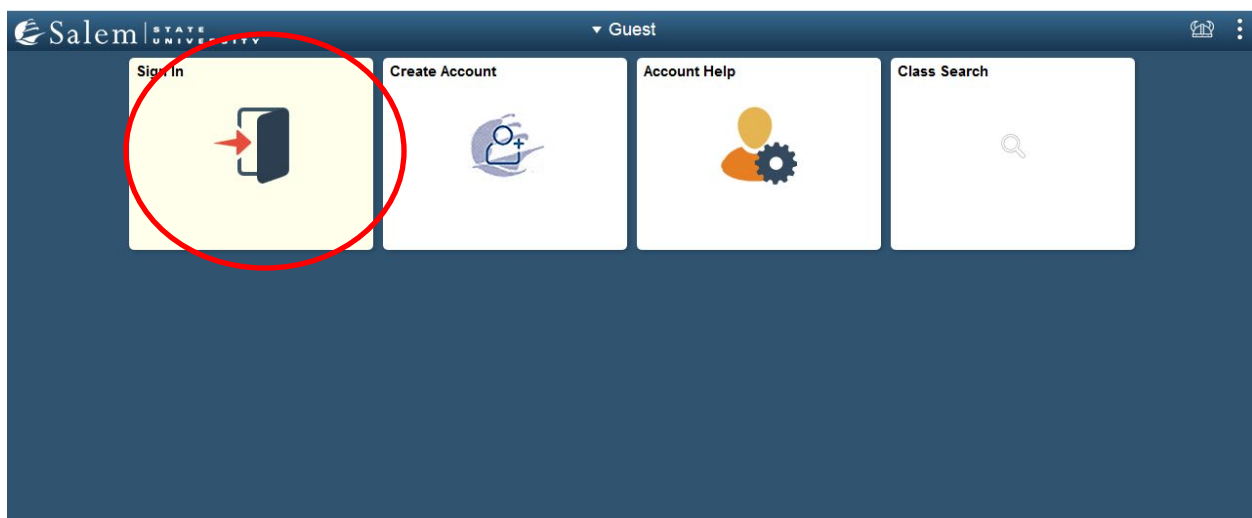


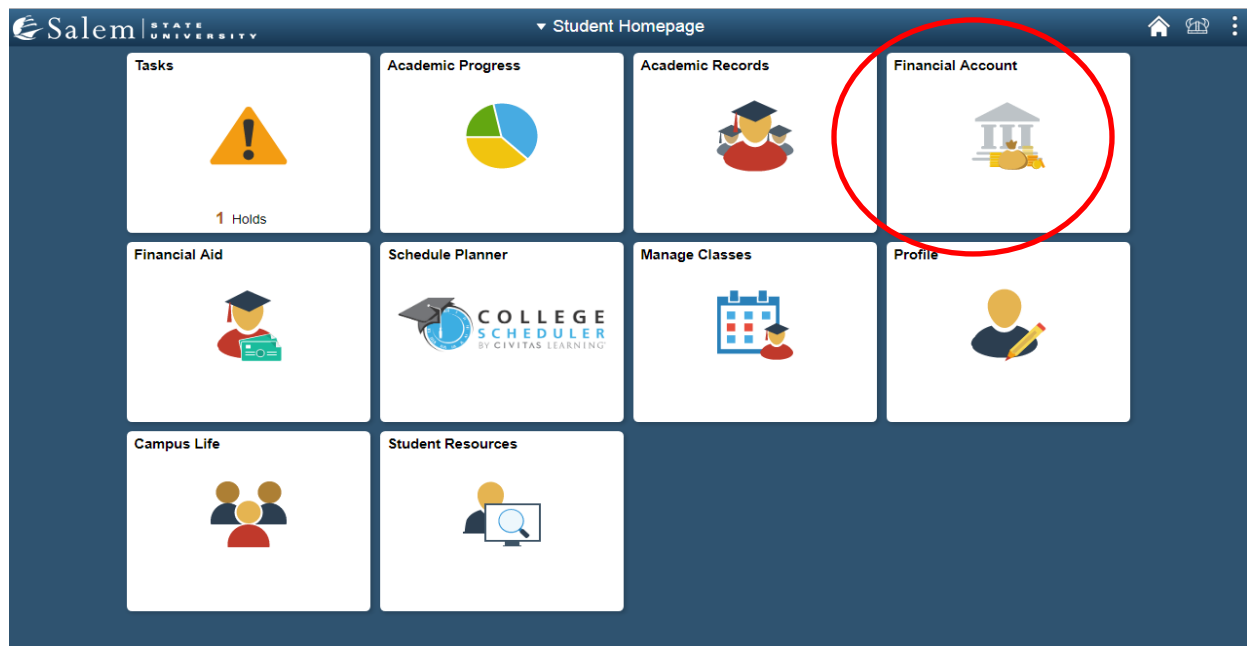
# Student Navigation Center

## 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.



4. 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 [here](#) for a how-to 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.



## Consents and Agreements

Consent 1 out of 1



### Mandatory Refund Policy Acknowledgement

#### Current Refund Policies

##### Undergraduate Day Students

The following is the current refund policy for all full-time and part-time day school students withdrawing from the university. The policy applies to tuition and mandatory fees for day classes only. Room and board charges are pro-rated based on usage. After the third week, there is no refund for room charges. Undergraduate day students in a 4+1 undergraduate/graduate program who enroll in graduate-level courses as an undergraduate student will have 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 student - please see the policy listed under Refund Policy - Evening and Graduate Classes. All undergraduate matriculated (degree-seeking) students who withdraw from the university must complete the appropriate paperwork through the academic advising office.

##### Full Semester (Fall or Spring) withdrawal only

| Time of Withdrawal               | Percentage of Refund |
|----------------------------------|----------------------|
| Through End of Add/drop          | 100%                 |
| Add/Drop +1-7 calendar days      | 80%                  |
| Add/Drop +8-14 calendar days     | 60%                  |
| After Add/Drop +15 calendar days | 0%                   |

### 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.

Print

I Acknowledge

## 7. A pop up will appear 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.

The screenshot shows a web page titled "Tuition Protection Purchase". At the top, it says "You must purchase your plan by 01/17/2022". Below this is a section "Add Tuition Protection" with the heading "Protect my Undergraduate Spring Semester for \$106.00." It lists several benefits: "Get reimbursed up to \$10,000 for non-refundable tuition and on/off-campus housing expenses", "Receive protection for other school expenses including books, supplies, instructional materials, and lab/activity fees", and "Enjoy 24/7 assistance for emergencies, including to help arrange student and family travel plans, a medical escort or to return the student's vehicle home". There is also a section for "COVID-19: Temporarily accommodating certain claims if the student gets sick and withdraws from school". At the bottom, there are two buttons: "No, Thanks" and "Purchase Now".

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 [GradGuard](#) or call [877-794-6603](tel:877-794-6603) for an estimate. Once you have confirmed the amount, click 'Continue'.

The screenshot shows the "Account Payment" page. At the top, there is a navigation bar with "Salem STATE UNIVERSITY" and "Logged in as: Laura Test | Logout". Below the navigation bar, there are links: "My Account", "Make Payment", "Payment Plans", "Deposits", "Refunds", "Help", and "My Profile". The main heading is "Account Payment". Below this, there is a progress bar with four steps: "Amount", "Method", "Confirmation", and "Receipt". The "Amount" step is currently active, showing a value of "\$53.00". Below the amount, there is a dropdown menu for "Method" with the text "Select Method". At the bottom right, there are two buttons: "Cancel" and "Continue". The "Continue" button is circled in red.

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