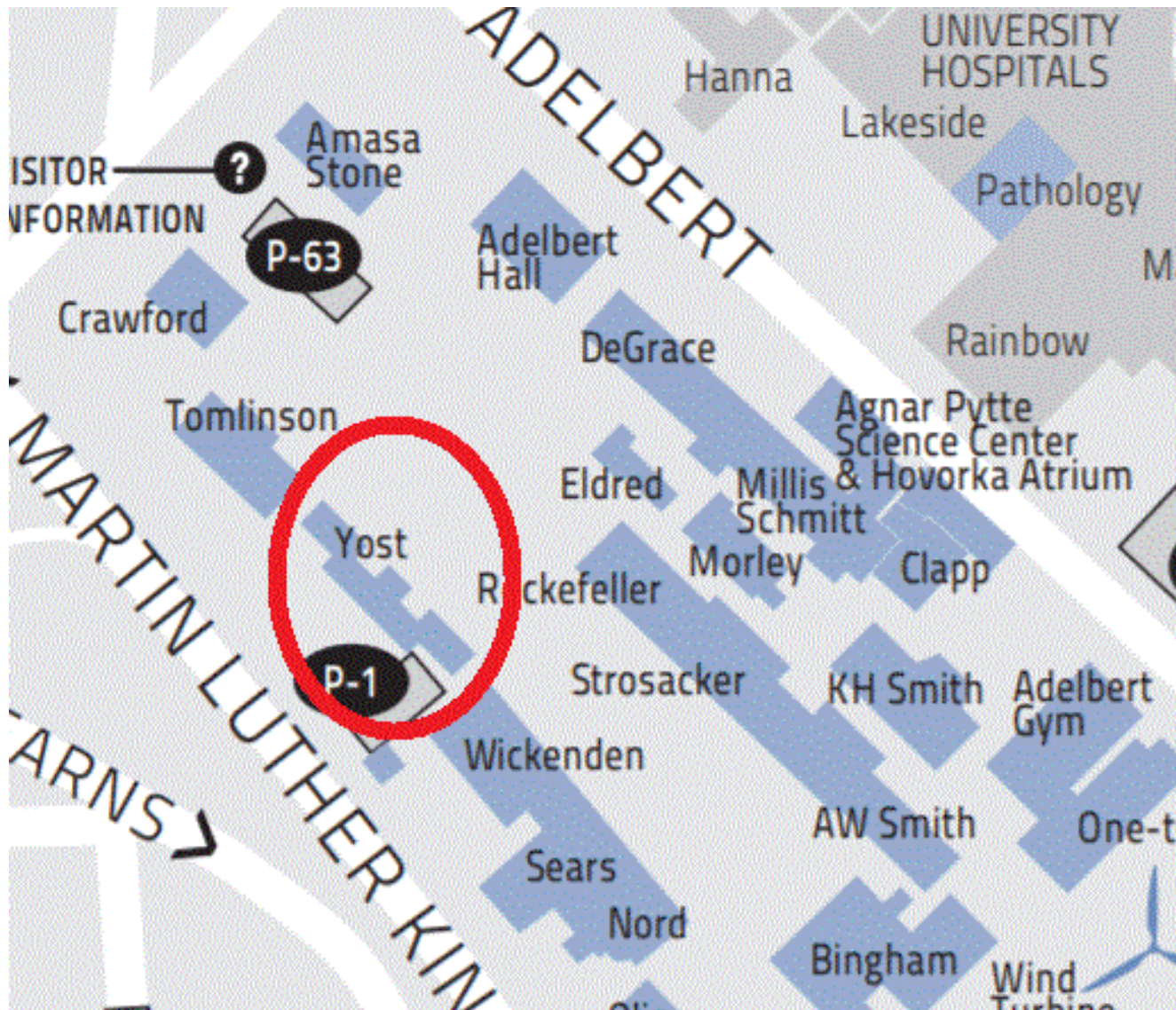




CASE WESTERN RESERVE
UNIVERSITY EST. 1826

think beyond the possible™

Managing CWRU Finances: The Offices of University Financial Aid & Student Financial Services



My Financial Aid Portal

Menu ☰

You are currently logged in as: _____

Current Award Year: 2020/2021 ▼

Log Out

Help



CASE WESTERN RESERVE
UNIVERSITY EST. 1826

think beyond the possible™

My Financial Aid

Welcome

Welcome to My Financial Aid, your portal for accessing your financial aid information.

If you are applying for need-based aid, you must follow the instructions for undergraduates [here](#). Graduate students follow the instructions [here](#).

We encourage you to check back regularly for additional information throughout the process as well as a list of documents that we may ask you to submit.

For additional information on financial aid and your rights and responsibilities at Case Western Reserve University, please access the [Student Guide](#).

Your Documents

Document	Status	Status Date	Message
FAFSA	Received	1/3/2020	
CSS Profile	Received	12/16/2019	
CWRU Financial Aid Application - New UG	Approved	6/9/2020	

2020/2021

Financial Aid Application Deadlines:

- Continuing undergraduates: March 1
- Graduate and professional students: upon admission
- Dental 1st and 2nd year: May 15
- Dental 3rd and 4th year: April 30
- Dental MSD: April 30

Please be sure to visit our

Scholarships & Grants

- Difference between scholarships and grants
 - Merit vs. Need-based
- Scholarship Retention Criteria
 - Good academic standing

Student Employment

- Federal Work-Study: need-based
 - Student wages are subsidized by the federal government up to the student's earnings limit
 - Earnings are excluded from upcoming year student contribution
- Campus Employment: non-need based
 - Almost two thirds of all student employment positions do not require Federal Work-Study

Working is optional but all income is taxable.

Basic Pay Information

- Campus minimum wage is \$9.20 per hour
- Students are paid twice per month
 - The 15th and the last business day of the month
 - Direct deposit can be set up in HCM system
- Maximum hours a student can work per week = 20
 - Average is 8 to 10 hours per week
- May work up to 40 hours per week during long breaks (i.e. winter, spring and summer breaks)

Federal Direct Student Loans

- Repayment begins after 6-month grace period
- Base annual loan limits (combined subsidized and unsubsidized) with a fixed interest rate of 2.75%:
 - \$5,500 for 1st year undergraduates with no more than \$3,500 Subsidized
 - \$6,500 for 2nd year undergraduates with no more than \$4,500 Subsidized
 - \$7,500 for each remaining undergraduate year with no more than \$5,500 Subsidized

Federal Direct Parent Loan for Undergraduate Students (PLUS)

- Annual loan limit: cost of attendance minus any other aid
- Unsubsidized – Fixed interest rate of 5.30%
 - Loan origination fee of 4.236%
 - If not approved, student is eligible for additional Direct Unsubsidized Loan
- Repayment, *upon request*, can be deferred until after the student graduates or drops below half-time


Federal Direct Loan Requirements

- <https://studentaid.gov/>
- Master Promissory Note (MPN)
 - Student promissory note is generally valid for 10 years
 - Agreeing to take out the loan and pay it back
- Entrance Counseling
 - Know your rights and responsibilities
- PLUS Application

Managing Your Loans

- Make sure students are actually completing their documents
- My Financial Aid shows funds that are accepted
- SIS shows funds that have been paid to account
- Federal loans will be listed at
 - <https://studentaid.gov/>
- All loans will be listed on your credit report
 - <https://www.annualcreditreport.com/>

Preferred Private Lenders - FastChoice



Case Western Reserve University

Private Lending for Higher Education





Please Select the Appropriate Option

Begin by choosing the option below that best matches your situation.

- [Undergraduate Student](#)
Private Loan Options for Undergraduate Students
- [Graduate Student](#)
Private Loan Options for Graduate Students
- [Parent Private Loans](#)
Private Loan Options for Parents and Sponsors
- [Dental and Medical Students](#)
Private Loan Options for Students in Dental and Medical School
- [Law Students](#)
Private Loan Options for Law School Students
- [MBA Students](#)
Private Loan Options for MBA Students

Case Western Reserve University
10900 Euclid Avenue
Cleveland, OH 44106-7049
(216) 368-6153
fax: (216) 368-5054

[Contact Us](#)
[Self-Certification Form](#) 
[Technical Support](#)
[Terms of Use Agreement](#)
[Privacy Policy](#)



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Moving Forward

- Applying for financial aid is an annual process
- Deadline is currently March 1st each year
 - FAFSA
 - CSS Profile
 - CWRU Financial Aid Application
 - Verification documents, if applicable

Financial aid offers for CWRU students sent in early July.

GradReady - case.gradready.com

The more you know the less you'll owe.
Learn more about managing your tuition, budget, and bills.

[Log in](#) [Create an Account](#)

-  [Paying for College](#) 
-  [Money Management](#) 
-  [Real-World Finance](#) 

Financial Aid Website

Financial Aid

Search...



For Undergraduates ▾

For Graduate Students ▾

Student Employment ▾

Resources ▾

About the Office ▾

My Financial Aid



CARES Act Information

FOR ASSISTANCE

Office hours:

Monday - Friday
8:30 - 5 p.m. Eastern

For assistance, call
216.368.4530 or email us

Student Financial Services

Krystina Schmidt

Student Financial Services

Yost Hall Room 143 or 145

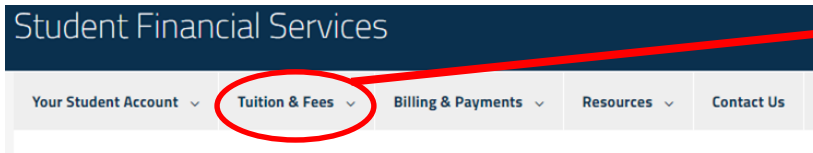
<https://case.edu/studentaccounts/>

Student Privacy/FERPA


- Family Educational Rights and Privacy Act of 1974 (FERPA)
 - Students' Rights to Privacy
 - May not release information, including finances, unless prior written consent from the student
- “Authorized User” – See SIS Finances User Guide at <https://case.edu/studentaccounts/your-student-account/authorizing-user>
 - Inquire on student's account
 - Receive billing notifications
 - Pay student's bill electronically
 - View account activity

Charges Billed through SIS

<https://case.edu/studentaccounts/>



Fall and Spring Tuition Rates



	Fall 2019 - Spring 2020	Fall 2020 - Spring 2021
Undergraduate: up to 11 credit hours per semester	\$2,103 per credit hour	\$2,186 per credit hour
Undergraduate: 12 or more credit hours per semester	\$25,225 per semester	\$26,224 per semester

Fees

	Fall 2019 - Spring 2020	Fall 2020 - Spring 2021
Medical Plan Fee ²	\$1,165 per semester	*
Activity Fee	\$202 per semester	\$210 per semester
Matriculation Fee (Fall Semester Entrants)	\$575	\$598
Matriculation Fee (Spring Semester Entrants)	\$100	\$299
RTA Transportation Fee	\$35 per semester	\$40 per semester

Room, board and related charges. Rates can be found at: <https://case.edu/housing/>

Billing

- Online (paperless)
- Quikpay - online billing and payment processing system
- Monthly email notification about availability of e-bill
 - Sent to: students, “authorized users” and 2nd e-mail address if provided
- E-mail notification only if there is a balance due including pending financial aid, if any.

Statements

- Billing Statement
 - Activities since the last billing statement
 - As of billing date
- Statement of Account
 - Activities are summarized by term
 - Real-time

<https://case.edu/studentaccounts/your-student-account/sis-financial-guide>

Dates and Deadlines

Semester	Scheduled Billing Dates*	Due Dates
Fall 2020	August 4; August 25 (2nd and 3rd billing)	September 4, 2020
Spring 2021	December 15 (1st billing)	January 22, 2021

*Monthly billing, subject to change

<https://case.edu/studentaccounts/billing-payments/dates-deadlines>

Payment Plans

- Enrollment available in SIS, monthly automatic withdrawals on the 10th of the month
- 4-PAY or 3-PAY Payment Plans
 - Budgeting tool, prepayments towards semester's charges
 - Spring 2021: October 2020 through January 2021
 - Fall 2021: June 2021 through September 2021
- 2-PAY Extended Plan
 - 2 equal monthly automatic withdrawals past the due date
 - Fall 2020: October 2020 and November 2020
 - Spring 2021: February 2020 and March 2020
 - Enrollment fee 2.7% of the outstanding balance

Payment Methods

- Domestic payments:
 - Quikpay through SIS
 - E-checks (no service charge)
 - Debit or credit cards (2.7% of transaction amount charged at the time of transaction by bill processor – non-refundable)
 - With Payment Coupon/Remittance Slip, mail checks, money orders, bank checks to:

Case Western Reserve University
PO Box 74056
Cleveland, Ohio 44194

Payment Methods, cont'd

- Domestic payments (continued):
 - Hand-deliver cash, checks, money orders, bank checks to Cashier's Office in Yost Hall Room 165
 - Other (e.g., 529/College Savings Plans)
- International payments
 - Flywire through SIS (preferred)
 - Other direct bank-to-bank wire transfer (permitted)

<https://case.edu/studentaccounts/billing-payments/payment-options>

Others

- Unpaid Balances
 - Late fees at 1.5% of unpaid balance monthly
 - Right to withhold certain services
 - Registration hold for upcoming semester
 - Inability to access transcripts
 - Delayed receipt of diploma
- Tax year 1098-T Form
 - Online access in SIS by student (mid-January)
 - All others, mailed by January 31st
- Tuition Refund Insurance
 - Reimburse educational expenses for term withdrawal due to illness, injury or a psychological condition
 - Optional and not automatic

Key Takeaways

- “Authorized User”
- Include student ID and name on all correspondence
- Waive health plan if have comparable coverage
- Review invoice / billing statement
- Payment in full by September 4th for Fall 2020
- Other resources available at

<https://case.edu/studentaccounts/>

Contact Information

University Financial Aid
Yost Hall Room 435
216-368-4530
financialaid@case.edu

Student Financial Services
Yost Hall Room 143 or 145
216-368-2226
studentaccounts@case.edu

External Loans
Yost Hall Room 429
216-368-6153
faloans@case.edu

Student Employment
Yost Hall Room 412
216-368-4533
stu-emp@case.edu