

Student Navigation Center Parent Orientation



What you really need to
know!

This is your experience
TOO!

We are here to support
you as you support
your student.

FERPA:

Family Educational Rights & Privacy Act

When a student enters a postsecondary institution at any age, the rights to privacy under FERPA transfer from the parent/guardian to the student.

By law your student's information is protected (**even from you, their parent/guardian**) unless the student elects to complete a FERPA Waiver.

The sharing of passwords is a violation of the university's acceptable use policy.

Student Billing Portal

Ask your student to grant **Authorized User Access** and create your own login so you can:

- View up-to-the-minute account activity
- View monthly eStatements
- Pay by electronic check or credit card
- Set up direct deposit/eRefund

Bill Dates & Deadlines

The Fall bill is available on July 11th

Fall bill is due August 8th

Starting a plan to pay for college **early**
is a recipe for success.

Paying for College

There is a simple solution to
determining what your student owes
Salem State University

Charges

- Financial Aid & Deposits

**= Out-of-Pocket Balance Due to the
University**

Financial Aid

Financial Aid is intended to supplement not replace a family's financial resources and responsibilities. It comes in 3 primary forms:

- Loans (both federal and private)
- Grants
- Scholarships

How to Cover Your Out-of-Pocket Balance

Option 1: Payment Plan (afford.com)

Calculate your out-of-pocket balance and make monthly payments while in school.
(Benefits: No interest and no loan debt)



The screenshot shows the homepage of Tuition Management Systems. At the top is the logo with the tagline "Helping Families Afford Education". Below the logo is a navigation bar with links: "Explore Your Options", "Payment Plans", "Make A Payment", "School Refunds", "About Us", "Contact", and a "Student/Family Login" button. The main content area features a photograph of two women looking at a laptop. To the right of the photo, the text reads: "Partnering with your school to make education more affordable." Below this, a paragraph states: "Tuition Management Systems offers payment plans and BorrowSmart® education payment counseling. Learn how either option, or a combination of both, can help you save on education costs." At the bottom of this section is a green "GET STARTED" button and a link that says "or [See how it works](#)".

How to Cover Your Out-of-Pocket Balance

Option 2: Parent PLUS Loan (studentloans.gov)

Borrow for the entire year, not just for one semester.

Things to consider:

- Federal loan
- Fixed interest (2018-2019 6.8%)
- Origination fee
- Options are available for students of denied applicants

How to Cover Your Out-of-Pocket Balance

Option 3: Private Loans (elmselect.com)

Be selective about this step. Review terms and conditions.

Things to consider:


- Fixed or variable interest rates
- Based on credit
- Immediate or deferred repayment *
- Interest only payments*

*Varies by lender

How to Cover Your Out-of-Pocket Balance

Option 4: Scholarships (AcademicWorks)

Our scholarship database, AcademicWorks, has many outside scholarships AKA “external opportunities” that are **open to students all year round.**

SALEM STATE UNIVERSITY

How do I..


Ask the Viking

Home | Add to Favorites | My Info | Student Email | Canvas e-Learning | Sign out

NAVIGATOR

Quick Links | Full Menu | Favorites

- My Class Schedule
- View My Grades
- Registration
- Enrollment Dates
- View My Holds
- My Academics
- View Financial Aid
- Student Accounts
- Make an eDeposit
- View Degree Tracker Report
- Manage ClipperCard Account
- My Advisors
- Skyfactor Mapworks
- AcademicWorks
- Apply for Graduation
- Health Services Portal
- Student Health Insurance
- Parking Permit Request

academicworks

The General Scholarship application is open from December 1st to March 1st of each year.

As a leading provider of scholarship management solutions AcademicWorks will match you with relevant scholarship opportunities offered at Salem State University.

[Sign in](#) using your Navigator username and password.

The Road to Graduation

30 credits/yr = graduation in 4 yrs

Students who do not graduate in 4 years
can expect to add between \$7,500 –
\$12,500 of loan debt for each additional
year they are enrolled.

PLUS, the cost of a starting salary at a
full-time job.

Important Reminders for Your Student

Due before August 8th

1. Waive out of or Enroll in the university insurance plan
2. Complete Entrance Counseling & MPN
3. Submit your completed immunization forms to Counseling & Health Services

Important Reminders for Your Student

Due before August 8th

Commuters:

1 = Settle your account

2 = Purchase your parking decal in Navigator

Residents: **1+2 = Key Move-In Policy**

1 = Settle your account

2 = Qualify for express move-in

Final Thoughts

**Remember that there are no lines
or wait time online!**

1. Engage with your student, they likely already know the answer
2. Surf our SSU website (saalemstate.edu)
3. Monitor your Authorized User account regularly
4. Ensure your student monitors their Navigator account and email regularly
5. Encourage your student to connect with their college coach