E Salem ISTATERSITY

navcenter@salemstate.edu Phone: 978.542.8000 Fax: 978.542.8520

Student Navigation Center

How to: Enroll in Tuition Insurance with GradGuard

1. Log into Navigator.



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



3. Next, click on "Student Accounts". Then, follow the "Click Here" link to TouchNet.

Note: Please be sure pop-ups are not blocked on your browser.

< Student Homepage	SSU Financial Account	Â	£	:
📔 Manage ClipperCard Account	View Student Account, Make Secure Payments and Deposits			
Student Accounts	Click Here to access Touchnet, Salem State's secure electronic billing and payment system.			
T Make a Payment				

- Complete required Multi-Factor Authentication (MFA) steps. If this is your first time logging in, you will need to choose a Multi-Factor Authentication option to receive codes to login. Click <u>here</u> for a howto guide on setting up and using the MFA.
- 5. The first time you log into TouchNet your student account each semester, you will be presented with message box below. This is to inform you of the university refund policy and the optional tuition insurance plan.

& Salem I BRATER BITY	Logged in as: Laura Test Logout
Consents and Agreements	
	Consent 1 out of 1
Mandatory Refund Policy Acknowle	edgement
Current Refund Policies	
Undergraduate Day Students The following is the current refund policy for all full-time and part-time day school students with mandatory fees for day classes only. Room and board charges are pro-rated based on usage. Aft Undergraduate day students in a 4+1 undergraduate/graduate program who enroll in graduate- courses included in the "day" refund policy below. Undergraduates not in a 4+1 program who enroll in graduate-level courses as a graduate studer Graduate Classes. All undergraduate matriculated (degree-seeking) students who withdraw from the university mus advising office.	drawing from the university. The policy applies to tuition and er the third week, there is no refund for room charges. level courses as an undergraduate student will have graduate it - please see the policy listed under Refund Policy - Evening and st complete the appropriate paperwork through the academic
Full Semester (Fall or Spring) withdrawal only	

100% 80% 60%

Time of Withdrawal	Percentage of Refund
Through End of Add/drop	
Add/Drop +1-7 calendar days	
Add/Drop +8-14 calendar days	
After Add/Drop +15 calendar days	

Evening and Graduate Classes

The following are the current refund policies for evening and graduate classes. The policy goes into effect beginning in the fall of 2018, along with the new add/drop period for evening and graduate classes. If you have any specific questions regarding your refund, please contact the Student Navigation Center directly.

Fall and Spring Full Semester Courses

Time of Withdrawal	Percentage of Refund
Through End of Add/drop	100%
Add/Drop +1-7 calendar days	80% tuition only refund
Add/Drop +8-14 calendar days	60%tuition only refund
After Add/Drop +15 calendar days	No Refund

Summer Sessions and other Short Sessions

Time of Withdrawal	Percentage of Refund
Add/drop (1 business day after session start)	100%
Add/Drop +1-3calendar days	50% tuition only refund
Add/Drop +4 calendar days	No Refund

Special Format and Non-Credit Courses

Time of Withdrawal	Percentage of Refund
Add/drop (First class meeting day)	100%
After Add/Drop	No Refund

Time of Withdrawal Percentage of Refund

Add/Drop (First class meeting day) 100%

After Add/Drop No Refund

Refunds are based on session dates of scheduled classes, not on attendance or participation. The date a student processes their drop/withdrawal (either online via Navigator or in-person) is the official date for refund purposes. Refunds will be processed through the student accounts office and sent to students approximately 6 weeks after withdrawal notification by the student. Fees are refundable only during the add/drop period. We are not responsible for finance charges incurred on your credit card statement.

Online courses for the School of Continuing and Professional Studies and Graduate Studies

Online and hybrid class refunds are based on the start date of the class, which is always the first day of the term/session for the class. Follow refund policies below for School of Continuing and Professional Studies and School of Graduate Studies.

6. Once you acknowledge the university refund policy, you will move onto the tuition insurance option.

All graduate matriculated students who withdraw from school must complete the appropriate paperwork through the School of Graduate Studies.



7. A pop up will appeal and will provide the option to enroll. You can choose the 'No Thanks' button on the left if you do not wish to enroll in the tuition insurance. You can select the 'Purchase Now'

button to continue on and purchase tuition insurance.



8. The system will automatically default to \$5000.00 in coverage. Your tuition and fees may be more or less than that. Please contact GradGuard for a quote and assistance on how much to request in coverage. Visit <u>GradGuard</u> or call <u>877-794-6603</u> for an estimate. Once you have confirmed the amount, click 'Continue'.



Please note: All charges are done through GradGuard and not Salem State University.