



CHADRON STATE COLLEGE

Creating your Plan to Pay

What is a Plan to Pay?

Basically, your **Plan to Pay** ensures you have a plan to pay any balance due for the upcoming term—somehow, someway—by the payment deadline.

You develop your **Plan to Pay** by doing a personal calculation comparing any anticipated financial aid to the amount you owe for the upcoming term.

The following slides will help you with those calculations.

If you don't plan to utilize financial aid or do not qualify, see slides 11 & 12 for information about paying in-full or setting up a payment plan.

Plan to Pay: Step One

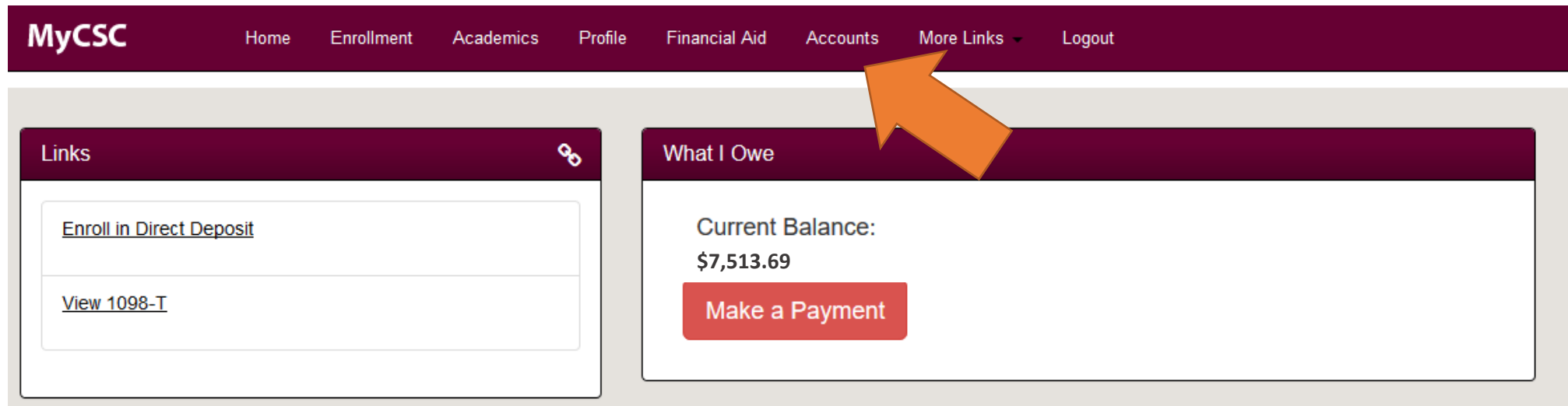
1 View your Bill and Financial Aid on your [MyCSC](#) Home page

The screenshot displays the MyCSC Home page interface. At the top, a dark purple navigation bar contains the MyCSC logo and links for Home, Enrollment, Academics, Profile, Financial Aid, Accounts, More Links (with a dropdown arrow), and Logout. Below the navigation bar, the page is divided into three main content areas. The left area is titled 'Message Center' and includes links for 'Holds' and 'Messages'. The middle area is titled 'What I Owe' and displays a 'Current Balance' of \$7,513.69, with a red button labeled 'Make a Payment'. The right area is titled 'Financial Aid' and includes links for 'View Financial Aid' and 'Accept/Decline Awards'. Two orange arrows point to the 'Current Balance' text and the 'View Financial Aid' link, respectively.

Message Center	What I Owe	Financial Aid
Holds	Current Balance: \$7,513.69	View Financial Aid
Messages	Make a Payment	Accept/Decline Awards

Viewing your Bill

For a detailed look at your bill, click the “Accounts” tab then scroll down to “Account Activity” and select the term. Review your Account Activity to confirm the charges are correct and complete.



The screenshot shows the top navigation bar of the MyCSC website. The navigation bar is dark maroon with white text. The 'Accounts' tab is highlighted with an orange arrow. Below the navigation bar, there are two main sections: 'Links' and 'What I Owe'. The 'Links' section contains two links: 'Enroll in Direct Deposit' and 'View 1098-T'. The 'What I Owe' section displays the current balance as \$7,513.69 and includes a red 'Make a Payment' button. An orange arrow points to the 'Accounts' tab in the navigation bar.

MyCSC Home Enrollment Academics Profile Financial Aid Accounts More Links Logout

Links

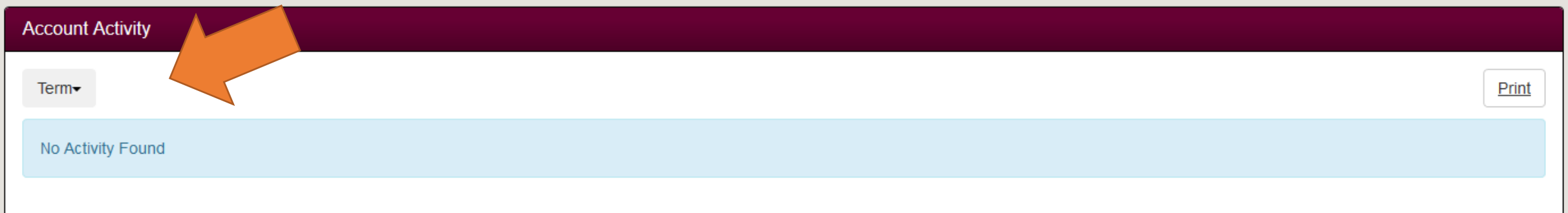
[Enroll in Direct Deposit](#)

[View 1098-T](#)

What I Owe

Current Balance:
\$7,513.69

[Make a Payment](#)



The screenshot shows the 'Account Activity' section of the MyCSC website. The section has a dark maroon header with the text 'Account Activity'. Below the header, there is a 'Term' dropdown menu and a 'Print' button. The main content area is a light blue box with the text 'No Activity Found'. An orange arrow points to the 'Term' dropdown menu.

Account Activity

Term

[Print](#)

No Activity Found

Viewing your Financial Aid

When you click “View Financial Aid” on your MyCSC Home page, you should see your awards like this. First, select the appropriate aid year. For the purpose of your Plan to Pay calculations, look at the awards you have accepted for the appropriate semester/term.

The screenshot displays the MyCSC Financial Aid interface. On the left, there are navigation panels for Message Center, Links, and Shopping Sheet. The main content area is divided into sections for Aid Year, Offered awards, and Accepted awards. An orange arrow points to the 'Academic Year 2018 - 2019' dropdown menu. Another orange arrow points to the 'Accepted' section header. A blue arrow points from the 'Accepted' table to a callout box.

Message Center

- Holds
- Messages
- Communications (12)
- To Dos

Links

- [View Financial Aid](#)
- [Accept/Decline Awards](#)
- [Summer Aid Application](#)

Shopping Sheet

Shopping Sheet unavailable for this aid year

Aid Year Print Page

Academic Year 2018 - 2019

Offered

Award	Fall	Spring	Total
Federal Direct Unsub Loan 1	1,000.00	1,000.00	2,000.00
Federal Direct Parent Loan 1	834.00	833.00	1,667.00
Subtotal	1,834.00	1,833.00	3,667.00

Accepted

Award	Status	Fall	Spring	Total Accepted
Federal Pell Grant	Accepted	2,960.00	2,960.00	5,920.00
	Disbursed	2,960.00	0.00	2,960.00
Federal Direct Sub Loan 1	Accepted	2,750.00	2,750.00	5,500.00
	Disbursed	2,721.00	0.00	2,721.00
Dale & Marilyn Hammer Memorial	Accepted	342.50	342.50	685.00
	Disbursed	342.50	0.00	342.50
Outside Scholarship (NEA)	Accepted	250.00	250.00	500.00
	Disbursed	250.00	0.00	250.00
Subtotal	Disbursed	6,273.50	0.00	6,273.50

Outside Scholarships will be reflected as “accepted” when CSC has received the funds from the donor. If the funds are given directly to the student, the amount will remain “unaccepted” here. However, if you plan to use those funds toward your bill, you can include them in your calculations.

Plan to Pay: Step Two

2 “Do the Math” using the table below:

CSC Bill

(view on your MyCSC Home page)

SUBTRACT (-)

the following amounts based on your awards for the appropriate semester.
(View your awards by semester by clicking View Financial Aid from your MyCSC Home page)

(-) Tuition/Room Waivers

(if not already applied to your bill – see Account Activity)

(-) Scholarships

(if not already applied to your bill – see Account Activity)

(-) Grants (Pell, Nebraska Opportunity, Supplemental)

Nebraska Opportunity is accepted on your behalf once final approval is granted by the state.

(-) Accepted Student Loans

(Subsidized & Unsubsidized)

TOTAL

See the following slides for information about Parent PLUS Loans and Work-Study.

Plan to Pay: Step Three

3

What's your total??

- If your total (after doing your calculations) is a **positive** number, you will still owe a balance to CSC after your financial aid applies. Here is where you need your **Plan to Pay. Continue to Step Four.**
- If the total amount is a **negative** number, you may be expecting a financial aid refund.
 - Sign up for "Direct Deposit" prior to disbursement under the "Accounts" tab.

Parent PLUS Loans

Parent PLUS Loans are loans a parent borrows to assist you with paying for college. If you are offered a Parent PLUS Loan and you have accepted those funds, there will be additional documents for the borrowing parent to complete on your MyCSC To Dos. **Here is more information about Parent PLUS Loans:**

<https://studentaid.ed.gov/sa/sites/default/files/direct-loan-basics-parents.pdf>

The Parent PLUS Loan is subject to credit approval. If approved, the amount your parent agrees to accept in the loan agreement will be updated and reflected on your Financial Aid awards. If your Parent PLUS loan was denied, contact the START office for alternative options.

If all PLUS loan documents are completed and the loan was approved, you can include the Parent PLUS loan in your calculations.

Work-Study

Work-study funds **are not** applied to your balance due, so you should not include them in your **Plan to Pay** calculations. To utilize your work-study funds, you must secure employment and then you earn the funds over the semester as you work. These funds are paid out to you bi-weekly via direct deposit to your personal checking/savings account and most students use work-study funds to pay for personal expenses.

Visit csc.edu/hr for information on Student Employment.

Plan to Pay: Step Four

- 4** Create your **Plan to Pay!** Choose option **A, B or C**
- A. **PAY IN-FULL** by the payment deadline by clicking the “Make a Payment” button.
 - OR**
 - B. Set-up a **PAYMENT PLAN** by clicking the “Make a Payment” button.
 - OR**
 - C. Consider other **LOAN OPTIONS**

See the following slides for a detailed explanation of each option

option A

PAY IN-FULL by the payment deadline by clicking the “Make a Payment” button.

- If you prefer to send a check or money order, rather than pay online using credit card or eCheck, please make sure the check or money order is received by the payment deadline.

The screenshot shows the MyCSC website interface. At the top is a navigation bar with links: Home, Enrollment, Academics, Profile, Financial Aid, Accounts, More Links, and Logout. Below this is a 'Message Center' sidebar with links for Holds, Messages, and Communications. The main content area features a 'What I Owe' section displaying a 'Current Balance: \$7,513.69' and a red 'Make a Payment' button. An orange arrow points to this button. To the right is a search bar and a secondary navigation bar with links: Your Account, Make Payment, Shopping Cart, Help, and Sign Out. The Chadron State College logo is visible below the search bar.

Student Account Online

Online debit/credit card payments may be made with VISA, MasterCard, Discover, or American Express cards. *Effective July 1, 2016, all domestic debit/credit card payments will be subject to a 2.75% convenience fee and all international debit/credit card payments will be subject to a 4.25% convenience fee.* E-check payments may also be made by entering a valid bank account number and bank routing number. There are no convenience fees associated with the use of online e-check payments.

This section shows two panels from the website. The 'Your Account' panel displays the 'Current Balance' as \$7,513.69 and includes a blue link: 'Click here to make a payment' (Zero or credit balances are not displayed). An orange arrow points to this link. The 'Installation Payment Plans' panel contains a blue link: 'Click here to enroll in a Fall payment plan'. Below it is a 'Saved Accounts' panel with a partially visible 'Add New...' link.

option B

Set-up a **PAYMENT PLAN** by clicking the “Make a Payment” button.

- Payment plan deadlines and amount due with each payment are communicated when you enroll.
- **Payments are set-up based on the amount owed at the time you enroll.**

NOTE: If you want your payments to be based on the amount owed after financial aid applies, then you need to wait to enroll in the payment plan until you see the financial aid has applied during the second week of classes.

EXAMPLE:

- Classes begin August 20.
- Financial Aid applies to your bill August 28—during the second week of classes.
- You verify the financial aid has applied on August 29 by checking “Account Activity” and your balance is updated.
- You click the “Make a Payment” button and enroll in a Payment Plan by the end of the second week (by the payment deadline).

The screenshot shows the MyCSC website interface. At the top, there is a navigation bar with links for Home, Enrollment, Academics, Profile, Financial Aid, Accounts, and More Links. Below this, there is a 'Message Center' section with links for Holds, Messages, and Communications. To the right of the Message Center is a 'What I Owe' section. This section displays the 'Current Balance' as \$7,513.69 and features a prominent red 'Make a Payment' button. A large orange arrow points from the 'Make a Payment' button in the 'What I Owe' section towards the right side of the page.

Student Account Online

Online debit/credit card payments may be made with VISA, MasterCard, Discover, or American Express cards. *Effective July 1, 2016, all domestic debit/credit card payments will be subject to a 2.75% convenience fee and all international debit/credit card payments will be subject to a 4.25% convenience fee.* E-check payments may also be made by entering a valid bank account number and bank routing number. There are no convenience fees associated with the use of online e-check payments.

The screenshot shows the 'Your Account' section of the Student Account Online website. It displays the 'Current Balance' and a link to 'Click here to make a payment'. To the right, there is an 'Installment Payment Plans' section with a link to 'Click here to enroll in a Fall payment plan'. Below this is a 'Saved Accounts' section with an 'Add New' link. A large orange arrow points from the 'Click here to make a payment' link in the 'Your Account' section towards the 'Click here to enroll in a Fall payment plan' link in the 'Installment Payment Plans' section.

option

C

Consider other **LOAN OPTIONS**

- **Student Loans**

- If you have student loans you have yet to accept, you can do so via your MyCSC account and complete Entrance Loan Counseling and your Master Promissory Note (MPN) if required on your To Dos **prior to the start of the term.**
- If you accepted your student loans but did not accept the full amount you were initially offered, you can email start@csc.edu to have the remaining amount offered to you.

- **Parent PLUS Loans**

- If you were offered a Parent PLUS Loan but have yet to accept it, see the previous slide information about Parent PLUS Loans.
- The Parent PLUS Loan must be approved **prior to the start of the term.**

- **Alternative Loans**

- Contact a private lender to secure an alternative student loan.
 - A quick internet search will provide you with many lender options.
 - The loan certification (sent from the lender) must be received by CSC **by the payment deadline.**

The End of the Story

We hope this presentation has helped you develop your **Plan to Pay** so you can have your balance paid on-time and avoid penalty.

You should be aware that failure to pay the balance by the payment deadline or make on-time payments on the payment plan will result in late fees and can ultimately result in your removal from CSC and other penalties outlined here: <http://www.csc.edu/businessoffice/billing.csc>



Questions about payments and payment plans?
Contact the Business Office at businessoffice@csc.edu
or 308-432-6240

Questions about financial aid or alternative loans?
Contact the START Office at start@csc.edu
or 308-432-6061