

Next Steps for Financial Aid and Billing

Congratulations on deciding to become a Cardinal! The steps outlined below will keep you on track for settling your student account by the due date for the fall semester. We will be communicating with you via **your SJF email address with action items so be sure to check it regularly**. If you have *not* filed a 2023-24 Free Application for Federal Student Aid (FAFSA), we encourage you to do so immediately at fafsa.gov. Visit our website at go.sjf.edu/student-financial-services for more information.

Fish'R'Net: <https://fishrnet.sjfc.edu>

- 1) **Login to my.sjf.edu.** Select the Fish'R'Net icon under the Launchpad.
 - First time users:
 - Enter your Student User ID (beginning with @00).
 - Enter your PIN number (your birth date, MMDDYY).
- 2) **Accept Financial Aid** at Fish'R'Net>Financial Aid>My Award Information>Award for Aid Year>2023-2024.
 - First, select the Terms & Conditions tab to review and accept the Financial Aid Terms and Conditions.
 - Select the Accept Award Offer tab, to accept or decline Federal College Work-Study and/or Federal Direct Student Loans.
- 3) **View Outstanding Requirements** at Fish'R'Net>Financial Aid>Eligibility>Student Requirements and take action.
 - Complete Verification Form through Fish'R'Net.
 - Federal Tax Filers:
 - Submit a copy of parent and student 2021 IRS Tax Return Transcript obtained at www.irs.gov/individuals/get-transcript or a **signed** copy of parent and student 2021 Federal Tax Return (including Schedules 1, 2, or 3, if applicable).
 - Non-Tax Filers:
 - Copies of non-filer(s) 2021 W-2's.
 - Parents & independent students only: Verification of Non-filing Letter from the IRS obtained at www.irs.gov/individuals/get-transcript.
 - Federal Direct Subsidized and Unsubsidized Student Loan Borrowers (student) must complete two loan steps at Studentaid.gov (Loans & Grants tab)
 - Select **Loan Entrance Counseling** and then
 - **Master Promissory Note (MPN)**.
- 4) **Report Outside Scholarships** at Fish'R'Net>Financial Aid>My Award Information>Award for Aid Year>2023-2024.
 - Indicate the name and amount of the scholarship to be received.
 - The award will be split evenly between the fall and spring semesters.
 - Forward checks to Student Financial Services once received.
- 5) **Establish authorized payers** at Fish'R'Net > FisherPay > Authorize Payers > Add New.
 - A student must provide us with permission before we can discuss their account information with any other party. When the student creates an authorized payer, they are providing full access to their account information.
- 6) **View & settle the fall semester student bill** on Fish'R'Net>Payment & Billing Information>FisherPay.
 - Students are billed on a **semester basis**. The student and authorized payers are **notified by email only, when the student bill has been generated**. Student bills will be available beginning in **mid-June** for registered students.
 - Credit for financial aid will only reflect if all requirements have been satisfied.
 - Request any 529 funds from provider by July 1st.
 - Make payment or enroll in SJF Payment Plan.
- 7) **Sign up for direct deposit** to expedite the delivery of any credit balance on the account.

Consider Your Financing Options

Review and consider your financing options shown on the table below. When applying for a loan, apply for the annual (fall & spring) amount needed.

	SJF Payment Plan	Federal Direct Parent PLUS Loan	Private Student Loan
Details	Enables you to pay your balance in installments over the course of the semester.	Enables parent or stepparent to borrow up to the cost of attendance from the Federal Government.	Enables student, with a credit worthy cosigner, to borrow up to the cost of attendance from a private lender.
Fee/Interest	\$40 enrollment fee for each semester. No interest.	Fixed interest rate of 8.05% for 2023-24. A 4.228% loan fee will be deducted from the gross amount borrowed.	Fixed or variable interest rate options available depending on the lender. Fees may or may not apply.
Period of Payment	5 payments each semester, beginning July 20th Fall: July – November Spring: December - April	10-year repayment and the parent may defer payment of loan during in-school and 6-month grace period.	Typically, 15-25 years repayment and no payments required while in school.
Apply	TO SIGN UP: <i>Each semester go to Fish'R'Net>Payment & Billing Information>FisherPay</i> More information can be found at go.sjf.edu/accounts > Billing Information >Payment Options	Student must file 2023-24 FAFSA TO APPLY: Parent signs in to Studentaid.gov and completes: <ul style="list-style-type: none"> • Parent PLUS Application (Loans & Grants > PLUS Loans) • Parent PLUS Master Promissory Note More details can be found at go.sjf.edu/financial-aid > Types of Financial Aid >Loans and Work Study	TO APPLY: Go directly to the lender's website More information and a list of lenders can be found at go.sjf.edu/financial-aid > Financing Options > Private Loan Lenders

If a parent is credit denied for a Federal Direct Parent PLUS Loan and an endorser is not added to the loan, the student will be eligible for up to an additional \$4,000 in the Federal Direct Unsubsidized Student Loan.

New York State TAP Grant (New York State residents only)

- If we have estimated a New York State TAP award and you have not yet completed a NYS TAP application, please do so at www.tap.hesc.ny.gov/totw/.
- Application Status, Corrections or Document submission for New York State TAP applications should be viewed/submitted at hesc.ny.gov/myaccount > Review My NYS Financial Information.

Federal College Work-Study Program

- The student is responsible for finding employment. Jobs are not assigned or guaranteed.
- Jobs will be posted on Handshake by late August at www.sjf.edu/student-life/career-readiness/handshake/.
- Students are paid an hourly rate and will receive a paycheck every two weeks for the hours worked; work-study is not credited to the student bill.