

Fall 2008 Colorado State University Student Account Newsletter

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BILLING AND PAYMENT INFORMATION

Student Account Billing Statement

The back of your student account billing statement provides information about payment deadlines, refunds, returned checks, late payment charges, financial holds, addresses, financial aid, and other information.

Financial Aid Recipients

- Financial aid for which all requirements have been met is considered to be "authorized" until it is disbursed to your University student account on August 16, 2008.
- Authorized financial aid is not included in the July account balance on your statement. It is valued towards the minimum amount due on August 11, 2008.
- To view your authorized financial aid, go to RAMweb.

Mailing Address vs. Billing Address

Your student account billing statement is mailed to your most current Mailing Address. If you would like your statement sent to your home, parents, or legal guardian, create a Billing Address online at RAMweb. Select "Change My Address/Telephone".

Paying your University Bill

Payment on your University student account must be received in the Cashier's Office by the due date. All payments are due by the 10th of the month, or the next business day when the 10th falls on a weekend or holiday.

Tuition, fees, residence hall charges, and health insurance may be paid in three monthly installments as follows:

Fall 2008 Charges	Due Date
1/3 tuition, fees, housing, health insurance	Aug 11
1/3 tuition, fees, housing, health insurance*	Sep 10
1/3 tuition, fees, housing, health insurance**	Oct 10

*1/2 if not assessed on 1st statement

**All due if not assessed on first two statements

Payment Options

Any student who registers agrees to pay the University according to the payment terms documented in the online General Catalog under Tuition and Fees. Late charges are 1.5% per month and other penalties as described therein may be assessed for late payment.

CSU provides the following payment options:

- E-Check:** CSU's preferred payment method on RAMweb.
- Credit Card on RAMweb or call, CASHNet Smartpay (866)517-5570
- Cash, Check, or Debit Card:
Cashier's Office, 1st Floor Student Center
Office Hrs: M, T, W, F 8am—4pm
Thursday 8:30am—4pm
- Check Payments by Mail:
Colorado State University
Cashier's Office Box 3
6015 Campus Delivery
Fort Collins, CO 80523-6015
- Parents may pay online at <http://bursar.colostate.edu> using their student's CSUID number and a PARENT PIN that their student creates on RAMweb.

Remember to update your address and verify direct deposit account information each semester!



University Installment Plan

Tuition, fees, health insurance, and residence hall room and board may be paid to the University in an installment plan as follows:

If charges post by July 15:
1/3 due Aug 11, Sep 10, Oct 10

If charges post July 16 to August 15:
1/2 due Sep 10, Oct 10

If charges post after August 15:
All due by Oct 10

The minimum amount due is reflected on each statement. If the minimum amount due October 10 is not paid, students will not be able to register for spring semester. A registration hold will be placed.

College Opportunity Fund (COF) for Colorado Undergraduates

Select "Lifetime Authorization" through Registration Ready and never have to authorize again!

You must be registered for all of your courses through your RAMweb account by the end of the course add/course drop period, September 10, 2008, to be eligible to receive your COF stipend. Check your schedule on RAMweb before the end of the course add/course drop period.

You will be responsible for full tuition for any

How COF impacts the Installment Plan

For Colorado undergraduates who register prior to the printing of their July University Billing Statement, the COF stipend will act as a payment toward the first installment amount due on August 11.

Colorado undergraduate residents who register after July 15 will be able to pay in two equal installments. The COF stipend will act as a payment toward the first installment amount due on September 10.

For help with understanding your University Billing Statement visit <http://sfs.colostate.edu>

Fall 2008 Financial Aid Information

Direct Deposit

Get your financial aid refund faster by signing up for Ram Refund Direct Deposit. To sign-up, logon to [RAMweb](#) and select Ram Refund Direct Deposit. Direct deposit refunds are processed daily; mailed checks are processed on the 1st, 3rd, and 5th Friday of the month.

Financial Aid Refunds

Grants, loans, and scholarships are credited directly to your University student account and applied toward your total expenses. If your financial aid exceeds the total amount billed to your account, the residual aid will be refunded to you. Refunds will be processed automatically for students registered in at least 9 regular on-campus credits. If you are due a refund and are signed up for direct deposit, the earliest you will receive your refund is on 8/21/08. Mailed checks will be arriving in mailboxes beginning 9/3/08. Financial aid refunds will continue to be processed as credits appear on your University student account.

FULL-TIME STUDENTS

First Direct Deposit Refunds—August 21
First Check Refunds—September 3

PART-TIME STUDENTS*

First Direct Deposit Refunds—September 23
First Check Refunds—September 23

Your financial aid for the semester is finalized based on your enrollment at the end of the course add/course drop period, 9/10/08. If your financial aid refund was based on full-time enrollment and you drop classes during the course add/course drop period, you may be required to repay some of your financial aid.

***Important Note for Students Enrolled Part-time**

Your financial aid may be adjusted if you are enrolled in less than 9 regular on-campus credits. Financial aid recipients who are registered part-time will receive a refund once final registration is confirmed after 9/10/08, the end of the course add/course drop period. Direct Deposit Refunds will be in personal bank accounts starting 9/23/08 and checks will be received beginning 9/23/08.

If you are planning to register for less than 9 regular on-campus credits and would like to confirm registration now, contact Student Financial Services at (970) 491-6321, or on the Web at <http://sfs.colostate.edu> and select "E-mail a Counselor".

Important Note for Students Taking Continuing Education Courses

Your financial aid may be adjusted if you are registered in both regular on-campus courses and Continuing Education courses. The timing of refunds for financial aid recipients who are registered in both regular on-campus courses and Continuing Education courses will vary depending on Continuing Education course(s).

If you are planning to register for both regular on-campus courses and Continuing Education courses and would like more information regarding the impact to your financial aid, contact Student Financial Services at (970)491-6321, or on the Web at <http://sfs.colostate.edu> and select "E-mail a Counselor".



Financial Aid FAQ's

Q: Where is my financial aid?

A: Financial aid for which all requirements has been met is considered to be "authorized" until it disburses on August 16, 2008. It is valued towards the minimum amount due August 11, 2008 and will show on the billing statement you will receive in August. To see your authorized financial aid, go to [RAMweb](#).

Q: Have I met all the requirements for my financial aid?

A: Go to [RAMweb](#) to view your "authorized" financial aid. RAMweb will indicate if there are any requirements you still need to meet.

Q: I am on financial aid suspension because I have not maintained Satisfactory Academic Progress. Am I eligible for financial aid?

A: You are not eligible for financial aid unless you submit a Satisfactory Progress Appeal to Student Financial Services and the appeal is approved.

Q: Can I receive financial aid if I am enrolled less than half-time?

A: No. To receive financial aid, admitted students must be registered at least half-time (6 credits for undergraduates, 5 credits for graduates). Graduate students who are in "continuous registration" status are not eligible for financial aid. In addition, all students must be enrolled at least half-time to receive an in-school deferment for previous educational loans.

Contact Student Financial Services

- Visit 1st Floor Administration Annex
- Call (970) 491-6321
- Visit <http://sfs.colostate.edu> and select "E-mail a Counselor"

2008 Health Insurance Charges

Beginning Fall 2008 semester, all new, full-fee paying resident-instruction graduate students will be required to enroll in the CSU Student Insurance Plan or to opt out by demonstrating comparable health insurance coverage. Please visit the [Graduate School](#) website.

An accident and sickness insurance plan designed specifically for CSU students and their dependents is available during registration. This plan is offered when you register for fall classes. You will be asked to select "Yes" or "No" to this question the first time you access the system, but not on subsequent log-ins.

If you choose to change your option after registration, please go to the Student Insurance Office, Room 207, Hartshorn Health Center immediately to make that change. You must make all changes prior to the end of the course add/course drop period on September 10. You may enroll your dependents by visiting the Student Insurance Office. You must re-enroll yourself and your dependents each semester to continue coverage. Re-enrollment is not automatic. Policies will remain in effect and charges will not be refunded if withdrawal occurs after course add/course drop period.

Call (970) 491-5118 for more information or logon to <http://hartshorn.colostate.edu/insbroch.pdf>

Fall 2008 Health Insurance Costs:

Fall 2008 semester coverage extends through January 19, 2009

<u>Student</u>	<u>Spouse</u>	<u>Children</u>
\$885	\$1,807	\$1,190

Online Services

CSU Home Page: <http://welcome.colostate.edu/>
Directory & Events: <http://whatsup.colostate.edu/>
RAMweb: <http://ramweb.colostate.edu/>

Services available on **RAMweb:**

- Update your mailing and billing addresses
"Change My Address/Telephone"
- Pay your University student account or find out how parents can pay
"Pay Your Bill"
- Sign up for direct deposit of funds from financial aid, adjustments, or personal overpayments
"Ram Refund Direct Deposit"
- View your online University student account status
"Billing Information"
- View your financial aid information and complete financial aid requirements
"Financial Aid Application Status And Awards"
- Register for classes
"Registration"
- View the University Class Schedule
"Class Schedule"
- Official transcript requests
"Transcript (Official)"
- View important registration dates
"Important Dates"
- View available job listings
"Student Job Listing"



Campus Housing Charges

Residence hall and meal plan charges appear on your University billing statement and represent your room and meal plan selection. Living in the residence halls requires that you select a meal plan.

For questions about the residence halls or for residence hall billing inquiries, call (970) 491-6511 or visit: <http://www.Housing.colostate.edu/halls/>.

2008-2009 Residence Hall Room and Board Rates are available online at http://www.Housing.colostate.edu/halls/application_rates.htm



