Welcome to USFSP!

...now, tell me about the money!
Agenda

• College Costs Panel
• Understanding the Bill
• Florida Pre-Paid Program
• Understanding the Bill and Charges on OASIS
• Important Payment Dates

• Financial Aid, Deferments & Bookstore Advance Purchase Program (BAPP)
• How Enrollment Decisions Affect Financial Aid
• Cost Calculator
• Next Steps and Questions
College Costs Panel Presentation

- Housing, Residence Life, and Dining Services
- Barnes & Noble Bookstore
- Parking Services and Cashier’s Office
- Meal Plans
- Bookstore
- Financial Aid

Please hold all questions to the end of the presentations, and you can speak to each area during the breakout at the end.
Housing, Residence Life, & Dining Services

www.usfsp.edu/housing
housing@usfsp.edu
Housing and Residence Life

Not your home; but a home away from home for your USFSP student.
What is Housing & Residence Life?

Housing
- Located in the Housing and Residence Life Office in RHO
- Housing Assignments
- Business Operations
- Work Orders

Residence Life
- Roommate Concerns
- Programming
Living on Campus

• Increased connection to other students and the campus community.
• Higher levels of involvement.
• Leadership opportunities.
• Developing independence.
• Personal growth.
Amenities

- Telecommunications
- Programming & Events
- Outdoor Recreation Space
- Community Study Lounges
- Student Mail Services
- Vending Machines
- Laundry Facilities

USFSP
University of South Florida
St. Petersburg
Same Housing Costs Per Term

Fall 2016: August 19 – December 10
Spring 2017: January 8 – May 6

• University Student Center (USC)
  – 2 person shared room - $3,784.00
  – 3 person shared room - $3000.00

• Residence Hall One (RHO)
  – 4 person private bedroom suite - $3,922.00
  – 2-4 person shared bedroom Suite - $3784.00
  – 2 person studio - $3,784.00
Other Costs to Consider

• Laundry
  • Can add bull bucks to Student ID

• Start of the year cost
  • Linens
    – Twin X-long
  • Room Accessories

• On-going
  • Snacks/toiletries/ETC
How to Apply

- Go to www.usfsp.edu/housing
- Click “Apply for Housing and Dining”
Housing and Residence Life

Meet the Professional Staff

Housing & Residence Life

Scott Hendershot

Residence Life

Pamela Johnson

Fiscal and Business Specialist

Rhonda Brockman
Meal Plans

DINING SERVICES

USFSP Meal Plans and SharkBites

Purchase SharkBites

Important: If you are buying a meal plan, in addition to paying, you must sign and submit the meal plan Contract to the Cashier's Office or scan and e-mail to mealplans@usfsp.edu.

Additional Information

Please visit USFSP Dining for any additional information on dining services available to include:

- General Information
- Meal Memberships
- Menus
- Catering
How the Meal Plans Work

- It’s simple – the campus ID card your student is carrying around can be used as a form of payment.

- **Declining Dollar Balance:** It works just like a debit card – the card gets swiped at the time of purchase at all of our dining locations.

- The purchase price is then deducted from your student’s account and the balance automatically adjusted.
Meals Plan Cost per semester

- *All resident students are required to purchase a meal plan*
  - NEW-Gold Flex (100 Flex-a-bull) $1,957.91
  - NEW-Gold Plus Flex (100 Flex-a-bull) $2,239.50
  - Traditional Gold $1,857.91
  - Traditional Gold Plus $2,139.50
Gold or Gold Plus – Flex or No?

Things to consider when choosing the right meal plan for your student:

1. How many meals does your student eat per day?
2. Does your student often skip a meal and eat an afternoon snack in its place?
3. How often will your student go home during the weekends?
4. Does your student eat out vs. campus dining?
Meal Plans

Need more money added to your plan?

• You can always add Flex Dollars at any time.

• Visit our website www.usfsp.edu/dining to add Flex Dollars - any time.
USFSP Bookstore

Your #1 choice for Rentals, Used Textbooks, and USFSP Spirit Merchandise.

USFStPete.BNCollege.com
Textbooks

How to source your textbooks

- Enter course information Ex: BSC 2010 602
- OR you can order through OASIS, under “Student”, then “Reserve Textbooks”, then select your campus.
- View textbook options and prices in one place
- Order early for best availability of used books
- Pick-up in store or ship to you
- BAPP, credit card, debit card and Barnes & Noble gift cards
Textbooks

How to source your textbooks

- Enter course information Ex: BSC 2010 602
- OR you can order through OASIS, under “Student”, then “Reserve Textbooks”, then select your campus.
- View textbook options and prices in one place
- Order early for best availability of used books
- Pick-up in store or ship to you
- BAPP, credit card, debit card and Barnes & Noble gift cards
Textbooks

Rental Program

- Most cost effective option: Save up to 80%
- Loved it? Useful? You can buy your rental.
- Rent for the entire semester
  - Rentals due on the last day of finals
- Highlight & write in the book
  - Book must be returned in reusable condition
- Free return shipping
  - Free return label available online
  - Book must be shipped by due date
When you rent your books you will receive...

- A detailed contract letting you know which books you rented, the date the book is due, and the fees associated if the book is not returned or returned damaged.
- A hard copy of the rental agreement you signed
- Detailed instructions for printing a free UPS shipping label in the event of an emergency preventing you from returning the book in person.
- A courtesy reminder sticker with the date it’s due.
- 3 reminder emails prior to the due date
- A final email providing the courtesy of 2 extra business days to return your rental
- In the event the books are not returned, an additional email will be sent notifying you that fees were collected on the credit card used to secure your rental.
Textbooks

Price Matching Program

To provide you with better service your USFSP Barnes & Noble College Bookstore now price matches with the following companies.

- BN.com
- Chegg
- Amazon (“Ships from and sold by Amazon”, does not include 3rd party sellers)
- Local brick and mortar bookstores.
Textbooks

How do I know what qualifies for the Price Matching Program?

- Make sure the price you want to price match is...
  - For the exact same item, no different formats or editions
  - In the same condition (New or Used) or same type of purchase (Rental to Rental, Purchase to Purchase)
  - In Stock and ready to ship from the competitor

- Ordering from Amazon
  - Item must be “Shipped and Sold by Amazon”. This excludes items that are “Processed by Amazon”.
  - The item cannot be from one of the “Other Sellers” selling on Amazon’s marketplace.

- If you find a lower price after you purchased your book at B&N College
  - You have 7 days to receive the price difference with original receipt.
  - Digital titles and special orders are not included
Textbooks

Traditional Programs

• Used books – save up to 25%
• Year-round buyback
• Yuzu Digital Textbook Platform
  • Apple iOS, Android,
  • Online Access
  • No Computer Limit
  • Books Go Where You Go
Get Connected

My College Bookstore

- Available on Android and Apple devices
- Source and place textbook orders
- Track your orders
- Receive rental reminders
- Exclusive offers
- Coupons for dollars off spirit apparel and merchandise
Employment Opportunities

Job Opportunities for Students

Great Benefits

Apply today at:
BNCollegeJobs.com
USFSP Gear

Course Supplies

Dormitory Items

General Reading Books

USFSP Bookstore Cafe with a studious atmosphere

Not JUST a bookstore...
Supporting USFSP

Barnes & Noble College is a separate company from Barnes & Noble Inc..

Where B&N Inc. and BN.com serve the general public, Barnes & Noble College stores are oriented towards building a relationship with the campus they call home.

A portion of every sale here at the USFSP Bookstore goes right back to the University of South Florida – St. Petersburg.

These funds support various student programs, organizations, clubs and faculty initiatives.

Barnes & Noble provides $15,000 every year for scholarships to USFSP/USF

Support your bookstore, support your campus!
The USFSP Barnes & Noble Bookstore is Proud to Support Your USFSP Orientation Leaders!
Welcome to USFSP!

We look forward to seeing you in your USFSP Barnes & Noble College Bookstore

Facebook.com/USFSPBookstore

USFStPete.BNCollege.com
Parking Services
located within the Cashier’s Office

Webpage
Rates
Purchasing Permits &
Citations
PARKING AND TRANSPORTATION

Parking Permits / Visitor Parking / Motorist Assistance / Pay a Citation / Appeal a Citation / Event Parking

Parking Services supports the University's vision, strategies and goals by providing exceptional customer services to our students, staff, faculty, and visitors. We will strive to be a model in the Parking and Transportation industry by using sound business practices, implementing current technology and training and ensuring parking is available for everyone at USFSP.

Parking Enforcement
Parking Services Information

• All students and visitors require a parking permit. Permits can be used on other USF campuses. Permits are cling and can be transferred to other vehicles.
• Parking is enforced 24/7.
• Fall semester and 2016-2017 annual permits will be available on Aug 1, 2016.
• To avoid lines purchase prior to start of semester.
Fall 2016 Semester and Annual permits: Available **August 1, 2016**.

- Permits can be used on other USF campuses.
- Permits are cling and can be transferred to other vehicles.
- Parking is enforced 24/7
# Parking Rates

<table>
<thead>
<tr>
<th>Type</th>
<th>Duration</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student commuter</td>
<td>Semester</td>
<td>$ 88.00</td>
</tr>
<tr>
<td></td>
<td>Yearly</td>
<td>173.00</td>
</tr>
<tr>
<td>Summer session B</td>
<td>After June 15th</td>
<td>50.00</td>
</tr>
<tr>
<td>Resident student</td>
<td>Semester</td>
<td>$118.00</td>
</tr>
<tr>
<td></td>
<td>Yearly</td>
<td>232.00</td>
</tr>
<tr>
<td>Summer session B</td>
<td>After June 15th</td>
<td>75.00</td>
</tr>
<tr>
<td>Motorcycle</td>
<td>Yearly</td>
<td>$ 58.00</td>
</tr>
<tr>
<td></td>
<td>Monthly</td>
<td>49.00</td>
</tr>
<tr>
<td></td>
<td>Daily</td>
<td>5.00</td>
</tr>
</tbody>
</table>
Ways to Buy a Parking Permit

1. On-line: Credit Card or e-check
   http://www.usfsp.edu/parking

2. At Cashier’s Office (Parking Window): All forms of payment accepted (no phone payments).

3. Smart phone: Scan the QR with your phone, pick up permit in BAY 132 or request send by mail.
Parking Citations

• Read the rules and regulations on the web site: www.usfsp.edu/financial/parking-transportation/

• If you receive a citation, you have 14 days to pay or to appeal. After 14 days a $15 late fee & students account is on Hold.

• After 90 days, the account will be sent to collections and additional fees will apply.

• Unpaid citations cause “Holds” to be placed on the student record. This prevents registration, getting grades, transcripts and diplomas.
Cashier’s Office

Florida Pre-Paid Tuition and Fees, Due Amounts, & Payment Deadlines

usfsp.edu/financial/cashier
**CASHIER**

**Cost of Tuition and Fees**
Cost of current tuition for USFSP
Access your fee schedule on the OASIS web registration information page

**Payment Deadlines**
To avoid the $100 late tuition payment fee plus possible cancellation of registration and a $100 late registration fee, tuition and related fee payment deadlines. View payment deadline schedule.

Please note: Students will not receive a tuition bill in the mail. Monitor your online student account to ensure all payments are reflected.

**Payment Methods For Tuition and Fees**
*Note: all credit and debit payments must be made via the Web.*
- Via the Web on Oasis: Visa, MasterCard, American Express, Discover and e-check
- By mail: *check or money order only, payable to: USF

---

**Florida Prepaid College Program**
Students who participate in the Florida Prepaid College Program are responsible for the local portion of fees. Payment deadlines are the same as regular tuition payment.
http://usfweb2.usf.edu/uco/studentaccounting/fiprepaid.asp

**Student Charges and Refunds**
http://usfweb2.usf.edu/uco/studentaccounting/refunds.asp

**Forms for Refunds, Reinstatements, Late Fee Waiver and Stop Payment Requests**
http://usfweb2.usf.edu/uco/SFS/Forms.asp

Under the provisions of The Family Educational Rights and Privacy Act of 1974 (FERPA) in most cases, we cannot release financial information about students to any third party. This act prohibits us from discussing your financial status with family members and financial institutions.

Parents can obtain financial information with the consent of their son/daughter by accessing OASIS.
Florida Pre-Paid Plans

• Is not considered financial aid

What It Covers...

• **Tuition plans may not cover the full cost of the student’s tuition & fees**

• Remaining balance due by 5th day of term if the student does not have a financial aid tuition deferment to avoid a $100 late fee

• You do not need to bring, fax or mail your student’s Pre-Paid card to our office, we will automatically bill the Florida Pre-Paid account each semester
Florida Pre-Paid Plans

• Students with Pre-Paid Housing contract must contact the Housing & Residential Education office for payment details

• Check with Florida Pre-Paid for specific program information

• [www.myfloridaprepaid.com](http://www.myfloridaprepaid.com) or 1-800-552-GRAD (4723)
Understanding Your Student’s Bill
Tuition and Fees

• Tuition is charged per credit hour.

• Plus $5 Athletic fee per semester.

• Additional fees will depend on field of study or Online Courses.
How Much Does My Student Owe?

• OASIS – Online Access Student Information System
  – Check the “Student” tab
  – “Tuition and Fees”
  – “Account Summary by Term”
Admissions
Apply for admission, view the status of your admission application and pay your admission deposit (for first time in college students only)

DegreeWorks
Undergraduate academic advising, GPA calculator, What-if Major Change, and more...

Registration
Check your registration status, registration holds, class schedule, and add or drop classes

Student Records
View your transcript holds, grades and academic transcript

Tuition & Fees
Pay by bank card, view charges and payments to student account, subscribe to eDeposit and view tax information (1098T). Please do not pay admissions deposit in this area.

Student Organizations
Reserve Textbooks at start of each semester
TextBook Reservations through USF Bookstore for Tampa, Health Science Center, and St Petersburg Campuses ONLY is closed at the end of each term and reopens after registration for the new term begins.

Apply for Post-Baccalaureate Majors/Minors
Tuition, Fees & Payment Menu in OASIS

View Account Summary and Pay My Bill
Student Bill Payment
Benefits of eDeposit
Subscribe to eDeposit
View My eDeposit Transactions
Select Tax Year
Tax Notification
Ask a Question
Perkins and USF Student Loan Exit Interview
Tuition Payment Deadlines

Tuition is due on the 5th day of each term by 5:00pm unless a student has a tuition deferment.

– NO refunds for classes dropped AFTER 1st week
– Pay on-time to AVOID cancellation and reinstatement LATE FEES

Please Note: Student will not receive bills for tuition owed. All bills can be accessed through OASIS.
Important Dates

Tuition Payment Deadlines

Summer B: July 1, 2016
Fall 2016: August 26th

By 5:00pm
What Is A Tuition Deferment?

A tuition deferment prevents cancellation of registration for non-payment of fees, and temporarily prevents assessment of late payment fees.

<table>
<thead>
<tr>
<th>Term</th>
<th>Tuition Payment Date</th>
<th>Deferment Payment Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer B</td>
<td>July 1, 2016</td>
<td>July 15, 2016</td>
</tr>
<tr>
<td>Fall 2016</td>
<td>August 26, 2016</td>
<td>October 21, 2016</td>
</tr>
</tbody>
</table>

Tuition not paid by the deferment payment date will be assessed a late payment fee and have a cash collection hold placed on the student account by the UCO.
Keep in Mind....

• The University Controllers Office (UCO) does not send bills—All bills can be accessed through OASIS

• Students are responsible for checking OASIS prior to the start of each term

• If third parties are paying the tuition on behalf of the student, bring the required paperwork to the Cashier’s Office.
Paying The Bill
How Your Student’s Bill Is Paid

• **When is tuition due?**
  – At the end of the *fifth day of classes* each term for all students

• **When will financial aid be paid?**
  – Financial aid is paid on the *sixth day of classes* after enrollment is confirmed

• **What happens if my student does not pay on time?**
  – Their enrollment will be **cancelled** unless they have a **tuition & fee deferment**
  – Reinstatement into classes after cancellation requires tuition and $200 in late fees to be *paid in full* by the student. Financial aid cannot be used to cover your reinstatement costs
Paying Your Student’s Bill

• My student’s financial aid is more than their bill.
  – If there are excess funds remaining, funds will be refunded to the student during the second week of classes by:
    • E-Deposit: Sign up through OASIS
    • Net Check: Mailed to the local address on file in OASIS

• My student doesn’t have enough financial aid to cover the bill.
  – If there is a remaining balance, you have until the financial aid Tuition and Fee Deferment Deadline to pay the balance.
  – However, until it is paid, a cash collection hold will be placed on the student’s USF account which will prevent:
    • Future registration
    • Receipt of Transcripts
    • Receipt of Degree
Paying the Bill on Your Own

• Can I Pay Using an Electronic Check (E-Check)?
  – May be used in OASIS only
  – No additional charge

• Can I Pay Using a Credit Card?
  – May be used in OASIS only (AmEx, Discover, MasterCard)
  – Convenience fee charge

• Can I Pay In Person?
  – Yes, in the Cashier’s Office (BAY 132) – no phone payments
    • Tuition: Check, Cash, Money Order, Cashier’s check
    • Housing/Meal Plan: Cash, Checks, Credit/Debit, Money Order
  – After Hours Drop Box: Checks only in the drop box outside the East side of the Bayboro Building.
Paying the Bill on Your Own

Can I Mail A Payment?

– Checks or Money Orders only—Must be postmarked by the 5th day of the term
– Personal check, cashier’s check, or money order payable to “USF”, and mail to:
  
  USF St. Petersburg Cashier
  140 Seventh Ave. S. , BAY 132
  St. Petersburg, FL 33701-5016
Important Dates for Tuition Refunds

• Drop classes by the 5\textsuperscript{th} day of classes in order to receive a full refund.

• Complete the online Refund Request form and mail or fax to the address or fax number at the bottom of the form.
Financial Aid, Deferments, and BAPP’s – Oh My!
Who Gets Financial Aid?

Every student, who meets some basic eligibility requirements, can get some type of financial aid regardless of age or family income.
Where Do I Start?

FREE Application for Federal Student Aid (FAFSA)

The FAFSA is a form that parents and students must annually complete to apply for federal student aid

www.fafsa.gov

School code: 009016 or 001537
Do We Have Your Student’s Free Application for Federal Student Aid (FAFSA)?

<table>
<thead>
<tr>
<th>When do you start at USFSP?</th>
<th>Complete the following FAFSA(s):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer 2016</td>
<td>2015-2016 &amp; 2016-2017</td>
</tr>
<tr>
<td>Fall 2016</td>
<td>2016-2017</td>
</tr>
</tbody>
</table>

Select the appropriate year, and the FAFSA will appear as a “Completed Requirement”
When do I apply?

• Annual Renewal Process:
  – 1718: NEW Process:
    • Apply beginning October 1, 2016.
    • Uses 2015 tax information (same as 1617 year).
    • Apply every October to receive the maximum award package.
How Does a School Determine What Types of Financial Aid a Student Receives?

PART 1: Federal Formula

ESTIMATED FAMILY CONTRIBUTION

– The EFC calculation is the minimum amount a family is expected to contribute toward a student’s education.
How Does a School Determine What Types of Financial Aid a Student Receives?

PART 2: Estimated College Costs *may change based on actual enrollment.

COST OF ATTENDANCE (Inflated Budget)
- Tuition and Fees
- + Room and Board
- + Books and Supplies
- + Transportation
- + Miscellaneous Living Expenses

= Cost of Attendance
So, Financial Need-based Aid is:

The difference between the standard Cost of Attendance and the EFC

\[ \text{COST OF ATTENDANCE} - \text{EXPECTED FAMILY CONTRIBUTION (EFC)} = \text{FINANCIAL NEED} \]

- Financial Aid is based on demonstrated need and is designed to help students who cannot afford the cost of attending college
Putting it all together

Remember that the Estimated Cost of Attendance on the Students award notice does not reflect the “Real” costs of attending school.

To get an idea of the “REAL” costs, use the Cost Calculators on our webpage: www.usfsp.edu/finaid
More than $150 billion of aid is available every year to students to help cover tuition and fees, room and board, books and supplies, transportation, and other education-related expenses.

- **GRANTS** (need-based gift aid)
- **SCHOLARSHIPS** (both need & non-need gift aid)
- **STUDENT EMPLOYMENT** (need-based self-help aid)
- **LOANS** (both need & non-need self-help aid)
  - Student Loans
  - Parent Loan for Undergraduate Students (PLUS)
Easy to Understand Federal Financial Aid Information:

www.studentaid.gov
Grants

• Money that does not have to be paid back

• Pell Grant is an Entitlement: If eligible, it will pay out regardless of when the FAFSA was completed.

• Other federal, state and USF Grants are based on meeting the priority FAFSA application deadlines:
  – 1617 aid year: application before March 1st
  – 1718 aid year: application before the end of 2016
USF Scholarship Information

Admissions Scholarships: Automatically awarded if your student qualifies.

Other USF Scholarships:

• All students can apply every year for the USFSP Privately Funded Scholarships and the USF System Scholarships. These may be based on Merit or Need.

• Both require an online application, however, multiple scholarships can be awarded from each application. These will be available in October for the 1718 academic year.
Student Employment

- Federal Work Study or Department-Funded
- Need-based award
- Allows student to earn money via a paycheck paid every two weeks.
- Flexible work schedule
- Doesn’t count against Financial Aid awards
Loans (Money you Borrow)

• Money students and parents can borrow to help pay educational expenses
• Repayment usually begins after education is finished, or student drops below half-time enrollment.
• Only borrow what is really needed
• Look at loans as an investment in the future: they help to establish positive credit.
• Loans require additional steps prior to disbursement. Stop by BAY 105 for an informational sheet on both Parent and Student loans.
Florida Bright Futures Scholarships
Florida Bright Futures

• Make sure your student has USF listed as their postsecondary institution
  www.floridastudentfinancialaid.org (in the Demographic Information section) so the scholarship can be paid

• Google “Bright Futures”
Florida Bright Futures (cont’d)

Bright Futures pays a flat amount per credit hour and has no correlation to tuition and fee charges:

• Florida Academic Scholars - $103 per credit hour
• Florida Medallion Scholars - $77 per credit hour
Florida Bright Futures (cont’d)

• Students will receive the full Bright Futures payment even if there are other types of aid that pay tuition & fees, including Florida Pre-Paid plans

• The State of Florida requires students to repay the university any Bright Futures funds that were paid for courses that student drops or withdraws from...or the scholarship cannot be renewed for the next year
  – Ex: One 3 credit hour course dropped for an Academic Scholars student must repay $309 ($103 X 3)
  – Ex: One 3 credit hour course dropped for a Medallion Scholars student must repay $231 ($77 X 3)
Both Florida Pre-paid and Bright Futures? YES!

- Bright Futures will apply at the end of the first week of the semester. FBF will send funds in the amount of the scholarship your student will be receiving to cover tuition. (For example, if you have Florida Academic Scholars, $103 per credit hour will be paid. Florida Medallion Scholars will pay $77 per credit hour.)

- The Cashier’s office will receive your information from FPP program. It will apply approximately 30 days after the semester begins and pay towards any remaining charges. Your tuition will be reduced according to your type of plan.

- Remember that no bills will be sent out, and any remaining charges will need to be paid before the deferment deadline.
ONLINE SERVICES AVAILABLE FOR STUDENTS
Online Access Student Information System (OASIS)

Answers questions about your student’s financial aid 24/7!

www.usf.edu/oasis
Financial Aid Main Menu

Financial Aid

Learn about Financial Aid
Overall Status of My Financial Aid
Read my text messages
My Requirements, Bookstore Authorizations and Deferments
My Award and Loan Information
My Estimated Cost of Attendance
Federal Shopping sheet
Contact Us
Understand Terms and Conditions

• What are they?
  Requirements the student must meet in order to remain eligible for financial aid

• Why do students need to know this?
  Before grant, loan or work study funds can be paid, the student is required to READ and ACCEPT the Terms & Conditions in OASIS every year.

• Does this apply to my student’s scholarship?
  Certain scholarship awards have separate terms and conditions which must also be accepted before these funds can be paid.
How Does My Student Accept the Terms & Conditions in OASIS?

• Go to ‘My Award & Loan Information’
• Click the ‘Terms & Conditions’ tab

You have financial aid awards that require terms and conditions acceptance.

Your financial aid awards (e.g. scholarships, grants, loans, etc.) require acceptance of the financial aid terms and conditions in order for your awards to pay. Go to the Terms and Conditions tab, review the information and click the "Accept" button at the bottom of the page.

No award information is available for you at this time.
Report Funds From Other Sources

• Will your student be receiving money from another source?
  – Notify us immediately by going to the ‘My Award & Loan Information’ link in OASIS
  – Click ‘Resources/Additional Information’ tab
  – Enter the fund name and amount

• Why should we report this?
  Financial aid may be reduced if aid is received that is not listed on the award notice

Note: Bright Futures and Florida Pre-Paid do not have to be reported
Tuition and Fee Deferments, Housing Deferments
What is the Benefit of a Deferment?

- TIME! A student who has been granted a deferment will not have to worry about paying for charges by the end of the drop/add week (Friday, at 5:00pm at the end of the first week of classes every semester).

- One type of deferment does not guarantee receipt of the others.

- Check the OASIS account every semester to see which deferments have been posted.
How Does My Student Receive a Tuition Deferment?

Automatically posted on OASIS if the student:

– Has scholarships (including Bright Futures) listed on their OASIS account

OR:

– Has a FAFSA on file at USF 10 business days before classes begin; and
– Is enrolled in at least 6 undergraduate USF credit hours; and
– Is meeting Satisfactory Academic Progress (SAP) requirements

Check OASIS before classes begin each semester!
Housing Deferments

<table>
<thead>
<tr>
<th>Residency Status</th>
<th>Amount of Aid Needed to Qualify*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Florida Resident</td>
<td>$6,500 in accepted aid</td>
</tr>
<tr>
<td>Non-Florida Resident</td>
<td>$12,000 in accepted aid</td>
</tr>
</tbody>
</table>

- Housing contract payment is due for all students by the end of the first week of classes without a Housing Deferment.
- Check OASIS, under the “My Requirements, Bookstore Authorizations and Deferments” every semester to see if a **Housing Deferment** is posted.
- Allows students to move into on campus housing without paying out of pocket for rent prior to financial aid payment.
- Based on “Accepted” financial aid.
- Note: Federal Work study funds are earned throughout the semester and do not count towards automatic Housing deferments, however Florida Pre-Paid will count as accepted aid.
Bookstore Advance Purchase Program (BAPP)
The Basics of BAPP

• **What is the BAPP?**
  Allows financial aid students to “charge” their books against their incoming financial aid. The amount of purchases posts as a charge to the student’s USF account. When financial aid pays, it will be applied to the charge.

• **How do students qualify for BAPP?**
  – Be enrolled at least half-time (6 credits) in USF hours; and
  – Have financial aid that is at least $100 (maximum $600 BAPP for fall and spring, $300 BAPP for summer) more than the bill.

• **Where do students see if they qualify?**
  – Check ‘My Requirements, Bookstore Authorizations and Deferments’ in OASIS
  – We also email all eligible students.

• **What if students don’t use the BAPP?**
  No bookstore charge will appear on the student’s account and the student will receive the “unspent” BAPP as part of their refund.
Understanding How Enrollment Decisions Affect Students’ Financial Aid
Impact of Enrollment Decisions

• Dropping courses:
  – Repaying Bright Futures for dropped courses
  – Increases the number of attempted credit hours

• Excess credit hours:
  – Paying excess hours charges for credit hours attempted over 132
  – Reaching the 120 credit hour limit on Bright Futures

• Repeated courses:
  – Repeat course surcharges if the same course is taken for a third time
  – Some financial aid programs will not fund courses that are repeated

Students must pay attention to the Terms & Conditions they accepted in OASIS to keep each type of aid program!
Did you know that....

• every semester a student extends their enrollment, they will be adding about $10,500 to the cost of their degree?
• ...if a student withdraws from one 3 hour course each semester, they will have to enroll for at least one more year at a cost of $21,000?
• ...in addition to the cost of the degree, the student will lose estimated wages of $48,707 per year (median income for 2014 college graduates per the National Association of Colleges and Employers)?
• ...if a student complete two-thirds or less of the courses attempted, it will take two additional years to graduate and 2 years of lost wages? The price tag: $139,414!

Make sure your student understands the financial implications before dropping a class!
Satisfactory Academic Progress (SAP) Must Be Met Each Semester!

• SAP is a Federal regulation—Some aid programs cannot be paid if students are not meeting SAP requirements

• What are the requirements?
  – **GPA:** having a 2.0 USF GPA by the time the student is in junior standing
  – **Completion Percent:** earn 67% of all attempted credit hours (including courses from other schools)
  – **Maximum Time Frame:** earning a bachelor’s degree in less than 180 hours attempted over the entire college career (including courses from other schools)

• SAP is calculated at the end of every semester after grades post—Students should check their SAP status in OASIS regularly
Next Steps for Your Student...

• **Read all emails sent by USFAS**- all emails are sent to the USF email address

• **FAFSA**: Complete the FAFSA

• **OASIS**: Complete any unsatisfied financial aid requirements in OASIS
  – **Terms & Conditions**: Read and accept in OASIS; also accept awards
  – **Accept Award Offers**: Loans and Work Study require acceptance
Cost Calculator

www.usfosp.edu/finaid
Use Our Cost Calculator to Help Budget Your Student’s Costs!

• **What is the Cost Calculator?**
  – Online tool which estimates the bill before payments are due

• **Why should we use the Cost Calculator?**
  The University Controllers Office does not send bills

• **How much is my student’s bill?**
  Online version: Go to www.usfsp.edu/finaid
  Click on the ‘Cost Calculators’ link

• **Do we have to do all the math?**
  Nope! Just enter all of the costs and let the calculator do the rest!
Financial Aid, Scholarships & Veterans Services

Welcome to the Office of Financial Aid, Scholarships & Veteran Services. We strive to provide students with the most up-to-date information about their financial aid. Please select your student type above and find all the information as it pertains to you. Feel free to contact us with any questions, we are always happy to answer.

USFSP Scholarship Petition Form

This form must be completed (including any attachments) and submitted to Office of Financial Aid and Scholarships by November 4, 2016.

Download the USFSP Scholarship Petition Form

College Planning

- [2016 – 2017 Cost Calculator](#) (requires MS Excel 2010 or newer; click "Enable Editing" if required)
- [Summer 2016 Cost Calculator](#)
- [Understanding College Costs – Anchor Presentation 2016](#)
- [Net Price Calculator](#)
**USFSP Cost Calculator**  
2016-2017 Academic Year

**Tuition and Fees**

<table>
<thead>
<tr>
<th>FL Resident Status (GR or UG)</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Credit Hours:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>On-line Credit Hours:</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Housing (On-Campus)**

<table>
<thead>
<tr>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Click here to make a selection</td>
<td>Click here to make a selection</td>
</tr>
</tbody>
</table>

**Housing (Off-Campus)**

<table>
<thead>
<tr>
<th>Rent</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural Gas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water &amp; Sewer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable/DSL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Garbage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintenance or Repairs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**On-Campus Parking Permit**

<table>
<thead>
<tr>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Click here to make a selection</td>
<td>Click here to make a selection</td>
</tr>
</tbody>
</table>

**Books and Supplies**

<table>
<thead>
<tr>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
</table>

**Food**

<table>
<thead>
<tr>
<th>Monthly Fall Cost</th>
<th>Monthly Spring Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grocery:</td>
<td></td>
</tr>
<tr>
<td>Dining Out:</td>
<td></td>
</tr>
<tr>
<td>Fall Semester</td>
<td>Spring Semester</td>
</tr>
<tr>
<td>Click here to make a selection</td>
<td>Click here to make a selection</td>
</tr>
</tbody>
</table>

**Transportation**

<table>
<thead>
<tr>
<th>Monthly Fall Cost</th>
<th>Monthly Spring Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicle Payment:</td>
<td></td>
</tr>
<tr>
<td>Insurance:</td>
<td></td>
</tr>
</tbody>
</table>

**Instructions:** Complete the light-colored areas and click Submit (bottom)
• Click the “Enable Editing” button
• Red triangles in corners of each cell mean that there is a “help box” with an explanation.
• Some sections show “Make a Selection” - Drop down boxes provide rates for various options (Tuition, Housing, Parking Permits, Meal Plans)
- Select residency type and enter total credit hours. (Online credit hours have additional charges on top of regular tuition and fees)

**Tuition and Fees**

<table>
<thead>
<tr>
<th></th>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FL Resident Status/GR or UG</strong></td>
<td>UG Florida Resident $193.70 per credit hour</td>
<td>Make a selection</td>
</tr>
<tr>
<td><strong>Total Credit Hours</strong></td>
<td><strong>15</strong></td>
<td></td>
</tr>
<tr>
<td><strong>On-line Credit Hours</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Housing (On-Campus)**

<table>
<thead>
<tr>
<th></th>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Residence Hall One (RHO) 4 person private bedroom suite</strong></td>
<td>$19,720.00</td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Fall Cost</strong></td>
<td><strong>$3,922.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

**On-Campus Housing Costs**

For planning purposes, you should indicate the highest housing rate.

- Select type of Housing (On-Campus) from drop-down or Housing (Off-campus) to fill in the expenses for off-campus expenses.
• Parking Permit (if selecting “Annual”, remember to only list this rate in the Fall Cost column.)
• Estimate Books and Supplies
• Enter type of Meal Plan (don’t forget to include some allowance for eating out and for groceries).

<table>
<thead>
<tr>
<th>On-Campus Parking Permit</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fall Semester</strong></td>
<td><strong>Spring Semester</strong></td>
</tr>
<tr>
<td>Resident Permit, Annual (includes the following summer)</td>
<td>$232.00</td>
</tr>
<tr>
<td><strong>Books and Supplies</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Fall Semester</strong></td>
<td><strong>Spring Semester</strong></td>
</tr>
<tr>
<td>600.00</td>
<td></td>
</tr>
<tr>
<td><strong>Food</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Fall Cost</strong></td>
<td><strong>Monthly Spring Cost</strong></td>
</tr>
<tr>
<td>Groceries:</td>
<td>20.00</td>
</tr>
<tr>
<td>Dining Out:</td>
<td>20.00</td>
</tr>
<tr>
<td>Fall Semester</td>
<td></td>
</tr>
<tr>
<td>Meal Plan:</td>
<td></td>
</tr>
<tr>
<td>Gold with $100 Flex Dining Dollars - $1957.91</td>
<td></td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Fall Cost</strong></td>
<td><strong>Monthly Spring Cost</strong></td>
</tr>
<tr>
<td>Vehicle Payment:</td>
<td></td>
</tr>
<tr>
<td>Insurance:</td>
<td></td>
</tr>
<tr>
<td>Fuel:</td>
<td>20.00</td>
</tr>
<tr>
<td>Maintenance:</td>
<td></td>
</tr>
<tr>
<td><strong>Personal Expenses</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Fall Cost</strong></td>
<td><strong>Monthly Spring Cost</strong></td>
</tr>
<tr>
<td>Credit Card Charges:</td>
<td></td>
</tr>
<tr>
<td>Cell Phone:</td>
<td></td>
</tr>
<tr>
<td>Entertainment:</td>
<td></td>
</tr>
<tr>
<td>Laundry:</td>
<td>15.00</td>
</tr>
<tr>
<td>Other:</td>
<td></td>
</tr>
</tbody>
</table>
• Financial Aid: Use the “My Award and Loan Information” section in OASIS to provide Financial Aid detail.

• Once everything is entered, click on “Submit”

<table>
<thead>
<tr>
<th>Expected Financial Aid</th>
<th>Fall Semester:</th>
<th>Spring Semester:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Florida Pre Paid Plan</td>
<td>Tuition and Local Fee Plan - $153.56 per credit hour</td>
<td>Click here to make a selection</td>
</tr>
<tr>
<td>(If you have a pre 2007 contract it includes differential):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bright Futures Award:</td>
<td>Florida Medallion $77 per credit hour</td>
<td>Click here to make a selection</td>
</tr>
<tr>
<td>Grants:</td>
<td>2,665.00</td>
<td></td>
</tr>
<tr>
<td>Scholarships (do not include Bright Futures):</td>
<td>1,000.00</td>
<td></td>
</tr>
<tr>
<td>Loans:</td>
<td>2,750.00</td>
<td></td>
</tr>
<tr>
<td>Work Study:</td>
<td>2,500.00</td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td>2,500.00</td>
<td></td>
</tr>
</tbody>
</table>
RESULTS Tab:

- Monthly expenses will be automatically calculated for the semester. (4 months each for fall and spring)
- These will be separated by Direct Educational Costs (expenses that are directly related to going to school like tuition/fees, housing, books, meals, etc)
- Indirect Educational Costs are the other expenses a student may have while attending (like gas money, laundry funds, or a new CD)
## Total Housing (Off-Campus):
- **Fall Semester:** $0.00
- **Spring Semester:** $0.00
- **Total Cost:** $0.00

## On-Campus Parking Permit
- **Fall Semester:** $0.00
- **Spring Semester:** $0.00
- **Total Cost:** $0.00

## Total On-Campus Parking:
- **Fall Semester:** $232.00
- **Spring Semester:** $0.00
- **Total Cost:** $232.00

## Books and Supplies
- **Fall Semester:** $600.00
- **Spring Semester:** $0.00
- **Total Cost:** $600.00

### Food

<table>
<thead>
<tr>
<th></th>
<th>Monthly Fall Cost</th>
<th>Total Fall Semester</th>
<th>Monthly Spring Cost</th>
<th>Total Spring Semester</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries</td>
<td>20.00</td>
<td>80.00</td>
<td>0.00</td>
<td>0.00</td>
<td>80.00</td>
</tr>
<tr>
<td>Dining Out</td>
<td>20.00</td>
<td>80.00</td>
<td>0.00</td>
<td>0.00</td>
<td>80.00</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>1,957.91</td>
<td></td>
<td></td>
<td></td>
<td>1,957.91</td>
</tr>
<tr>
<td><strong>Total Food</strong></td>
<td><strong>$40.00</strong></td>
<td><strong>$2,117.91</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$2,117.91</strong></td>
</tr>
</tbody>
</table>

## Indirect Educational Costs

### Transportation

<table>
<thead>
<tr>
<th></th>
<th>Monthly Fall Cost</th>
<th>Total Fall Semester</th>
<th>Monthly Spring Cost</th>
<th>Total Spring Semester</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicle Payment</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Insurance</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Fuel</td>
<td>20.00</td>
<td>80.00</td>
<td>0.00</td>
<td>0.00</td>
<td>80.00</td>
</tr>
<tr>
<td>Maintenance</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Total Transport:</strong></td>
<td><strong>$20.00</strong></td>
<td><strong>$80.00</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$80.00</strong></td>
</tr>
</tbody>
</table>

### Personal Expenses:

<table>
<thead>
<tr>
<th></th>
<th>Monthly Fall Cost</th>
<th>Total Fall Semester</th>
<th>Monthly Spring Cost</th>
<th>Total Spring Semester</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Card Charges</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Entertainment</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Laundry</td>
<td>15.00</td>
<td>60.00</td>
<td>0.00</td>
<td>0.00</td>
<td>60.00</td>
</tr>
<tr>
<td>Other</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Total Personal Expenses:</strong></td>
<td><strong>$15.00</strong></td>
<td><strong>$60.00</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$0.00</strong></td>
<td><strong>$60.00</strong></td>
</tr>
</tbody>
</table>
RESULTS Tab:

- Financial Aid includes the calculations for what Florida Pre-paid will cover as well as Bright Futures. You can do several scenarios with what aid your student actually accepts.

- This is the “Real” Cost of Attendance for your student. It is based on actual costs or expenses that you entered. (This is more accurate than the estimated Cost of Attendance in your students OASIS award screen).

### Expected Financial Aid

| Florida Pre Paid Plan (if you have a pre 2007 contract it includes differential) | Fall Semester: 2,303.40 | Spring Semester: 0.00 | Total: 2,303.40 |
| Bright Futures Award | 1,155.00 | 0.00 | 1,155.00 |
| Grants | 2,600.00 | 0.00 | 2,600.00 |
| Scholarships (not including Bright Futures) | 1,000.00 | 0.00 | 1,000.00 |
| Loans | 2,750.00 | 0.00 | 2,750.00 |
| Other | 0.00 | 0.00 | 0.00 |
| **Total Expected Financial Aid:** | **$9,808.40** | **$0.00** | **$9,808.40** |

### Cost of Attendance (COA)

<table>
<thead>
<tr>
<th>Fall Semester:</th>
<th>Spring Semester:</th>
<th>Total:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>2,910.50</td>
<td>0.00</td>
</tr>
<tr>
<td>Housing</td>
<td>3,120.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Meals</td>
<td>2,117.91</td>
<td>0.00</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>600.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>80.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>60.00</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Total Cost of Attendance:</strong></td>
<td><strong>$8,888.41</strong></td>
<td><strong>$0.00</strong></td>
</tr>
</tbody>
</table>
RESULTS Tab:

- Direct Costs are the necessary Costs to attend school. If you have a positive Fall or Spring Balance, then you can use those funds to help with your indirect costs. If you have a negative balance, this will be your out of pocket expenses.

- Indirect Costs are the variable costs which a student may incur while attending USFSP. The remaining balance per term in the “Direct Cost” section can be used to help pay for these costs.

### Direct Costs: Tuition, Housing, Meal, Book & Parking Costs

These are the Direct Costs that are necessary to attend school. If you have a positive balance per term, then that remaining balance can be used for the Indirect Costs below.

<table>
<thead>
<tr>
<th></th>
<th>Fall Financial Aid (includes Florida Prepaid):</th>
<th></th>
<th>Spring Financial Aid (includes Florida Prepaid):</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fall Costs (meals, books, parking, tuition, housing):</td>
<td>$9,808.40</td>
<td>Spring Costs (meals, books, parking, tuition, housing):</td>
<td>$0.00</td>
</tr>
<tr>
<td>Fall Balance (if amount in parentheses, you will owe this amount):</td>
<td>$9,120.41</td>
<td></td>
<td>Spring Balance (if amount in parentheses, you will owe this amount):</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>$687.99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Indirect Costs: Transportation and Personal Expenses

These are variable costs which a student may incur while attending USFSP. The remaining balance per term in the "Direct Cost" section above can be used to help pay for these costs along with any work study funds earned.

<table>
<thead>
<tr>
<th></th>
<th>Fall Monthly Cost:</th>
<th>$35.00</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fall Semesterly Cost:</td>
<td>$140.00</td>
</tr>
<tr>
<td></td>
<td>Spring Monthly Cost:</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>Spring Semesterly Cost:</td>
<td>$0.00</td>
</tr>
<tr>
<td>Work Study (Bi-weekly paycheck to help cover indirect costs over the year):</td>
<td>$2,500.00</td>
<td></td>
</tr>
</tbody>
</table>
Panel Contacts

- **Housing**: www.usfsp.edu/housing  
  email: Housing@usfsp.edu

- **Meal Plans**: www.usfspdining.com  
  email: Mealplans@usfsp.edu

- **Cashiers Office**: www.usfsp.edu/cashiers  
  (727) 873-4107  
  email: Cashier@usfsp.edu

- **Parking**: www.usfsp.edu/Parking  
  (727) 873-4480  
  email: Parking@usfsp.edu

- **Financial Aid**: www.usfsp.edu/finaid  
  (727) 873-4128  
  email: Finaid@usfsp.edu
Thank you!

Panel Breakout Questions
Housing & Meal Plans
Barnes & Noble Bookstore
Cashier/Parking
Financial Aid