## CONTACT INFORMATION

### Financial Aid Office:
- **Location:** Brother Jerome West
- **Phone:** 925.631.4370
- **Email:** finaid@stmarys-ca.edu
- **Hours:** 8:30am-5:00pm Mon-Fri

### Business Office:
- **Location:** Filippi Administrative Hall
- **Phone:** 925.631.4209
- **Email:** business@stmarys-ca.edu
- **Hours:** 8:30am-5:00pm Mon-Fri
AGENDA

Things to Take From Today:

- Office Functions
- Managing Your Account
- Payment Options
<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 6</td>
<td>eBills Launch for Fall 2020</td>
</tr>
<tr>
<td>July 15</td>
<td>Photo ID Picture due</td>
</tr>
<tr>
<td>August 7</td>
<td>Payment due for Fall 2020</td>
</tr>
<tr>
<td>August 18</td>
<td>Insurance Waiver Deadline</td>
</tr>
<tr>
<td>August 24</td>
<td>Fall Classes Commence</td>
</tr>
<tr>
<td>September 28</td>
<td>Jan Term Registration Opens</td>
</tr>
<tr>
<td>November 2</td>
<td>Spring Registration Opens</td>
</tr>
<tr>
<td>December 7</td>
<td>eBill for Spring 2021</td>
</tr>
<tr>
<td>January 8</td>
<td>Payment due for Spring 2021</td>
</tr>
</tbody>
</table>

Tip: The Registrar’s Office has a handy Academic Calendar on their website with additional key dates.
IMPORTANT REMINDERS

Family Educational Rights & Privacy Act (FERPA)

Students must complete an authorization for any information to be released to another individual (parent, grandparent, etc.)

Students must specify the person’s information and authorize to release any (or all) of the following:

- Academic Information
- Account Information
- Financial Aid Information

Important as once enrollment starts, SMC staff can only speak to students and/or those designated on FERPA form
All full-time undergraduate students are required to have medical insurance.

SMC provides medical coverage, automatically, through Anthem Blue Cross.

2020-21 Health Insurance Charge = $3,597

Students are eligible to waive the school-sponsored medical coverage, if they have comparable coverage.

Deadline to waive coverage is August 18th and there is no opportunity to waive in the Spring semester.

To waive the coverage provided by the school, please go to JCBins.com
TUITION INSURANCE - GRADGUARD

Education is one of your biggest investments so help protect up to 100% of tuition, fees, room and board. Tuition Insurance picks up where your school's refund policy leaves off.

- Tuition Insurance provides confidence by **reimbursing tuition costs if a student withdraws at any time** during the semester for a covered reason.*

GradGuard.com/Tuition/stmarys-ca
(877) 794-6603

* Terms, conditions, and exclusions apply, incl. pre-existing conditions.
WHAT’S HAPPENED SO FAR...

Submitted the 2020-2021 FAFSA – www.fafsa.gov
SMC school code = 001302

Received Cal Grant notification from CSAC (for CA students)

Received e-mail notification of Financial Aid Awards

Viewed your financial aid information in Gael Xpress – https://gaelxpress.stmarys-ca.edu
**DIRECT LOANS**

**Subsidized**: Need based; no interest while enrolled at least half-time

**Unsubsidized**: Non-need based; interest accrues from disbursement

**Interest rate**: 4.53% (student loan), 7.08% (Parent PLUS Loan)

**Total aggregate limit for dependent undergraduate**: $31,000.00

**Maximum subsidized**: $23,000.00

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<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent Student</th>
<th>Independent Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>5500</td>
<td>9500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>6500</td>
<td>10500</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>7500</td>
<td>12500</td>
</tr>
</tbody>
</table>

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Saint Mary’s College of California
Accepting loans is a 3-step process!

1. **Officially Accept the Loan or Loans**  
   via GaelXpress

2. **Complete Master Promissory Note**  
   via studentloans.gov

3. **Complete Loan Entrance Counseling**  
   via studentloans.gov

*ALL items 1-3 must be completed for ‘estimated’ or ‘pending’ funds to be released by federal government to college as ‘aid’ on your account*
DIRECT LOANS

Federal Direct Parent Loans for Undergraduate Students (PLUS)

Applying for Federal Direct Plus Loans

- Parent completes an online application and if approved a Promissory note via www.studentloans.gov
- Online process became available on April 1st
- Credit check will be performed by the US Department of Education

- 7.08% interest rate, 4.236% origination fee
- Can borrow up to Cost Of Attendance (COA): tuition, housing, books, other living expenses
Financial aid recipients must meet Satisfactory Academic Progress (SAP) towards a degree in order to receive institutional, federal, and/or state aid.

**SAP Requirements:**

- **Qualitative:** Min cumulative GPA of at least 2.0
- **Quantitative:** Min 7.25 units completed each academic year
- **Max Timeframe:** 1.5 x normal program length

Appeal Process where, if approved, student can still receive aid
**iGrad:**
An online financial literacy program for students; free of charge to all SMC students

**ECMC:**
Provides support for students to manage their student loan while in school and after graduation; free of charge to all SMC students
IMPORTANT REMINDERS

Verification

• Some students are selected by the federal government to ensure the FAFSA was filed accurately
• Email/letter sent to students who were selected
• Aid will not be disbursed until all required documents are submitted
IMPORTANT REMINDERS

Dropping Classes

• Dropping below full-time could affect your financial aid.
• Please always consult with Financial Aid, and your Academic Advisor before dropping any classes.

Special Circumstances

• If your family’s financial situation has changed drastically since completing the FAFSA, you may be eligible to file an appeal.
What do we do?

- Maintain each student’s financial account
- Field questions regarding billing and financial transactions
- Accounts receivable
- Launch eBill notices
- Process student refunds
- Create student ID cards
YOUR STUDENT ACCOUNT

Your account has several functions:

- View Your eBill
- Add Authorized Users
- Enroll in Payment Plan
- Pay a Deposit
- Pay Your Bill

Student Account
ACCESSING YOUR ACCOUNT

Students access their account through **GaelXpress**.

Go to stmarys-ca.edu and select “mySMC”

*For Students Only

Tip: You can access many tools from the mySMC portal. Explore the website when you have a chance.
ACCESSING YOUR ACCOUNT

Tip:
GaelXpress is also where you register for classes, check your holds and approvals, review your financial aid, and more!

*For Students Only
Your first time logging in, you will review the consents and agreements. Once you agree to the terms and are logged in, you will be able to view your bill, make a payment, enroll in a payment plan, and more. A good first step would be to add an Authorized user to your account.

This will allow your family member, friend, or whomever you choose to assist you with your billing, without needing to give out your own personal account information.
ACCESSING YOUR ACCOUNT

- Follow the link in your email, or go to stmarys-ca.edu/tuition-fees/paying-your-bill

*For Authorized Users Only

https://secure.touchnet.net/C21320_tsa/web/login.jsp
PAYMENT OPTIONS

You have a positive balance on your account. What then?

☑️ **Cash or Check at the Business Office.** Our hours are M-F, 8:30 am – 5:00 pm (times may vary as a result of Covid-19 restrictions).

☑️ **Mail a Check.** Checks may be made payable to Saint Mary’s College and mailed to:

Saint Mary’s College  
1928 Saint Mary’s Rd  
PMB 4600  
Moraga, CA 94575

☑️ **eCheck Payments Online.** Select “Make a Payment” on the Student Account.

☑️ **5- and 4-Month Payment Plans:** Available through the Student Account Center. The setup fee is $75/semester; Fall 2020 5-month plan runs from June-October. Payments are due on the 15th of the month (there’s still time to enroll in the 5-month plan). All Fall payment plans end on October 15th.

❌ PLEASE NOTE, CREDIT OR DEBIT CARDS ARE *NOT* AN ACCEPTED FORM OF PAYMENT FOR TUITION AND FEES, WHETHER IT’S ONLINE OR IN PERSON.
A common payment method for SMC students is via the payment plan:

1. Login to the Student Account
2. Click on “Enroll in Payment Plan”
3. Select “Fall Semester 2020” and continue

Tip: It's also very handy to have your eBill open. Click on “view statements” to see your most recent bill.
Students can request refunds and ID cards through our department. Go to stmarys-ca.edu/tuition-fees for more info.

Both forms can only be accessed by SMC students, staff and faculty members to ensure security. Please follow the directions listed on the forms.

Tip:
The Tuition & Fees page is where you will find much of the information provided in this orientation, and other details we may not have covered.
Your Student ID Card grants you several privileges including:

- Access to the Dining Halls
- Access to the Recreation Center
- The ability to check out books from the Library
- Access to Sporting and Theater Events
- Free access to the County Connection Bus routes
- Discounts at participating businesses

You will also need your ID if you are picking up a refund check from the Business Office. Please be sure to fill out the ID Card request form by July 15 to receive your ID on schedule.

If you misplace your ID card, we are able to print a replacement for you at the cost of $25, so be sure not to lose it!

www.stmarys-ca.edu/tuition-fees/student-identification-card
DON’T FORGET

- Don’t forget to **check your SMC email** account regularly. This is our **primary** method of communicating.
- Don’t forget to **waive the medical insurance** by August 18th if you have your own health coverage. Go to www.jcbins.com.
- Don’t forget to upload a 2-inch by 2-inch head shot for your SMC student ID card and **submit the form online**.
- Don’t forget to stay enrolled in **four classes** per semester to ensure degree completion (4-1-4 is the typical UG course load).
- Don’t forget to check **My Holds and Approvals**.
- Don’t forget there is voluntary tuition insurance available through GradGuard for any student who may have to withdraw because of health issues. Insurance must be purchased **prior to the first day of the semester**.
- Don’t forget to contact the Business Office if you have questions at **business@stmarys-ca.edu** or **(925) 631-4209**.
THANK YOU!