following award year. The earlier you apply, the better your chance of being considered for maximum award amounts.

2 Identify and Apply for Scholarships

Institutional and external scholarship opportunities are available to assist you in meeting your educational goals. The best resource for up-to-date information is the NSU scholarship website nova.edu/financialaid/scholarships. Commit to continuously identifying and applying for scholarships. This type of aid does not have to be repaid.

3 Plan for Housing and Meals

Your financial aid budget includes a housing and meal component. Please ensure that you budget for these expenses if you intend to live on campus. For information about living on campus, visit Residential Life & Housing at nova.edu/housing/.

4 Check Your Financial Aid Status

Regularly check your financial aid status in [SharkLink](#) to ensure that you have no outstanding requirements. Now is a good time to confirm your

admissions status. You must have completed all admissions requirements in order for your financial aid funds to disburse.

5 Submit Additional Documentation

Some students may be required to submit additional documents prior to being awarded. You will be notified of outstanding requirements via your NSU email. Your requirements (outstanding and completed) can also be viewed on your financial aid page in [SharkLink](#).

Financial aid award notifications are sent to your NSU email. Students who are new to NSU will receive their first financial aid award notification by both email and postal service. The award notice lists all awards that you are currently eligible to receive. Receipt of additional awards or changes in your eligibility will result in a revised award notice. Before accepting, reducing, or declining your award(s), carefully review the Terms and Conditions of your Award Notice which outline eligibility requirements and your obligations as a financial aid recipient.

6 Accept, Reduce, or Decline Your Loan(s) or FWS Award Online

Your Award Notice will provide you with detailed instructions on how to accept, reduce, or decline your loans or Federal Work-Study (FWS) awards. Since most grants and scholarships are considered gift-aid, there is no need for you to actively accept these types of aid. They will be automatically accepted for you.

7 Complete Entrance Interview and Master Promissory Note

If you are a first-time federal loan borrower, you will also be required to complete Entrance Counseling and a Master Promissory Note (MPN) online at studentloans.gov before your loan funds can be disbursed. The MPN is a legal and binding contract that establishes the terms of loan repayment. In most cases, you will not be required to complete another MPN, and you can borrow additional Direct Loans on a single MPN for up to 10 years. If you are applying for a Federal Direct PLUS for the first time as a graduate/first-professional student or a parent borrower, you or your parent(s) will be required to complete and sign a PLUS MPN that is separate from the one used for subsidized and unsubsidized loans.

8 Register for Classes

You need to familiarize yourself with the enrollment requirements defined by your program office, as well as by the financial aid program through which you are receiving aid. Enrollment requirements for federal and state grants vary. Students awarded Federal Direct Loans must be enrolled at least half time in courses that are required for degree or certificate completion (degree-applicable). Half-time enrollment is defined as 6 credits per semester for undergraduate students. For graduate and first-professional students, half-time status varies by program. Be sure to register as early as possible to ensure timely disbursement of your financial aid funds.



Some Undergraduate Aid Now Available For Summer Classes

Traditionally, undergraduate scholarships and grants are only awarded for the fall and winter semesters, but thanks to changes in legislation, certain funds are now also available for enrollment in the summer. The new

“Year-round Pell” legislation allows NSU to award additional Pell Grant funds to eligible undergraduate students who enroll at least half-time (6 credits) in degree-applicable courses in the summer semester. In addition,

students eligible for the Florida Academic Scholars Award as part of the Florida Bright Futures Scholarship may receive \$211 per credit for attendance in the summer semester.

Need an Enrollment Verification or a List of Your Student Loan Lenders? Think SharkLink!

NSU provides free enrollment verification and loan information to all students through a partnership with the non-profit National Student Clearinghouse. Save yourself a trip to the One-Stop Shop and take advantage of the following online services 24/7:

- Print enrollment verification certificates to send to housing providers or other organizations requiring proof of enrollment.
- View deferment forms and electronic notifications sent to your lenders.

- Obtain a list of your student loan lenders and link to real-time loan information.
- View enrollment history.
- View enrollment verifications sent to providers at your request.

Access student self-service by logging into [SharkLink](#) and clicking on the “My Academics” page. In the “I WOULD LIKE TO...” section on the right, select “View Loan Deferments & Enrollment Verification.”



For more information, visit the [Office of the University Registrar](#).

NSU SharkCard to Expand Its Reach

Did you know that you can add funds to your NSU SharkCard?

You can add cash to your card using the machines located in a variety of places on the Fort Lauderdale/Davie Campus. You or your parent/guardian can also add cash online through [SharkFunds](#). This comes in handy as the NSU SharkCard is being accepted for payment in more places, in addition to the on-campus Dining Services locations. Since the beginning of the year, you can use your SharkCard for payment at on-campus Pepsi and Canteen vending machines as well as two CVS locations near the Fort Lauderdale/Davie Campus. Restaurants, grocery stores, supermarkets, and other vendors will be added in the near future. For a complete listing, visit [Where Can I Use My Card?](#)

SharkCard FAQs

How do I know how much money I have on my SharkCard?

Login to [SharkFunds](#) to view your balance and transaction history or download the GET Mobile App.

What is the GET Mobile App?

The GET Mobile app by The CBORD Group, Inc. is available in the App Store for iOS devices as well as on Google Play. It lets you manage your SharkCard funds. You can make a credit card deposit on your phone for either SharkCash or the optional meal plan; view your balances, transaction history, and a listing of places where the SharkCard is accepted for payment.



What should I do if my SharkCard is lost or stolen?

To report a lost or stolen SharkCard, call (954) 262-8929 (Option 1) immediately or send an email to nsu-card@nsu.nova.edu (Option 2). You should also login to your [SharkFunds](#) account and freeze your card. In the event that someone returns your SharkCard to SharkCard Services, you can bring a picture ID to the One-Stop Shop to have your card returned to you. There will be a non-refundable charge of \$25 for a replacement SharkCard.

Will my SharkCard deactivate once I graduate?

Your SharkCard remains active for 60 days after the end of your last class to enable you to access parking and use other NSU facilities to finish extended class projects.

For more information on your SharkCard, visit nova.edu/nsucard.



How Does a Financial Aid Refund Work?

You will be issued a financial aid refund, if the total amount of your financial aid award for the semester/term exceeds the charges on your student account. This is different from a tuition refund, which may be issued if you drop or withdraw from courses. There are important details regarding your financial aid refund that you should be aware of, including the following:

Financial Aid Refunds are Issued by Check, Direct Deposit, or Refunded to Your Credit/Gift Card

If you are eligible for a refund, the Bursar's Office will generally send you a refund check in the mail, unless you have completed a [Direct Deposit Authorization](#). If you used a credit/debit/or gift card to pay your NSU student account, your credit balance will first be refunded to the credit/debit/gift card up to the amount of the card payment. Any remaining credit will be refunded by direct deposit or paper check. Tip: Be sure to keep any gift cards through which you've made a payment.

NSU Requires an Active Mailing Address for All Refunds

No refund can be issued if you do not have an active mailing address in WebSTAR. Be sure to keep your mailing addresses current with the university. You may update your preferred mailing address by following these steps:

1. Login to [SharkLink](#).
2. Click on the green WebSTAR tile in the application slider bar.
3. Select "Personal Information" to view/update addresses.

Direct Deposit Allows for Safe & Expedient Delivery of Refunds

With a [Direct Deposit Authorization](#) your refund will be in your bank account within 2-3 business days after processing by the Bursar's Office. To receive your check by mail may take up to 10 business days. Remember to ensure your preferred mailing address in WebSTAR is current and active, regardless of which delivery method you chose.

If You Have Student Loans, You Can Return Your Refund to Lower Your Outstanding Loan Balance

Keep in mind that all money you borrow through student loans will have to be repaid with interest. When the time comes to repay your loans, you may wish you had borrowed less. Use the [Authorization to Return Refund form](#).

Some Students May Incur Additional Charges After a Refund Has Been Issued

Receiving a refund feels great because it generally means that all charges have been paid. In some instances, however, additional se-

mester/term charges may be added to your account. This may happen if your program assesses additional fees, or you make changes to your schedule after the refund has been issued. If charges are incurred on your NSU student account after the refund is issued, you are expected to use the funds received to pay your NSU account balance.

NSU Refund Checks Expire 90 Days After They Are Issued

Don't be tempted to stick your NSU refund check under your pillow and save it for a rainy day. It expires after roughly three months and will do you no good if you try to cash it late.

Interest for Your Loan Funds Accrues Regardless of Whether You Actually Use the Money

If your refund check includes federal loan funds, interest is still accruing on those funds, whether or not the check is cashed/deposited. Interest begins to accrue when the funds are paid to your NSU student account. Not depositing your refund check does not cancel any loans paid to your account. To cancel a refund check, submit a completed [Refund Check Cancellation/Stop Payment Form](#) to the Bursar's Office.

For more details on financial aid [refunds](#), visit the Office of the University Bursar online.



Things to Know About

The NSU Student Health Insurance Requirement

Students enrolled in certain NSU programs are required to carry adequate health insurance coverage. Generally, this applies to

- all full-time day students in the J.D. Law program
- all on-campus residential students
- all undergraduate traditional day students
- most students in the Health Professions Division

If you are a student in one of these mandatory populations, you will automatically be enrolled in the NSU Student Health Insurance Plan, and your student account will be charged each semester/term.



You Student Health Insurance Charges

Once you register for classes, the student health insurance charge will be placed on your NSU student account. The full amount is due at the time of registration. The NSU Student Health Insurance Depart-

ment will send an email to your @mysu.nova.edu account to notify you that the charge has been placed.



To Opt Out, You Must Complete A Waiver Every Academic Year

If you already have health insurance, you may opt out of the NSU Student Health Insurance Plan by your program's waiver deadline for the semester/term in which you first enroll. If your insurance meets NSU's waiver criteria, the waiver will be valid for the remainder of your program's academic year. When a new academic year starts, another email will be sent to alert you that a new Student Health Insurance charge has been placed on your account and that it is time to complete a new waiver. If you decide to keep the NSU Student Health Insurance, you will have an opportunity to opt out of the plan each semester/term by your program's waiver deadline. For waiver deadlines and plan costs by program, visit the [Student Health Insurance website](#).

Waiver Criteria

Your plan must meet the following criteria to opt out of the NSU Student Health Insurance.

1. The claims administrator of your insurance plan must be based in the United States with a U.S. telephone number and address for submission of claims.
2. The policy is not a traveling policy.

3. Both emergency and non-emergency health care and mental health benefits are provided within your local NSU campus area.
4. The plan provides inpatient and outpatient mental health care and chemical dependency benefits comparable to the coverage provided by the NSU Student Health Insurance Plan.
5. Coverage for prescription medication is provided.
6. The lifetime benefit is unlimited.

Questions? We're Here to Help!

The Student Health Insurance Department assists students with

- student health insurance fees
- insurance waiver inquiries
- waiver reversals/electing to enroll inquiries
- general student health insurance plan questions
- Student Educational Benefit Trust inquiries (voluntary insurance plan)

Contact Us

Phone: (954) 262-4060

Email: studenthealth@nova.edu

Web: nova.edu/studentinsurance

Visit Us

One-Stop Shop

Horvitz Administration Building
Fort Lauderdale/Davie Campus
Mon.–Fri.: 8:30 a.m. to 5:00 p.m.



Frequently Asked Questions

REGISTRAR

Q: I've heard that CAPP will be replaced by a new software called Degree Works. How will that affect students?

A: CAPP (Curriculum, Advising & Program Planning) and Degree Works are online degree evaluation systems to help students keep track of their outstanding and completed requirements toward degree completion. Degree Works will be implemented for new incoming undergraduate students beginning with the fall 2018 semester. Continuing students will continue to use CAPP. For more information, visit the [Registrar's website](#).



Q: How will I get my diploma?

A: Diplomas are not automatically issued. You must submit an [online application](#) for your degree, certificate, or diploma available on the Registrar's website by the time you reach your final academic year. The application fee will be charged to your NSU student account which must show a zero balance for your credential to be mailed. If your address changes after you have applied for your degree/certificate, you must email diplomas@nova.edu to request that it be mailed to your new address.

FINANCIAL AID

Q: What's the difference between federal and private/alternative loans?

A: Federal student loans generally cost less than private loans. If you shop around and can show the ability to repay, you may be able to find a private/alternative loan with low interest rates as well. Some federal loans for undergraduate students are subsidized, meaning they do not accrue interest while you are in school at least half-time and during deferment periods. This makes them more affordable. Federal student loans have fixed interest rates; interest rates for private loans can change with little warning. Private loans also offer fewer repayment options. The Office of Student Financial Assistance advises you to educate yourself on the terms and conditions of any loan you take out and generally recommends you exhaust your federal loan eligibility first.

Q: My financial situation has changed since completing the FAFSA. What can I do to get help?

A: The Office of Student Financial Assistance may use "professional judgment" to take your special circumstances into account by making adjustments to your or your parents' Expected Family Contribution (EFC) or standard financial aid budget to increase your eligibility for certain types of aid. For more information on Professional Judgment, including instructions on how to submit a request, view the [Professional Judgment Information Statement](#) or call the financial aid office at (954) 262-3380.

BURSAR

Q: How would I know if I have a hold on my account?

A: The easiest way to check is to log into [SharkLink](#) and to click on the "My Account" page. On the right, you will find a link to any holds that may have been placed on your NSU student account along with an explanation of some of the most commonly placed holds.



Enrollment and Student Services

Horvitz Administration Building
3301 College Avenue
Fort Lauderdale, FL 33314-7796
nova.edu/financialaid
nova.edu/bursar
nova.edu/registrar
nova.edu/nsucard
nova.edu/commencement

(954) 262-3380 • 800-806-3680

Office of Student Financial Assistance
finaid@nova.edu
Office of the University Bursar
bursar@nova.edu
Office of the University Registrar
nsuregistrar@nova.edu
Help Desk
help@nova.edu
SharkCard Services
nsucard@nova.edu
Dollar\$ and \$ense
dollarsandsense@nova.edu