

University of Notre Dame

Academic Year 2009–2010

A Guide to Your

*Student
Financial
Account*



Office of Student Financial Services



THIS BROCHURE HAS BEEN DESIGNED TO HIGHLIGHT THE POLICIES, PROCEDURES, RESOURCES, AND SERVICES OFFERED BY THE OFFICE OF STUDENT FINANCIAL SERVICES AS THEY RELATE TO THE FINANCING OF A NOTRE DAME EDUCATION. WE TRUST YOU WILL FIND THE INFORMATION HELPFUL AND ENCOURAGE YOU TO RETAIN THIS BROCHURE FOR FUTURE REFERENCE.

Kevin P. Cannon
Director
Office of Student Financial Services

Joseph A. Russo
Director
Student Financial Strategies

MISSION STATEMENT

The Notre Dame Office of Student Financial Services (OSFS) is committed to supporting the University's goals of enrolling and graduating a highly talented and diverse student body. Through its administration of University-based and government-sponsored student aid programs, along with a broad array of quality financial products and services, the OSFS aspires to ensure the affordability of a Notre Dame education for all students, while striving to control educational indebtedness.

The OSFS is dedicated to providing for the proper stewardship of all University, government, private, and personal resources used in the financing of a Notre Dame education and is committed to serving its students and families in a manner commensurate with the ideals and values of the University of Notre Dame.



UNIVERSITY OF
NOTRE DAME

Office of Student Financial Services

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STUDENT ACCOUNTS

The Office of Student Accounts is responsible for the timely dissemination of accurate information relating to a student's financial account at the University of Notre Dame. We interact daily with students, parents, faculty, staff, and administrators, along with outside agencies, either in person or by phone, fax, or e-mail. Our goal is to provide outstanding service while maintaining a high level of integrity, honesty, and professional ethics. The office monitors students' accounts for accuracy and generates and mails the monthly Student Accounts Statement. Student Accounts also acts as a clearinghouse for issuing student charges and credits, in addition to processing payments and refunds.

Student Accounts Statement

The fall semester Student Accounts Statement (see pages 6–7 for illustration) is issued in July; the spring statement is issued in December. These statements list basic semester charges for tuition, fees, and room and board. Additional statements for personal charges, including bookstore, health services, laundry, and other miscellaneous charges, are issued on a monthly basis.

A listing of “Memo Items” (anticipated financial aid) may appear on the July, August, December, and January statements to assist students in determining their balance due. Although the actual funds may have not been received, we assume students will have followed all appropriate financial aid procedures to have this aid credited to their account. Failure to complete the financial aid process may result in the removal of the Memo Items.

Payment of the Student Account

Payment of fall semester charges is due on or before August 12, 2009, and payment of spring semester charges is due on or before January 4, 2010. All accounts must be settled before the due date, or enrollment may be denied. Monthly personal charges are due upon receipt of the monthly statement.

Payment may be made by cash, check (U.S. funds drawn on a U.S. bank), money order, or wire transfer. The most efficient way to make payment is to use the remittance envelope provided with the Student Accounts Statement. However, payment may also be made in person at the Notre Dame Federal Credit

Union branch in the Lafortune Student Center. Instructions for wire transfer are available from the Office of Student Accounts. There will be a \$20 fee assessed for all returned checks.

The University makes available a monthly payment option through the TuitionPay Plan administered by Sallie Mae (see page 4).

In addition, students may set up deductions from their payroll earnings to make payments (see page 4).

Credit cards are not accepted.

Online Account Access

Students may access student account statement information on the Web through *insideND* at inside.nd.edu. To access the site, students must authenticate their right to access by using their user name (netID) and password, which they receive upon their arrival on campus. Once in *insideND*, students can view their financial aid activity and their student account record. They also can print their student account statements for their records or for tax purposes.

Billing Statement Addresses

Undergraduate statements are mailed to the financially responsible party (the bill payer), usually the parent, at the party's permanent home address, per the original request on the parent card in the Admissions packet. Graduate, law, and graduate business statements are mailed to the student at the campus or local address from August through April and to the permanent home address in May, June, and July.

Students who want their statements mailed to a different address must make a request in writing or in person at the Office of Student Accounts. All students should report their home and off-campus local address changes to the Office of the Registrar.

Special Billings

Please contact the Office of Student Accounts before the beginning of each academic year if a separate special billing must be sent to an outside agency, foreign government, or the like. Written authorization from the sponsor is required. Note: Students or parents will continue to receive monthly statements from Student Accounts and are responsible to ensure all payments are made on the account.

Room and Board

The room and board fee on the Student Accounts Statement includes the charge for the student's dormitory room and meal plan.

The on-campus student has a choice between two meal plans—the Flex 14 and the Premium 21. Included in the room and board fee is the Flex 14 plan. Flex 14 offers students 14 meals per



week that can be eaten in either the North or South Dining Hall—once during any meal period. The plan includes \$330 in Flex Points that can be exchanged for food and beverage items in select campus restaurants, express units, and convenience stores.

The Premium 21 plan is a full offering of three meals per day, for a total of 21 meals per week—once during each meal period. Participants in this plan may eat their meals at either the North or South Dining Hall.

If the on-campus student prefers the Premium 21 plan, the student may switch to the Premium 21 plan during the first two weeks of the semester by calling the Card Services Office in the basement of the South Dining Hall, (574) 631-7814.

Bookstore Charge Account

The campus bookstore allows students to charge purchases directly to their student account by using their University ID cards. Bookstore charges will appear on a monthly Student Accounts Statement, with payment due upon receipt. The most efficient way to make payment is to use the remittance envelope provided with the Student Accounts Statement. However, payment may also be made in person at the Notre Dame Federal Credit Union branch in the LaFortune Student Center. Note: Other payment options at the bookstore include cash, checks, credit cards, and Domer Dollars. For information on Domer Dollars, call the Card Services Office at (574) 631-7814.

Monthly Payment Plan

The University, in cooperation with Sallie Mae's TuitionPay Plan, offers a monthly payment option. This plan allows students/parents to make payments over a period of 9 or 10 months rather than pay one-half of the charges by August 12 and the other half by January 4. If a student/parent chooses to use the TuitionPay Plan, a credit of half of the contracted amount will appear on the fall semester statement and an equal amount on the spring semester statement. Additional information, including online enrollment for the monthly payment plan, is available on the Student Accounts website (studentaccounts.nd.edu). TuitionPay consultants are also available by calling toll-free (877) 282-5933.

Payroll Deductions

Students may sign up in the Office of Student Accounts to have a deduction from their payroll earnings applied to the balance of their account. These deductions can be used to spread payments out over the academic year, serving as a helpful tool in budgeting and paying for housing and insurance. This arrangement needs to be set up annually or by semester and should be completed by the first week of the semester. It is available only if the deduction will take the balance to zero at the end of the academic year.



Refunds

If a valid credit balance exists on a student's account, a student or undergraduate's parent may request a refund by contacting the Office of Student Accounts via telephone, mail, e-mail, or in person. If an undergraduate requests

a refund of a credit balance and there is a PLUS loan or a TuitionPay Plan on the account, permission from the parent is required for the refund. Account refunds typically are processed within two working days of the request, providing the student is enrolled and has selected classes. However, based on the volume of requests for refunds during the first week of classes each semester, the refund process may take up to one week. Direct deposit of refunds is available provided the student's banking information is on file with the University.

Hold Policy

Untimely payment of outstanding student account balances may result in a hold being placed on a student's account and the subsequent withholding of enrollment, transcripts, diplomas, student Web registration, bookstore charge privileges, and certification of graduation. Therefore, students and bill payers are encouraged to contact the Office of Student Accounts to discuss any special circumstances surrounding an outstanding account.

Bill payers will receive a notification if an account is in arrears, explaining the consequences if the student account is not paid. Undergraduate students will also receive a copy of this notification.

Withdrawal from the University

Any graduate, law, graduate business*, or undergraduate student who at any time within the school year wishes to withdraw from the University should contact the Office of the Registrar. To avoid failure in all classes for the semester and to receive any financial adjustment, the withdrawing student must obtain the appropriate clearance from the dean of his or her college and from the Assistant Vice President for Residence Life.

On the first day of classes, a full tuition credit will be made. Following the first day of classes, the tuition fee is subject to a prorated adjustment/credit, if the student (1) withdraws on or before the last day for course discontinuance at the University for any reason; or (2) is suspended, dismissed, or involuntarily withdrawn by the University, for any reason, on or before the last day for course discontinuance at the University; or (3) is later obliged to withdraw because of protracted illness; or (4) withdraws involuntarily at any time because of military service, provided no credit is received for the classes from which the student is forced to withdraw.

Upon return of the student forced to withdraw for military service, the University will allow the student credit for that portion of tuition charged for the semester in which the student withdrew and did not receive academic credit.

Room and board charges will be adjusted/credited on a prorated basis throughout the entire semester.

This withdrawal regulation may change subject to federal regulations. Examples of the application of the tuition credit calculation are available from the Office of Student Accounts upon request.

** Executive MBA students are subject to a different withdrawal regulation and tuition credit calculation, both of which may be obtained from the Executive MBA Program.*

Student Accounts Statement Description

University of Notre Dame

STUDENT'S ACCOUNT NUMBER — Account Number: 900123456 Billing Date: 16-JUL-2009
 Student Name: Joe Irish

DATE THE STATEMENT IS PRINTED — For your convenience, informational phone numbers are provided. Please retain this statement—you may need it.

TERM	DATE	DESCRIPTION
		* PREVIOUS BILLED BALANCE
		- CURRENT CHARGES
INVOICE	NUMBER	S0001234
	13-JUL-09	Undergraduate Tuition
	13-JUL-09	Technology Fee
	13-JUL-09	Health Center Access Fee
	13-JUL-09	Student Activity Fee
	13-JUL-09	Observer Fee
	14-JUL-09	Room and Board
		- CURRENT PAYMENTS
	15-JUL-09	University Scholarship
		* CURRENT BILLED BALANCE
		---MEMO ITEMS---
	15-JUL-09	Fed Subsidized Stafford Loan
	15-JUL-09	Outside Aid
	15-JUL-09	Federal Pell Grant
		***** MEMO BALANCE *****

PLEASE DETACH AND RETURN THE BOTTOM PORTION

University of Notre Dame
 Office of Student Financial Services
 Mail Payments to:
 P.O. Box 11116
 South Bend, Indiana 46634-0116

ACCOUNT NUMBER
 STUDENT NAME
 AMOUNT
 AMOUNT ENCLOSED

ADDRESS CHANGES
 Please complete form on back

Mr. John Irish
 123 Leprechaun Way
 Shamrock, IL 12345

STATEMENTS ARE SENT TO:
 • Undergraduates—parents at home address
 • Grads/professionals—home address in May, June, and July; local thereafter

Explanation of the Mandatory Fees

Technology Fee

This per-semester fee, charged to undergraduate, graduate, law, and graduate business students, provides partial funding for the University's enterprise-wide technology infrastructure, which provides all students with access to the Internet, e-mail, courseware, campus clusters, ResNet, and a wide array of the latest software. It also provides for the growth in student services, such as course and degree requirements, Web registration, and other value-added Internet-related capabilities.

Health Center Access Fee

The per-semester health center access fee provides students with access to all services at the University Health Center and University Counseling Center, including 24-hour medical care and counseling/mental health assistance, alcohol and drug education programs, and health education and wellness programs. This fee provides partial funding to address increasing student health and wellness needs, as well as funding to maintain health facilities.

Office of Student Financial Services
 Student Accounts
 100 Main Building
 Notre Dame, Indiana 46556-5602

Payment is Due AUGUST 12, 2009

provided on the reverse side of this statement.
 y need it for tax purposes.

	CHARGES	CREDITS
ANCE *	.00	
ES -		
	18,985.00	
	125.00	
	75.00	
	47.50	
	6.00	
	5,184.00	
ANCE *	23,422.50	
		1,000.00
		1,750.00
		500.00
		1,500.00
		3,750.00
	BALANCE: \$	19,672.50

ON OF THIS STATEMENT WITH YOUR PAYMENT
 Payment is Due AUGUST 12, 2009

MBER: 900123456
 NAME: Joe Irish
 DUE: 19,672.50
 OUSED: _____

DATE PAYMENT IS DUE

SEMESTER CHARGES FOR ON-CAMPUS ROOM AND MEAL PLAN—VARIES BASED ON ASSIGNMENT

NET PROCEEDS FROM LOANS (LOAN AMOUNT MINUS FEE—FEES RANGE FROM 0% TO 6%)

ANTICIPATED FINANCIAL AID

NOTE: THE DOLLAR AMOUNTS SHOWN ARE FOR ILLUSTRATIVE PURPOSES ONLY AND MAY NOT REFLECT THE OFFICIAL RATES.

Undergraduate Student Activity Fee

This per-semester fee is charged to undergraduate students to support student-body-sponsored on-campus events and student government activities.

Undergraduate Observer Fee

This per-semester fee is charged to undergraduate students for the daily student newspaper.

Graduate Student Activity Fee

This fee, charged in the fall to all graduate students, covers the cost of all graduate student activities, including but not limited

to lectures/seminars, graduate student officer stipends, and office overhead. The fee also partially reimburses expenses that graduate students incur during travel to conferences and meetings to present work conducted in the students' major fields of study.

MBA and Law School Fees

The MBA program and the Law School also have association and journal fees. Please refer to the respective departments for a description of these fees. In addition, the fees are listed on our website, studentaccounts.nd.edu.

FINANCIAL AID

Investing in a college education is a major financial decision, and many students and families need to look beyond their own limited resources for assistance. The financing of a Notre Dame education is indeed possible, especially if taken on in the form of a partnership. The partners in financing an education include:

OUR BENEFACTORS

The University has been and continues to be blessed with many benefactors, especially its very loyal alumni. Their generosity directly subsidizes the costs associated with providing one of the most highly regarded educational and personal experiences for students in the country. All Notre Dame students benefit from this special support, as their net cost after these significant subsidies is what is actually reflected in the price of tuition.

THE FAMILY

Both the parents and student will always be primarily responsible for contributing to the financing of a Notre Dame education, to the extent they are capable, through pre-college planning and saving, current income, and possibly future income in repaying loans.

THE GOVERNMENT

Through an array of financial aid programs of grants, loans, and work, the government also plays a significant role in providing the resources necessary to finance an education.

THE UNIVERSITY

The University, through its scholarship and grant programs, likewise makes available significant resources of its own to assist qualified students and their families.

THE PRIVATE SECTOR

Numerous organizations and agencies offer scholarship and loan assistance used in the financing of higher education.

All of these sources, sometimes solely and often in tandem, make affording a Notre Dame education possible for thousands of Notre Dame students each year.

Financial Aid Programs

Students who apply for financial assistance at the University of Notre Dame will receive an Award Letter from the University's Office of Financial Aid indicating the type of financial assistance available. The Award Letter also may include a list of documents needed to finalize the award. Financial aid recipients should review the Award Letter carefully to ensure that all necessary documents (e.g., tax returns, loan promissory notes) have been submitted to the Office of Financial Aid. Financial aid cannot be disbursed to the student's account until the Office of Financial Aid has received and reviewed all requested information.

Families who have not applied for financial aid but who wish to be considered for financial assistance, including student and parent loans, are encouraged to complete both the Free Application for Federal Student Aid (available at fafsa.ed.gov) and the CSS/Financial Aid PROFILE Application (available at collegeboard.com).

The following information outlines the various financial aid programs offered at the University of Notre Dame. All financial assistance administered by or through the Office of Financial Aid will be credited directly to the student's account in two disbursements (fall and spring), unless otherwise noted.



Scholarships

Undergraduate University scholarships and federal grants that have been finalized are credited directly to the student's account. ROTC scholarships are credited to the student's account upon official approval of the ROTC unit. Graduate, law, and graduate business student tuition scholarships will be credited to the account upon official notification from the department to the Office of Student Accounts.

Outside Scholarships

The receipt of any scholarship, grant, or loan not listed on the Award Letter from a private organization must be reported to the Office of Financial Aid as soon as the student is notified of the award. The receipt of funds not listed in the Award Letter may result in an adjustment to the financial aid award. If appropriate, a revised Award Letter will be sent to the student.

Awards are divided evenly and credited to the student's University account equally between the fall and spring semester, unless otherwise noted in writing by the organization.

When reporting an award to the Office of Financial Aid, indicate the name and the amount of the award and whether the award is renewable in future years. Reporting may be done by e-mail to finaid@nd.edu, by phone at (574) 631-6436, or by mail.

If an organization requires an official academic transcript or verification of enrollment, the student should submit a request online to the Office of the Registrar. See registrar.nd.edu for additional information.



Federal Work-Study (FWS)/Campus Employment

In early August, students who have been awarded FWS/Campus Employment will receive employment information directly from the Office of Student Employment. Students are paid biweekly via direct deposit to their personal checking accounts for the number of hours worked. These funds do not appear as a credit on students' University accounts.

Graduate Assistantships

Graduate assistants receiving a stipend from an academic department are paid on the 15th and last day of each month via direct deposit to a personal checking account. These funds do not appear as a credit on students' University accounts. Graduate students may set up payroll deductions (see page 4) from their monthly stipends in the Office of Student Accounts.

Federal Perkins Loan

New Borrowers: If Federal Perkins Loan eligibility is listed in the Award Letter, a Perkins Loan Master Promissory Note (MPN) must be completed and submitted to the Office of Financial Aid. If the promissory note is not submitted by the deadline date, the Perkins award is subject to cancellation.

Repeat Borrowers: If Federal Perkins Loan eligibility is listed in the Award Letter, and the student has previously borrowed a Perkins Loan at Notre Dame, the Perkins Loan will be processed for the amount listed in the Award Letter unless the student returns the Award Letter declining or adjusting the loan amount. Repeat borrowers are not required to submit a new MPN each year.

Federal Stafford Loan (Subsidized/Unsubsidized)

New Borrowers: If Stafford Loan eligibility is listed in the Award Letter, an online Master Promissory Note (MPN) and Stafford Loan Entrance Counseling must be completed. Loans for which a student has submitted an MPN and completed the Entrance Counseling will appear as a "Memo Item" on the July Student Accounts Statement.

Repeat Borrowers: If Stafford Loan eligibility is listed in the Award Letter and the student has previously received a Stafford Loan at Notre Dame, the Stafford Loan will be processed for the loan amount listed in the Award Letter. Repeat borrowers are not required to submit a new MPN each year, unless they wish to change lenders.

All Borrowers: The Office of Financial Aid will notify students (beginning in late August) when the loan funds have been credited to their student account.

Federal PLUS Loan for Parents

The PLUS Loan provides a borrowing option for parents of undergraduate dependent students. Based upon a parent's creditworthiness, a parent may borrow from this federally guaranteed loan program at a fixed interest rate of 8.5 percent. Repayment on both principal and interest usually begins within 60 days of disbursement of the funds. Loan applications are completed online at financialaid.nd.edu. Notification will be sent to the student (beginning in late August) when the loan proceeds have been credited directly to the student's account. Loans for which the Office of Financial Aid has processed an application will appear as a "Memo Item" on the July Student Accounts Statement.

Graduate/Professional Federal PLUS Loan

The Federal PLUS Loan provides a borrowing option for graduate/professional students. Based upon the borrower's creditworthiness, a graduate/professional student may borrow from this federally guaranteed, non need-based loan program at a fixed interest rate of 8.5 percent. The graduate/professional student must complete the FAFSA and receive a determination of Federal Stafford Loan eligibility in order to be considered for the Federal PLUS Loan. Repayment of both principal and interest usually begins within 60 days of full disbursement of the funds, although graduate/professional students will be able to obtain in-school deferment while enrolled at least half-time. Loan applications are completed online at financialaid.nd.edu. Notification will be sent to the student when the loan proceeds have been credited directly to the student's account. Loans for which the Office of Financial Aid has processed an application will appear as a "Memo Item"





on the July Student Accounts Statement.

Private Loans for Undergraduate and Graduate, Law, and Graduate Business Students

After exhausting the opportunities available from the federal aid programs, many students will consider private loan programs as a source of funding. The terms and conditions of these credit-based loan programs vary, and as such, students are encouraged to review the details of the programs before selecting a private loan program. Private loans are not eligible for loan consolidation programs made available for federal student loans. Interest rates, fees (both at the time of borrowing and at repayment), credit checks, and annual and aggregate loan limits require careful evaluation by the student as a consumer.

Additional information and application instructions are available online at financialaid.nd.edu.

The University of Notre Dame does not discriminate on the basis of race, color, national or ethnic origin, sex, disability, veteran status, or age in the administration of any of its educational programs, admissions policies, scholarship and loan programs, athletic and other school-administered programs, or in employment.

CONTACT INFORMATION

STUDENT ACCOUNTS

100 Main Building

Notre Dame, IN 46556-5602

Phone: (574) 631-7113

Fax: (574) 631-7117

E-mail: stdacct@nd.edu

Web: studentaccounts.nd.edu

insideND: inside.nd.edu

Hours: 8:00 a.m. to 5:00 p.m., Monday through Friday

FINANCIAL AID

115 Main Building

Notre Dame, IN 46556-5602

Phone: (574) 631-6436

Fax: (574) 631-6899

E-mail: finaid@nd.edu

Web: financialaid.nd.edu

insideND: inside.nd.edu

Hours: 8:00 a.m. to 5:00 p.m., Monday through Friday

STUDENT EMPLOYMENT

115 Main Building

Notre Dame, IN 46556-5602

Phone: (574) 631-6454

Fax: (574) 631-6899

E-mail: stdempl@nd.edu

Website and Job Board: studentemployment.nd.edu

Hours: 8:00 a.m. to 5:00 p.m., Monday through Friday



Informational Phone Numbers

For your convenience, the following phone numbers are also listed on the back of the Student Accounts Statement. To obtain detailed information on a specific charge, please call the appropriate department.

(Area Code 574)

Notre Dame Operator.....	631-5000
Admissions (Undergraduate).....	631-7505
Bookstore.....	631-6316
Domer Dollars (Card Services).....	631-7814
Executive MBA Office.....	631-3622
Financial Aid Office.....	631-6436
Financial Aid Fax.....	631-6899
Graduate School.....	631-7706
Health Services.....	631-7497
Housing (Student Residences).....	631-5878
International Studies Program.....	631-5882
Laundry (St. Michael's).....	631-7565
Law School.....	631-6627
Library Fines (Main).....	631-7868
London Program.....	631-7414
MBA Office.....	631-8488
Meal Plans (Card Services).....	631-7814
MNA Office.....	631-7302
Notre Dame Federal Credit Union.....	631-8222
(LaFortune Student Center)	
Registrar's Office: Information.....	631-7043
Transcript Requests.....	631-7273
Security (Parking Services).....	631-5053
Student Accounts Office.....	631-7113
Student Accounts Fax.....	631-7117
Student Activities.....	631-7308
Student Employment.....	631-6454
Summer Session Office.....	631-7282
Ticket Office (Athletic Dept.).....	631-7356



UNIVERSITY OF
NOTRE DAME