E Salem ISTATERSITY

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Student Navigation Center

How to: Understand my Bill

1. Log into Navigator.

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aign in	Create Account	Account Help	Class Search	
	Of the second se	-	Q	

2. Once at the Student Homepage, click on "Financial Account".



3. Located in the menu bar, click on "Student Accounts".

 Student Homepage 	SSU Financial Account
 Student Homepage Student Accounts Make a Payment Enroll in a Payment Plan Make a Housing eDeposit Make an Acceptance eDeposit Student Health Insurance 	SSU Financial Account View Student Account, Make Secure Payments and Deposits Click Here to access Touchnet, Salem State's secure electronic billing and payment system.
 Manage ClipperCard Account Dining Plan Upgrade 	
T Waive Commuter Dining Plan	
T Waive MassPIRG Fee	
T VA Certification Request	

4. Click on the "Click Here" link to access TouchNet.

Student Homepage	SSU Financial Account
Student Accounts	View Student Account, Make Secure Payments and Deposits
🛅 Make a Payment	Click Here is access Touchnet, Salem State's secure electronic billing and payment system.
Enroll in a Payment Plan	
T Make a Housing eDeposit	
T Make an Acceptance eDeposit	
E Student Health Insurance	
Manage ClipperCard Account	
📔 Dining Plan Upgrade	
T Waive Commuter Dining Plan	
Waive MassPIRG Fee	
VA Certification Request	

- 5. The new home page for TouchNet is now the "View Activity" page.
- 6. You can also click on the white Home button to the left of the "My Account" button. Then click on "View Activity" button underneath your balance. You can also access your Account Activity by selecting My Account in the upper left-hand corner of the screen, and then select Account Activity. *Please familiarize yourself with the different options in this system*

My Account Make Payment	Payment Plans Deposits Refunds Help		
Account Activity Ann Statements	Student Account	ID: xxx7795	My Profile Setup
IMPORTANT ANNOUNCEMENT Setup direct deposit (e-refund) so any	Balance	\$0.00	Authorized Users
refund you may be entitled to can be easily deposited into your bank account (there is NO cost for this		View Activity Make Payment	Personal Profile
service) This is especially important should the	Statements		A Security Settings
Governor mandate a shelter-in-place that may restrict us from going to campus to print paper refund checks.	Your latest eBill Statement (4/14/20) Statement	View Statements	
DIRECT DEPOSIT REFUNDS			Electronic Refunds
No more waiting for your paper check refund! To receive your refund faster, sign up for eRefund through the Refunds tab above. Your refund will be direct deposited into your checking or savings account			Auto Bill Pay

Important note: Do not rely on the home page of Touchnet to understand your account. This screen does not provide the level of detail needed to fully understand your account.

 Once in your "Account Activity" page, you will be able to view your balance(s) by semester. Click on your current semester to view an itemized list of charges and payments.

	ccount Make Payment	Payment Plans	Deposits	Refunds	Help				My Profile
A	Account Act	ivity				Expand All	Print	Excel	'DF
Fi	lter activity by	Full account activity		Ŧ	View Activity				_
	Student Account E	Balance						\$0.0	0
	Spring 2020							\$0.00	
	> Fall 2019							\$0.00	
	> Spring 2019							\$0.00	
	> Fall 2018							\$0.00	

8. Once you click on a semester, your account activity will be broken down listing every charge, payment, refund, credit and reversal. Please note, we have recently changed this view to group like items together. However, you can review the individual transactions by clicking the black arrow. The default view will show the newest activity at the top while the older dates will be listed below.

udent Account Balance				\$0.
Summer 2021				\$0.0
Print Excel PDF				
Account Activity				
			Search:	
Description 🎼	Code 🎵	Date ↓	Due Date 🎼	Amount 🔱
> Pay Plan Enrollment Fee	40000002130	5/6/21		\$0.00
> Past Due Pay Plan Enroll Fee	40000002135	4/29/21		\$0.00
> Tuition Cont & Prof Studies-IS	33000000300	2/22/21		\$0.00
> Cont & Prof Fees Summer-IS	45000000315	2/22/21		\$0.00
> UGRD Records Fee	40000000900	2/22/21		\$0.00
			Term Balance:	\$0.00
	Т	erm Balance Inc	luding Estimated Aid:	\$0.00

Students can change that view by clicking the black arrow next to the item in the description column.

Student Account Balance				\$0.00	
Summer 2021 Print Excel PDF Account Activity Description 11	Code 11	Date J.	Please note, like i grouped togeth you can open th individual trans their respect	tems are no er, however e item to se actions with ive dates.	pw r e n
Pay Plan Enrollment Fee Past Due Pay Plan Enroll Fee	40000002130	5/0/21 4/29/21		\$0.00	
 ✓ Tuition Cont & Prof Studies-IS 	33000000300	2/22/21		\$0.00	
Tuition Cont & Prof Studies-IS	33000000300	2/22/21	2/22/21	-\$345.00	
Tuition Cont & Prof Studies-IS	33000000300	2/17/21	4/29/21	\$345.00	
Cont & Prof Fees Summer-IS	45000000315	2/22/21		\$0.00	
> UGRD Records Fee	40000000900	2/22/21		\$0.00	
			Term Balance:	\$0.00	
	٦	Ferm Balance I	ncluding Estimated Aid:	\$0.00	

9. If you have pending Financial Aid, that will display at the top of the account activity screen as **Anticipated Aid**. That aid amount will be reduced from your semester's overall balance before we receive it from its source (eg federal government). Once the funds are received, you will see them listed in the activity in date order.

		¢1,000,00
Summer 2021		-\$4,606.60
Drint Event DDE		
Estimated Financial Aid		
Estimated Financial Aid Description	Code	Amount (\$)
Estimated Financial Aid Description Federal GRAD PLUS Loan-Summer	Code 90000000196	Amount (\$) \$9,009.00

10. Below is an **example** of a bill with **example figures**. (Please note, these numbers are not what you will see on your bill. These figures are examples only.) Here, the student has a Graduate Plus Loan to cover their balance. Their loan is for 9009.00. You can see your financial aid reduced from your semester charges by looking at the <u>top</u> or the <u>bottom</u> of your account activity (Green circle). There you will see a positive or negative number indicating that you either owe money or that money is owed to you in the form of a refund. In this example, the student will see a negative 4606.60, indicating the student will have a credit once the aid disburses. Refunds aren't processed until after disbursement, which usually occurs after add/drop and throughout the semester.

★ Cummer 2021			(\$4,606,60
• Summer 2021				-\$4,606.60
Print Excel PDF				
Estimated Financial Aid				
Description	с	ode		Amount (\$)
Federal GRAD PLUS Loan-Summer	9	0000000196		\$9,009.00
			Total Estimated Aid:	\$9,009.00
Account Activity				
			Search:	
Description 👫	Code 🎵	Date ↓↑	Due Date ↓1	Amount ↓î
SRD Price Group 3 Fees Summ-IS	45000000860	4/7/21		\$3,282.40
> Tuition Grad Price Group 3-IS	33000000750	4/7/21		\$1,120.00
			Term Balance:	\$4,402.40
	Ter	m Balance Incl	uding Estimated Aid	-\$4 606 60

11. A positive number indicated where it says Term Balance Including Estimate Aid means you owe money. Instead, a negative number (Example: -\$100.00) means you **DO NOT** owe money and you will get a refund.

Important Note: If your payments, credits, and financial aid funds are larger than your term charges, you are eligible for a refund. If you are using a loan(s) to pay your balance and you are eligible for a refund, you may want to consider reducing the amount of loan in order to reduce your overall loan debt.

12. It is critical that you monitor your account activity regularly. If you have a question you may contact the Student Navigation Center. Student Navigation Center email: <u>navcenter@salemstate.edu</u>,

Key Terms

Anticipated Aid – This is financial aid that a student is entitled to but the money has not yet disbursed to the university.

Charge – A cost applied to a student's account that must be paid. This will be reflected in the form of a positive number.

Credit – Amount of money applied to the account in the form of a credit. This is shown in the form of a negative number. **Example:** When a student waives the school sponsored health insurance, there will be a credit posted to the account for the exact amount of the charge, thereby offsetting the original charge.

Disbursement – This is when a student's financial aid is paid to the university.

Negative – This is an amount of money that is being credited to the account. It can be in the form of waivers (health insurance), or refunds.
Positive – This is an amount of money that is owed to the school.

Refund – This is the term for money that is owed to a student. This will be reflected in the term activity in the form of a negative number until it is paid. Once it is paid it will show in account activity in the form of a credit with a negative number next to the amount of money. **Reversal** – This is exactly what it sounds like, a reversal of a charge. It will show as a negative number. **Example:** If you add a class and then drop it the next day you would see the charges (Positive), then the reversal (Negative) the next day.