

FINANCIAL INFORMATION

Billing

Bills for the fall semester will be available online in July; an e-mail will be sent to the student's St. Lawrence e-mail address when the bill is available. Payment due date is August 15. The bills will reflect financial aid awarded to eligible students if required documents have been submitted. (Bills for the spring semester will be available online in December with January 15 as the payment due date). The fall and spring semester bills will also be mailed to the students at their home address. Charges incurred during the academic year are billed mid-month and are due on the 15th day of the following month.

Information on the electronic billing process may be found at the student financial services Web site, www.stlawu.edu/sfs. Electronic billing allows students the ability to view, pay and print their student account bill online "24/7." Students may provide access to their parents so that they can also view the bills any time. If your bill reports an estimated loan amount for a Federal Stafford Loan or Federal Perkins Loan, information pertaining to signing promissory notes and completing loan entrance counseling will be sent to your St. Lawrence University e-mail address during the summer. In order to insure timely receipt of Federal PLUS or educational loans, applications should be submitted to the lending agency by mid-June for fall semester loans and mid-December for spring semester loans.

Health Insurance

The cost of student health insurance for the 2007-2008 year was \$1,350. The premium cost for August 15, 2008–August 14, 2009 will be negotiated in June 2008. All undergraduate students are billed one half of the premium cost on the fall semester bill. The health insurance charge is waived with proof of equivalent coverage through a family plan (this charge must be waived each academic year); see the "Health and Counseling Services" section for details. The health insurance waiver should be completed at www.slstudenthealthinsurance.com after July 1. Students not waiving the insurance coverage will be billed the premium balance on the spring semester bill.

Payment Options

Payments may be made by check and sent to our lockbox facility. Checks should be made payable to St. Lawrence University and mailed as follows:

TMS Billing Services
P.O. Box 842748
Boston, MA 02284-2748

To ensure proper posting of payments, the bill stub should be submitted with the payment.



Online payments may be made by credit/debit card (Master Card, Discover or American Express) or electronic check at www.stlawu.edu/sfs. A handling fee will be assessed on credit/debit card and electronic check payments. The St. Lawrence Campus ID number is required to complete the transaction.

Payments may be made in person at the student financial services

office and during banking hours at the North Country Savings Bank branch in the Student Center (see below).

The University offers a monthly payment option administered by Tuition Management Systems that allows payments for tuition and fees to be paid over 10, 9 or 8 monthly payments. The plan carries no finance charge but does require an enrollment fee. More information can be obtained at www.afford.com/stlawu. Contact the student financial services office for assistance in calculating the contract amount. Please contact the student financial services office if outside resources have not arrived by the due date of the bills.

If your financial aid or loan proceeds exceed semester charges, students may request a refund by contacting the student financial services office by phone or e-mail. Requests must be submitted by 10:00 a.m. Wednesday for a check to be produced by Friday after 12:00 p.m.

Tuition Refund Plan

St. Lawrence University offers a Tuition Refund Plan through A.G. Dewar Inc. The plan insures the loss of tuition, room, board and fees in case a student must withdraw for serious medical reasons. The annual cost for this insurance is approximately \$300. More information is available at www.collegerefund.com.

Additional Information

- If you have **questions about your student bill**, contact the student financial services office at 315-229-5569 or e-mail sfs@stlawu.edu. The office is located on the third floor of the Student Center, room 315. Office hours are Monday through Friday, 8:30 a.m.–4:00 p.m. The Web site is www.stlawu.edu/sfs.
- If you have **questions about financial aid**, contact the financial aid office at 315-229-5265, 800-355-0863, or e-mail finaid@stlawu.edu. The financial aid office is located on the second floor of Payson Hall. Office hours are Monday through Friday, 8:00 a.m.–5:00 p.m. The financial aid office Web site is www.stlawu.edu/admis/finaid.html.
- **ATMs** are located in the vestibule of the Brewer Bookstore and on the first floor of the Student Center and are available 24/7.



- **North Country Savings Bank**, located on the third floor of the Student Center next to the student financial services office, will cash personal and third-party checks of \$200 or less for St. Lawrence University students. A current St. Lawrence University Campus ID card must be presented. Payroll and travel/reimbursement checks issued by St. Lawrence may also be cashed at the bank. Checks must be presented during normal hours of operation which are Monday through Thursday 12:00-4:00 p.m. and Friday 11:00 a.m.-4:00 p.m.
- **Other bank branches** in Canton are Community Bank, NA; Key Bank; and NBT Bank.
- The average **cost of book purchases** is \$325 per semester. Brewer Bookstore accepts cash, checks, Visa, MasterCard, Discover and Community-Wide Account (CWA) payments.

Student Employment

The financial aid office is responsible for administration of the student employment program on campus. Many students choose to work on campus, both to earn money and to gain valuable experience. A Campus Job Fair is held early in the fall semester for students to obtain information on various jobs on campus.

Prior to being hired, each student must complete an I-9 form (Employment Eligibility Verification) and a W-4 form (Employee's Withholding Allowance Certificate). Students will have the opportunity to complete these forms at Orientation. Students should bring their driver's license or photo ID and their birth certificate or Social Security card. A valid passport is also an acceptable form of ID.

Many departments on campus employ student workers. Most campus jobs average 7-10 hours per week. Students are not allowed to work more than 20 hours per week while classes are in session. Student payroll is processed bi-weekly and paid by check or direct deposit; student wages are not applied directly to student account bills.

The Community-Wide Account

A Community-Wide Account (CWA) is a declining-balance account that can be used to pay for goods and services at Brewer Bookstore, dining service locations, the Stafford Fitness Center, vending machines (limited to a maximum of \$20 per day), and at participating off-campus vendors. The CWA can also be used for payment of miscellaneous charges on a student account. The minimum deposit into a CWA account is \$25 and maximum is \$2,000. Cash withdrawals from the CWA account are not allowed.

How to Make Deposits to a Community-Wide Account

1. Mail a check made payable to St. Lawrence University and a completed deposit slip (included with this material) to:
 Student Financial Services Office, SC 315
 St. Lawrence University
 23 Romoda Dr.
 Canton, NY 13617
2. Make a deposit online at www.stlawu.edu/sfs using a credit card or debit card. The student St. Lawrence Campus ID number (provided in the letter that accompanies this *New Student Guide*) is needed to complete the transaction.
3. Make a deposit at Brewer Bookstore and the student financial services office.

NOTE: Students signed up for the 21-meal plan will receive a \$50 starting balance on their CWA in the fall semester.

Terms and Conditions of the Community-Wide Account

- No cash withdrawal can be made from this account.
- Use of the account for purchasing is currently limited to Brewer Bookstore, dining service locations, the Stafford Fitness Center classes/Outdoor Program, vending machines, participating off-campus vendors and for payment of miscellaneous charges on a student account.
- A valid St. Lawrence University Campus ID Card (see the Planning Ahead section) is required in order to access your CWA.
- Online access is available at www.stlawu.edu/sfs to view an accounts activity and balance.
- Any balance remaining at the end of a semester will automatically be rolled over to the next semester.
- Money remaining in the CWA is refunded only upon graduation, separation or withdrawal from the University. The University has the right to use funds remaining on the CWA to clear a balance due, e.g., an outstanding student account, before providing a refund.

Community-Wide Account (CWA) Deposit Slip ST. LAWRENCE UNIVERSITY

Account Holder's Name: _____ SLU CAMPUS ID # _____

(\$25 minimum / \$2,000 maximum) **Amount** \$

Make checks payable to St. Lawrence University and mail check and completed deposit slip to:

Student Financial Services Office, Student Center Room 315, St. Lawrence University, 23 Romoda Drive, Canton, NY 13617.

Credit/debit card deposits may be made online at www.stlawu.edu/sfs.

I understand and hereby agree to terms and conditions of this account, as stated on the reverse side of this form. I further understand that cash withdrawals from this account are not permitted, and that money deposited to this account will be refunded only upon graduation, separation or withdrawal from St. Lawrence University.

Signature: _____ Date: _____

Please retain the bottom copy of this deposit slip as your receipt.

Office use only: CBORD updated _____ Cash _____ Check # _____ Date _____

5/08

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1. The account holder must have a valid Campus ID Card in order to access his or her CWA. (The card may be used only by the person to whom it was issued.) St. Lawrence University is NOT responsible for the use of any lost or stolen Campus ID Card if the loss or theft is not properly reported. A lost, stolen or damaged Campus ID Card should be reported immediately to security and safety at ext. 5554.
2. **No cash withdrawal can be made from this account.**
3. Use of the account for purchasing is limited to on-campus operations such as Brewer Bookstore, Stafford Fitness Center Classes/ Outdoor Program, dining service locations, vending machines and participating off-campus vendors. (Vending machine purchases are limited to \$20 per day.) It may also be used for payment of miscellaneous charges on a student account at the student financial services office or the University Branch of North Country Savings Bank, Student Center third floor.
4. To view an account's activity and balance, online access is available.
5. Deposits to the Community-Wide Account can be made in the form of cash or check and must be accompanied by a completed deposit slip. Deposits by credit or debit card may be made via online access.
6. Any balance remaining at the end of a semester will automatically be rolled over to the next semester.
7. Money remaining in the Community-Wide Account is refunded only upon graduation, separation or withdrawal from the University. (The University has the right to use funds remaining on the Community-Wide Account to clear a balance due, e.g., an outstanding student account.)

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