



*A Guide to Your*  
***Student  
Financial  
Account***

**University of Notre Dame  
Office of Student Financial Services**

Academic Year 2005–2006



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.

*Joseph A. Russo*

Joseph A. Russo  
Director  
Office of Student Financial Services

## 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.*



# STUDENT ACCOUNTS

## Table of Contents

STUDENT ACCOUNTS .....	1
Student Accounts Statement .....	1
Online Account Access .....	2
Billing Statement Addresses .....	2
Special Billings .....	2
Room and Board .....	3
Bookstore Charge Account .....	3
Monthly Payment Plan .....	4
Payroll Deductions .....	4
Refunds .....	4
Hold Policy .....	4
Withdrawal from the University .....	5
Student Accounts Statement Description .....	6
Explanation of the Mandatory Fees .....	6
 FINANCIAL AID .....	 8
Financial Aid Programs .....	9
Scholarships .....	9
Outside Scholarships .....	10
Federal Work-Study (FWS)/Campus Employment .....	10
Graduate Assistantships .....	11
Federal Perkins Loan .....	11
Federal Stafford Loan (Subsidized/Unsubsidized) .....	11
Notre Dame Undergraduate Loan .....	12
Federal PLUS Loan .....	12
Notre Dame Loan for Graduate, Law, and Graduate Business Students .....	13
 CONTACT INFORMATION .....	 14
Informational Phone Numbers .....	back inside cover

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, refunds, and other credits and charges.

### 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, room and board, and telephone. Additional statements for personal charges, including bookstore charges, health services, laundry, and other miscellaneous charges, are issued on a monthly basis.

Payment of fall semester charges is due on or before August 10, 2005, and payment of spring semester charges is due on or before January 3, 2006. 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, money order, or wire transfer. The most efficient way to make payments is to use the remittance envelope provided with the Student Accounts Statement. However, payments may also be made in person at the Notre Dame Federal Credit Union branch in the LaFortune Student Center. The University makes available a monthly payment plan through Academic Management Services (see page 4). In addition, students may set up deductions from their payroll earnings to make payments (see page 4). Instructions for wire transfer are available from the Office of Student Accounts. There will be a \$20.00 fee assessed for all returned checks. Credit cards are not accepted.



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 yet 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.

### **Online Account Access**

Students may access student account balance information on the Web through insideND at <http://inside.nd.edu>. To access the site, students must authenticate themselves by using their user name (netID) and password, which they receive upon their arrival on campus. Once in insideND, students may view their financial aid activity and their entire student account record. They also can print their student account transactions 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 M.B.A. 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 desire their statements to be 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 \$280.00 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 accounts 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 payments is to use the remittance envelope provided with the Student Accounts Statement. However, payments 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 Academic Management Services (AMS), offers a monthly payment plan. 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 10 and the other half by January 3. If a student/parent chooses to use AMS, 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 AMS monthly payment plan, is available on the Student Accounts website (<http://studentaccounts.nd.edu>). AMS customer service representatives 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 costs. 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. 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.

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



## Student Accounts Statement Description

<b>University of Notre Dame</b>		Office of Student Financial Services Student Accounts 100 Main Building Notre Dame, Indiana 46556-5602		
STUDENT'S ACCOUNT NUMBER	Account Number: 900123456	Billing Date: 18-JUL-2005	Payment is Due AUGUST 10, 2005	
DATE THE STATEMENT IS PRINTED	Student Name: Joe Irish	For your convenience, informational phone numbers are provided on the reverse side of this statement. Please retain this statement—you may need it for tax purposes.		
SEMESTER TUITION CHARGE	INVOICE NUMBER	S0001234		
CHARGED TO UNDERGRADUATES AND GRADS/ PROFESSIONALS PER SEMESTER	11-JUL-05	Undergraduate Tuition	15,550.00	
FEE VARY BASED ON GRAD/UNDERGRAD PROGRAM	11-JUL-05	Technology Fee	125.00	
	11-JUL-05	Health Center Access Fee	50.00	
	11-JUL-05	Student Activity Fee	40.00	
	11-JUL-05	Observer Fee	6.00	
	12-JUL-05	Room and Board	4,005.00	
	12-JUL-05	Phone	84.00	
FINANCIAL AID AWARDS APPEAR IN THE CREDITS COLUMN	13-JUL-05	- CURRENT PAYMENTS - University Scholarship	18,860.00	1,000.00
	13-JUL-05	* CURRENT BILLED BALANCE *		
	13-JUL-05	-----MEMO ITEMS----- Fed Subsidized Stafford Loan		1,273.61
	13-JUL-05	Outside Aid		500.00
	13-JUL-05	Federal Pell Grant		1,500.00
		***** MEMO BALANCE *****		3,273.61
			<b>TOTAL DUE: \$</b>	15,586.39
PLEASE DETACH AND RETURN THE BOTTOM PORTION OF THIS STATEMENT WITH YOUR PAYMENT				
Payment is Due AUGUST 10, 2005				
University of Notre Dame Office of Student Financial Services Mail Payments to: P.O. Box 11116 South Bend, Indiana 46634-0116		ACCOUNT NUMBER: 900123456	STUDENT NAME: Joe Irish	
		AMOUNT DUE: 15,586.39	AMOUNT ENCLOSED: _____	
STATEMENTS ARE SENT TO:	Mr. John Irish 123 Leprechaun Way Shamrock, IL 12345			
<ul style="list-style-type: none"> <li>Undergraduates—parents at home address</li> <li>Grads/professionals—home address in May, June, and July; local thereafter</li> </ul>				

## Explanation of the Mandatory Fees

### Technology Fee

This per-semester fee, charged to undergraduate, graduate, law, and M.B.A. 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.

### 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.

### M.B.A. and Law School Fees

The M.B.A. 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 Web site, <http://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 [www.fafsa.ed.gov](http://www.fafsa.ed.gov)) and the PROFILE Application (available at [www.collegeboard.com](http://www.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**

Many Notre Dame students receive scholarship assistance from private organizations. 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. When notifying the Financial Aid Office (by phone, fax, e-mail, or letter), indicate the name of the award, the amount of the award for the 2005–06 academic year, and whether the award is renewable in future years. The receipt of funds not listed on the Award Letter may result in an adjustment to the financial aid award.

Scholarship assistance from private organizations will appear as a credit on the student's account after the Office of Financial Aid receives the funds from the organization or student. Awards are divided evenly between the fall and spring semesters, unless the organization notes otherwise. If the organization requires an official academic transcript or verification of enrollment, the student must submit a written request for this information to the Office of the Registrar, 105 Main Building, Notre Dame, IN 46556. See <http://registrar.nd.edu> for additional information.

If the Office of Financial Aid has received notification of a student's receipt of an outside scholarship but the funds have not been received, the scholarship will appear as a "Memo Item" on the July Student Accounts Statement.

All outside scholarship checks should be submitted to the Office of Financial Aid, 115 Main Building, Notre Dame, IN 46556.

### **Federal Work-Study (FWS)/Campus Employment**

In early August, students who have been awarded FWS/Campus Employment will receive employment information directly from the Student Employment Office. 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**

If Federal Perkins Loan eligibility is listed on the Award Letter, a Perkins Loan Master Promissory Note must be submitted to the Office of Financial Aid. If the promissory note is not completed and submitted to the Financial Aid Office, the award is subject to cancellation.

### **Federal Stafford Loan (Subsidized/Unsubsidized)**

**New Borrowers:** If Stafford Loan eligibility is listed on 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 on 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 on the Award Letter. Repeat borrowers are not required to submit a new MPN each year.

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

### **Notre Dame Undergraduate Loan**

The University, in cooperation with Citibank and its Student Loan Corporation (SLC), offers a very competitively priced, non-need-based student loan program to assist undergraduate students with the financing of a Notre Dame education. Eligible students may apply for up to the lesser of \$12,500.00 or the cost of education minus student aid annually. The loan carries no origination or insurance fees. The interest rate on the loan is equal to the 91-day T-Bill plus 2.25 percent. Borrowers must have a creditworthy U.S. resident cosigner. Repayment of accrued interest and principal begins six months after the student ceases to be enrolled in school and may extend for up to 15 years. Additional information is available from the Office of Financial Aid or from Citibank toll-free at (888) 812-3479. Loan applications are available at <http://financialaid.nd.edu>. Loans for which the Office of Financial Aid has processed an application will appear as a "Memo Item" on the July Student Accounts Statement.

### **Federal PLUS Loan**

The PLUS Loan provides a borrowing option for parents of dependent students. Based upon a parent's creditworthiness, a parent may borrow from this federally guaranteed loan program at a variable interest rate based on the 91-day T-bill plus 3.1 percent. Repayment on both principal and interest usually begins within 60 days of disbursement of the funds. A loan application is available at <http://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.



### **Notre Dame Loan for Graduate, Law, and Graduate Business Students**

The University of Notre Dame, in cooperation with Citibank and its Student Loan Corporation (SLC), offers a very competitively priced non-need-based student loan program to assist graduate, law, and graduate business students with the financing of a Notre Dame education. The terms of the Notre Dame Loan include a variable interest rate based upon the 91-day T-bill plus 2.25 percent. There is no origination fee or insurance fee; repayment of accrued interest and principal begins six months after the student ceases to be enrolled in school and may extend for up to 15 years. Eligible students may annually borrow up to the cost of attendance minus any other financial aid, with an aggregate of \$150,000.00. Students who have established a sufficient positive credit history may apply without a creditworthy cosigner. Students with no credit history, as well as international students who are not U.S. citizens or permanent residents, will need to have a creditworthy cosigner to apply. Additional information is available from the Office of Financial Aid or from Citibank toll-free at (888) 812-3479. Loan applications are available at <http://financialaid.nd.edu>.

# 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](mailto:stdacct@nd.edu)  
Web: <http://studentaccounts.nd.edu>  
insideND: <http://inside.nd.edu>  
Hours: 8 a.m. to 5 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](mailto:finaid@nd.edu)  
Web: <http://financialaid.nd.edu>  
insideND: <http://inside.nd.edu>  
Hours: 8 a.m. to 5 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](mailto:stdempl@nd.edu)  
Web site and Job Board:  
<http://studentemployment.nd.edu>  
Hours: 8 a.m. to 5 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 M.B.A. Office	631-3622
Financial Aid Office	631-6436
Financial Aid Fax	631-6899
Graduate School	631-7544
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 (Hesburgh)	631-7868
London Program	631-7414
M.B.A. Office	631-8488
M.S.A. Office	631-7302
Meal Plans (Card Services)	631-7814
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