

NAVIGATOR

salemstate.edu/navigator

Whether you are an applicant or a current student, you are responsible for regularly checking your student portal. If an office of Salem State University (SSU) requires you to take action, you will see a "Tasks" item appear in your portal giving you specific instruction on what is needed and when.

Students should not share their SSU ID # and password with anyone.

TUITION AND FEES

All students are billed depending on how many credits they are taking, what type of classes they register for (day vs. evening) and whether they are in-state or out-of-state. SSU bills per semester and expects students to regularly review their accounts. All students must pay their bill by dates below:

- Fall Semester: August 10
- Spring Semester: January 11
- Summer I: May 25
- Summer II: July 25

For more information, please visit: salemstate.edu/tuition

FINANCIAL AID

Any degree-seeking student who wishes to get money from the federal government to help pay for college must apply for federal financial aid by filling out a FAFSA every year. Visit studentaid.gov to apply. Some students may be selected for verification, which requires more documentation to be submitted to the school. If a student is selected for verification, the additional documentation needed will be listed on the student's "Tasks" tile in their Navigator account. SSU's FAFSA priority deadline is Feb. 15.

FSA ID

In order to complete your FAFSA, you and if applicable, legal guardian/parent, must create an FSA ID at studentaid.gov. Save this log in information for future use.

MONITOR YOUR BORROWING

Regularly monitor your total federal loan amounts by logging into studentaid.gov using your FSA ID. If you do this consistently, you will not be surprised at how much you need to repay after you are finished with school.

ADDITIONAL RESOURCES TO HELP PAY FOR SCHOOL MONTHLY PAYMENT PLANS (MPP)

Salem State University offers students and their families the option to set up a five-month interest-free payment plan for both the fall and spring semesters. Students set up this monthly payment plan through their Navigator account. (Navigator>Financial Account>Student Accounts>Touchnet>Payment Plans) There is a \$40 non-refundable enrollment fee for each semester students enroll. Payments are due on the first of the month and late fees will be applied if payments are late. Summer payment plans are three months long. **Tip: Set up your MPP before the semester starts.**

PARENT PLUS LOAN

Legal guardian/parents can apply for a loan on behalf of their dependent undergraduate student by going to studentaid.gov. If they get approved, they must also complete the Master Promissory Note on studentaid.gov for the funds to disburse. If a parent/legal guardian is declined the parent plus loan, the student's federal unsubsidized direct loan can be increased.

First and second year undergraduates can receive up to an additional \$4,000 for the year (\$2,000 per semester).

Third year and beyond can receive up to an additional \$5,000 for the year (\$2,500 per semester).

PRIVATE LOANS

For students who are interested in looking into private loans, they are welcome to visit elmselect.com to research the best one for them. Please evaluate the details of any loan. Students may need a co-signer to secure a private loan.

SCHOLARSHIPS

Located in the Navigator Student Portal, under the Student Resources tile, is the link to Viking Scholarships. Students can use this link to apply for both internal and external scholarships. Inside that tile, students can use the vikingscholarships link to apply for internal and external scholarships. To view external scholarships, students need to locate the opportunities link inside vikingscholarships and then select external scholarships. Below is a list of additional external scholarships for students to use.

Scholarships.com

Salliemae.com

Chegg.com/scholarships

discover.com/student-loans/scholarships/

Bigfuture.collegeboard.org

Fastweb.com

Phillips-scholarship.org

HEALTH INSURANCE

State of Massachusetts guidelines require all students to have health insurance. Each year, students are charged for health insurance. If a student already has coverage, they can waive out of the school's plan in Navigator (Financial Account Tile). For more information, please visit: salemstate.edu/healthinsurance.

COUNSELING AND HEALTH SERVICES

Students are encouraged to monitor their Health Services portal, which is located in Navigator, within the Campus Life tile. The portal allows students to review immunization requirements and submit requested documentation, as well as communicate directly with Counseling and Health Services. salemstate.edu/chs.

CLIPPERCARD

The ClipperCard is SSU's official identification card that gives you access to resources on and off campus. A student can use their ClipperCard to access items such as meal plans, residence halls, library services and the parking garage. For more information, please visit: salemstate.edu/clippercard or email clippercard@salemstate.edu.

PARKING PASS

All eligible students can purchase a parking pass online through their Navigator account (Campus Life Tile). At the time of your online purchase you will receive a temporary parking pass that is valid for 10 days while you wait to receive your parking decal in the mail. For more information, please visit: salemstate.edu/parking.

RESIDENCE LIFE

Salem State offers on-campus housing options. For more information, please visit: salemstate.edu/reslife. Students are welcome to view the cost for the different residence halls and the meal plans that are required at: salemstate.edu/tuition.

ACCESS TO STUDENT INFORMATION (FERPA)

FERPA is the law that protects the privacy of a student's educational record regardless of age or who is paying the bill. If students want to grant parents/guardians access to discuss their educational records, the student must complete the FERPA Waiver in their Navigator account (Navigator>Profile>FERPA Waiver). If the student does not fill out the FERPA Waiver, parents/guardians **WILL NOT** be able to obtain any specific information about the student. For more information, please visit: salemstate.edu/FERPA.

Access to Student Billing (Authorized User)

Students can grant access to their billing portal to anyone they wish. On the home page of Touchnet, locate Authorized User in the top right corner (Authorized User>Add Authorized User>Enter Email Address). Once granted access, individuals will set up their own log in and password to view bills and make payments on behalf of students. Authorized users only have access to billing information. All other educational records require FERPA.

JOBS

Students can view position listings for both on-campus and off-campus jobs in their Navigator account under the "Campus Life" tile. For additional assistance students can reach out to the Office of Student Employment. More information located at salemstate.edu/studentemployment.

BOOKS

Visit our Follett bookstore at: salemstateshop.com to purchase textbooks. Click the textbook link at the top of the page to get started.

FOR PARENTS/GUARDIANS

Parents/Guardians can access additional resources at: salemstate.edu/parent-guide for more information related to everything listed in this resource guide.

OTHER RESOURCES

For all your questions and more, "Ask the Viking" ask.salemstate.edu

Catalog:
catalog.salemstate.edu

Directory:
directory.salemstate.edu

Academic Standing:
salemstate.edu/academicstatus

Graduation:
salemstate.edu/graduation

Move In:
salemstate.edu/movein

IT Services:
salemstate.edu/it

JULY

- Fall bill is Available (Only in Navigator)
- 1+2=Key Policy⁽¹⁾
- Set up fall semester monthly payment plan
- Enroll in or waive out of school sponsored health insurance
- Add/upgrade meal plan

AUGUST

- Fall bill is due the second Wednesday of the month
- Immunization documents due to counseling and health services
- Final orientations for new and transfer students
- Students receive their housing assignments
- Move into the residence halls Labor Day weekend
- Purchase parking pass⁽²⁾

SEPTEMBER

- Fall semester classes start September 7
See academic calendar for more details.
- Fall deadline to waive/enroll in the school sponsored health insurance
- Deadline to upgrade/waive meal plan for the fall semester⁽³⁾
- Application to graduate in the spring and summer semesters is available.

OCTOBER

- Advising period begins; make an appointment with your faculty advisor using Navigate (app or website).
- If applicable, resolve any holds and to do list items found in your Tasks tile.
- Mid-terms
- Upcoming academic year FAFSA is available to be filed, use taxes that are two years behind the academic FAFSA year that you are filing.
- Deadline to submit fall semester graduation application.

NOVEMBER

- Registration for spring and winter classes⁽⁴⁾
- VikingScholarships portal is available and open in Navigator
- Thanksgiving break

DECEMBER

- Spring semester bill available
- Final exams
- Move out of the residence halls
- Add/upgrade meal plan
- Enroll in or waive out of school sponsored health insurance⁽⁵⁾
- Set up spring semester monthly payment plan

JANUARY

- Spring semester classes start January 17
- Spring bill is due the second Wednesday of the month
- New and transfer student orientations
- New commuter students purchase parking pass

FEBRUARY

- Summer Registration for Continuing Education and the School for Graduate Education opens
- The VikingScholarship portal closes Feb. 15 for internal SSU scholarships. External opportunities inside this portal are open all year long.
- Deadline to upgrade/waive meal plan for the spring semester⁽³⁾
- Priority deadline to file and submit upcoming academic year's FAFSA (February 15)
- Returning student housing deposit due for the next academic year
- Newly admitted students for fall will receive a paper financial aid award letter

MARCH

- Advising period begins; make an appointment with your faculty advisor using Navigate (app or website).
- If applicable, resolve any holds and to do list items found in your Tasks tile.
- Mid-terms
- Deadline to submit spring semester graduation application
 - This includes students who will walk in commencement but who will still need to take classes in the summer to complete their degree
- Spring break

APRIL

- Accepted Students Days for new students
- Residence life roommate selection for returning students
- Registration for fall and summer classes

MAY

- New student deposit deadline May 1
- Final exams
- Move out of the Residence Halls
- Commencement Ceremonies salemstate.edu/commencement

JUNE

- Returning students will not receive their financial aid award in a paper letter. After the first year, all financial aid awards will be posted and accessed through the student's navigator account
- New and transfer student orientations
- Application to graduate in fall semester is available

(1) salemstate.edu/movein

(2) Parking passes are for commuter students and upperclassmen resident students who are eligible to park on campus.

(3) Upgrades to meal plans will add more money to the overall bill.

(4) Students have varied enrollment appointments. Check your Navigator account to view your specific enrollment appointment.

(5) Only for eligible new and transfer students or those that meet the requirements in the spring semester and who were not charged in the fall semester.