

**Tuesday**

**June 29, 2021**

**Stetson University - College of Law**

**Admitted Student Webinar:**

**Student Financial Planning and the Business Office**

**12:00 PM-1:00 PM**

**CART Disclaimer: This rough edit transcript, which may contain missing, misspelled or paraphrased words, is only provided for your immediate review and is not certified as verbatim and is not to be cited in any way.**

**[Captioner standing by]**

**[Recording in progress]**

**>> KARLA DAVIS-JAMISON: Good afternoon, everyone! We are glad that you have chosen to join us today. We're going to just wait for a few seconds here and allow everyone to get into the room. So just bear with us for a moment and we'll start momentarily.**

**Good afternoon, if you just joining us, we are waiting for everyone to get logged in and we'll be starting shortly. Thank you for your patience.**

**We're going to start in about 30 seconds, so just a few more seconds here and we will get started.**

**Okay, I think we'll go ahead and begin.**

**Good afternoon! My name is Karla Davis-Jamison. I'm the Assistant Dean for Enrollment here at Stetson Law. I'm sure you have seen my face and heard my voice and know me by now, but just want to say welcome and thanks for being with us today. We're really excited to have opportunities to engage with you and we're really excited about today's topic. We think it's a very important one to deliver to you.**

**My co-hosts today are Carmen Johnson, Director of Diversity Initiatives and Recruitment. And Darren Kettles, Director of Admissions. And they are waving. [Laughter]**

**The topic today is managing your Financial Aid and the Business Offices resources here at Stetson Law.**

**We know we have been hearing from many of you with questions about your Financial Aid process, questions about navigating your student account or paying your bills, receiving your refunds, et cetera. So we wanted to be able to provide some guidance related to those processes and to answer your questions.**

**So our presenters for today are Heidi Gonzalez. Heidi. Heidi is our Manager of Financial Aid Systems in the Student Financial Planning Team.**

**And Jennifer Cobb.**

**>> JENNIFER COBB: Hi.**

**>> KARLA DAVIS-JAMISON: Jennifer is our Associate Direct of Student Financial Planning and our school Certified Veterans Official.**

**And Patty Johnson. Patty Johnson is Associate Vice President for Stetson Law and she is here representing her office, the Business Office. A very important office for you to know, [laughter] as is Student Financial**

## Planning.

So we're going to have Heidi and Jennifer start us off with their presentation, and then following Heidi and Jennifer's presentation, Patty will do her presentation. And we hope to have a hard stop right around 12:30, 12:35 so we can take your questions for the last 25-30 minutes.

As you're listening and taking notes on Heidi, Jennifer, and Patty's presentation, if any questions come up, please feel free to put them in the Q&A feature. Right at the bottom of the webinar visual there is a Q&A button. You can just drop your question there.

And like I said, at the end of the presentations, we will go through and take as many questions as we can during that last half hour.

So with that, I'm going to ask Heidi to share her screen and drop her PowerPoint in there.

Heidi, I'll let you know when I see it. I see it. And you want to just change it to "Slide Show" mode. Okay. Right in the middle there, "Slide Show" mode.

>> HEIDI GONZALES: It doesn't exist anymore. [Laughter]

>> KARLA DAVIS-JAMISON: Oh, no!

>> HEIDI GONZALES: Let me try a different way.

>> KARLA DAVIS-JAMISON: Okay, there we go. And swap.

>> HEIDI GONZALES: Sorry about that.

>> KARLA DAVIS-JAMISON: No problem. Perfect.

>> HEIDI GONZALES: Every time you switch out, something changes and you have to re-find it.

>> [Laughter]

**>> HEIDI GONZALES: Thanks to everyone for your patience. We have a lot of territory to cover, so let me go ahead and jump in.**

**Starting with your FAFSA, if you haven't already done so, now is a good time to submit it. You need to submit for the 21-22 aid year. You can submit that online at [studentaid.gov](http://studentaid.gov) and make sure you include Stetson College of Law, list that on your FAFSA so we get it.**

**Also, you want to make sure at [studentaid.gov](http://studentaid.gov) to also complete your interest. Once we get an award letter, we'll send you how to complete your Entrance Loan Counseling and Master Promissory Note, but also how to review your aid and accept your aid. So if you haven't already submitted your FAFSA, go ahead and get that done as soon as possible.**

**So what happens once we have your FAFSA and you have accepted your aid? We disburse ten days prior to the start of classes. So this year, for the Fall semester, classes start on the 16th, so on the 6th of August you should be able to log into your My Stetson account and you will see that your Financial Aid has disbursed.**

**Once we disburse, it actually moves over to your account with the Business Office and they're going to take out anything you owe the University. So they are automatically going to take out tuition and fees. And then after they have done that, that's when they begin making refunds available for your living expenses.**

**You want to make sure you sign up with the Business Office for Direct Deposit. Patty is going to probably talk to you a little bit more about that and how to go about doing that.**

**Just so you know, here at Stetson, we call it the Business Office, but**

maybe at your Undergraduate school it was called the Bursar's Office or the Cashier's Office, but essentially, it's the office where you pay your tuition, get your billing statement, set up your Direct Deposit, you also set up your College savings plan with them, and they also send you your tax information at end of the year. That's pretty much an overview, but again, Patty will go into more detail about that.

What can you expect your refund check to look like for your living expenses? Well, I have an example here of a full-time JD student who accepted their full aid and got a \$10,000 scholarship for the year, but this is just for one semester. So you'll see that half of that \$10,000 scholarship is \$5,000 and their loan that they accepted for the Fall.

So the total amount of aid that's going to disburse to this student is a little over \$33,000 and the Business Office is going to take out a little over \$24,000 for this student for full-time JD tuition and fees. So you can expect somewhere in the neighborhood of \$9,000 for your living expenses. And that's for four months. That's just for the Fall semester.

This is going to be the exact same thing for the Spring semester.

Some of you may have questions regarding scholarship, specifically students who got a partial or no Merit Scholarship. At the end of your first year, after you have earned your first 31 credit hours, we will automatically review your academic standing and if you place in at least the top 5% of your class, we will review eligibility for funding or increased funding and that's going to be based on the availability of funding and/or the amount that you have already been awarded.

But the good news is you don't have to just rely on that Merit

Scholarship, at the end of the Fall semester, we send out an announcement for Endowed Scholarships and we make that application available at the end of the Fall with awards being made for that Spring semester.

So watch at the end of the Fall semester for that announcement.

You can go to our website, all of our endowed scholarships are listed out there with eligibility criteria so you have a better idea of what you may be awarded.

Once you have started classes, you need to know a few things if you were an Undergrad loan recipient. You will automatically receive an In-School Deferment, we participate in the Clearinghouse, so we will automatically notify your lenders that you are re-enrolled, at least part-time, and you will automatically receive an In-School Deferment.

Now mind this, that only applies to your Federal student loans. If you have I have private student loans, you have to contact your lender directly to determine eligibility requires for private student loans.

Again, you don't have to apply for this, it's automatic.

If you do happen to get a billing statement from your loan service or your Federal loan servicer, you can go to the Registrar's Office and get enrollment certification. They're happy to do that for you.

So here are some things that are really important to remember. Again, your Financial Aid disburses ten days before classes and refunds for living expenses will be made by the Business Office.

Your next disbursement will not occur until the Spring semester, so budget wisely. That refund for the Fall has got to last you that full four months.

Also, remember that your refund for the Fall is going to be more than your refund for the Spring because you paid your seat deposit for the Fall, that's going to be applied towards your Fall tuition. For some of you, that's actually going to be \$1,000 if you paid that additional \$500 for the summer workshop being held in July.

But just keep that in mind when you get your Spring disbursement, that's why your Spring disbursement is less than your Fall disbursement.

Also, remember that if you haven't done so yet, you don't have to accept the full amount of your loans. Only borrow what you need, minimize your debt. If half way through the semester, you realize, oh, I should have accepted more than what I did, you can always just reach out to our office, we can disburse the additional amount if you need it.

In terms of summer awarding, summer is a separate budget term, so we award a full budget for the summer. Also, you do not have to submit a new FAFSA for the summer. We send out that notice typically around March and it just basically involves you submitting your summer aid request form.

Also, if you want someone in your family to speak about your Financial Aid, so if your parents want to, you know, find out what's going on and they want to call the Financial Aid Office and have a discussion with us, be aware that you have to submit the Privacy Release Form. You can contact our office, we'll make it available to you, and you can list the folks on that form that you give permission for us to speak with.

Also, one other thing to remember is that we're here for financial emergencies also. So if half way through the semester, during the year, you find that you're having a financial crisis, just reach out to us, we can have a

conversation and see if there are ways that we can help.

Now, I know that was a lot in a short amount of time. You can always reach out to our office with questions.

But now I'm going to hand it over to Jennifer. She is going to speak more about Veteran benefits and what you need to do to get that all squared away. But thank you all so much. I appreciate you being here today. It's a lot, but thank you. [Laughter]

>> JENNIFER COBB: Good afternoon! I am Jennifer Cobb and am the VA Certifying Official. If you are eligible for Veterans Education Benefits, either as a Veterans or a dependent and if you have never used your benefit, one of the things you need to do is go to VA.gov and submit your application for VA benefits.

If you have used your benefits before, then you'll need to submit a Change of Place Program Form with the VA application at VA.gov.

If once you have applied, you will receive what's called a Certificate of Eligibility. You'll need to submit a copy of that Certificate of Eligibility to me. That would be basically the next thing you would need to do.

There's also a VA Benefits Request Form that I have that will be sending out to all new students right before orientation and I need to you fill that out and return it to me.

The VA Benefits Request Form will be need to be filled out every year and if you plan on attending summer, I need the summer VA Benefits Request Form filled out.

Currently, if you are eligible for the post-9/11 benefits, the current maximum this coming year that they pay towards tuition and fees is \$26,428.



If you have just a partial benefit, say, like, 80% benefit, the maximum they will pay is \$20,834.

The VA Yellow Ribbon Program we do participate in, so if you have the post-9/11 benefit for 100%, you would also be eligible for an additional up to \$5,000 to us which would be matched dollar for dollar by the VA.

Also, the monthly housing allowance for this coming year for post-9/11 benefit is \$2,082. And you would also receive a book stipend. That book stipend currently is \$4,167 per credit-hour, up to \$1,000 per year.

If you qualify for the -- what used to be the Vocational Rehabilitation Program, which is now called the Veterans Readiness and Employment Program, your Voc Rehab Counselor will contact me with the authorization to invoice.

The other Chapter of VA Benefit that we also participate in is the -- what's called the Chapter 35 Program or the Survivors and Dependents Chapter. If you're qualified for that program, the current rate that is listed at the VA site is \$1,265 per month. That rate was for last year. They have not yet updated that rate, but they should be updating that soon.

If you have any other questions, feel free to post questions in the Q&A session or feel free to contact me directly.

Once again, I'm Jennifer Cobb. Thanks.

>> KARLA DAVIS-JAMISON: My apologies. I took some water just as Jennifer wrapped up. [Laughter] And it didn't want to go down the right pipe. [Laughter] Sorry about that.

Thank you so much, Heidi and Jennifer.

We're going to now switch to Patty Johnson and Carmen has -- okay,

the PowerPoint up and going.

Patty, we did some intros to you in Heidi's presentation regarding the Business Office, so it's a nice segue. So take it away.

>> PATTY JOHNSON: Thank you. And once again, my name is Patty Johnson and I'm the ADP of budget and finance for the College of Law.

As it was noted, I think by Heidi, we are better known as the Business Office. I'm so happy to have this opportunity to speak to all of you today and hope that I get an opportunity to meet most of you, also, throughout your time at Stetson.

We're located on the 1st floor of the Tower Building, near the Banyan Courtyard. I actually get to look out and see this beautiful Banyan tree every day. That's where we are located.

Most days we are open 8:30 to 5:00 and we choose one day every semester to extend hours. Most student-facing departments do this and we extend our hours to 6:00 for all students, but primarily because this is an opportunity for part-time students to see us if they have any needs.

Most semesters, you'll find that it's on a Tuesday, but, again, we work with the Registrar to see what is the most heavily populated day, or evening I should say, and that's the day that the Business Office and other departments will extend until 6:00.

As you see on the PowerPoint, there's our telephone number, our e-mail address, and webpage. E-mail the Business Office any time you have a question. And please visit our webpage because I'm going to go over some things, but I think you're going to find most of this information on the Business Office webpage.

**Change slide.**

**>> CARMEN JOHNSON: Just one moment, we may be having a technical issue. Are you seeing the PowerPoint or the interface?**

**>> PATTY JOHNSON: We're seeing the PowerPoint.**

**>> CARMEN JOHNSON: Just one moment as we try to work that out.**

**Thanks, everyone, for your patience.**

**And I'm going to stop sharing my screen for a moment and then we're going to try to start that over again.**

**>> PATTY JOHNSON: Okay.**

**>> CARMEN JOHNSON: One moment.**

**All right, hopefully you all can see my screen.**

**>> PATTY JOHNSON: Yes.**

**>> CARMEN JOHNSON: I'm going to switch it to the first slide again and we will try this one more time.**

**>> PATTY JOHNSON: There you go. Now it's a slide show.**

**>> CARMEN JOHNSON: And you're seeing the presenter's view?**

**>> PATTY JOHNSON: We are.**

**>> CARMEN JOHNSON: Thank you for your patience, everyone.**

**>> PATTY JOHNSON: So if you would now change slides.**

**So real quickly, I just would like to go over some of the functions here at the Business Office.**

**We are responsible for developing and monitoring all of the budgets for all of the departments within the College of Law.**

**Preparation of all internal and external Financial Reporting. That can be to external agencies, and also we are combined with the University for**

audit purposes so finances are gathered with them.

Our office is responsible for all grant application, the budgets for all grant applications. We work with many departments depending on the grant. We with Veterans, VLI, whatever.

We process all invoices for payment. And we're also responsible for all of the collection and proper accounting of monies that come into the College of Law. We don't have money collected throughout the campus, all money comes through the business campus.

Next slide.

Reasons that you may want to visit the Business Office:

We have others throughout the campus, but I have two notaries here that if you need anything notarized, it's free of charge. This is really important when applying for your Bar application. You are a 1L, we pay \$100 of it and the College of Law covers that.

If you wait until after you are a 1L, correct me if I'm wrong, Carmen, but I think it's something like \$450 and we do not cover that. We only cover it for 1Ls.

Well, this is only the entering class, so I want say that.

Also, any questions you have regarding your student account, please stop by and see us. All of my staff, I have two that primarily work in this area, but we're all pretty knowledgeable about your account and what may be the problem and we can go in and see and then we may have to direct you back to Financial Aid because for some reason your aid has not come in and then Financial Aid can work with you on that to get it processed.

Also, payment of tuition and fees. Your tuition and fees are due the

first day of class. Please pay this. If not, there's a \$200 late fee.

If you find that you cannot pay this right away, please contact my office to Michelle Monik and set up a Payment Plan. If you are able to pay that early, that's fine, too. But you want to have tuition and fees or Payment Plan put into place by the end of the first day of class because I don't want to charge you that \$200.

We accept cash or checks and you can also pay online by credit card. If you pay by credit card, there's a 2.5 convenience fee, but we also accept e-checks online and there's no fee for that.

On the PowerPoint, will see the website that you can go to. But, again, this is listed on our Business Office page.

Next slide.

Other reasons is you want to come by here to pick up your Financial Aid check and if any of you become student employees, your payroll check will be here also.

I highly, highly suggest you sign up for Direct Deposit for both of those. It's more secure, you're going -- it's going to be in your account quicker than picking up the check and going to the bank. And it saves you a trip. You don't have to come by here.

You can either, again, on our website is a link for the Direct Deposit Form. If you happen to be in the area, stop in and Julie in my office can give you the form. And also, there's an explanation of what you need to provide, a copy of a cancelled check or some information from your bank showing the routing number and everything.

Other reasons, you might stop by to add money to your copy

account. Also, this can be done over in the library. You can do it online, but it's for printers over in the library, for web print.

I can't remember if this was mentioned, but you can also use your Financial Aid before you actually receive your refund check to purchase books. And the book store is set up to accept your Financial Aid. And what we'll do is we'll put a charge on your student account so by the time your refund check is produced, you've already -- the cost of your books has been deducted from your refund check.

But we find a lot of students like to get their books earlier than the first day of class, so we have allowed this.

This is a cut-off because we need to make sure that we get choose charges from the book store to apply to your account, so the first day of classes in August is August 16th. August 13th is when Financial Aid checks will be disbursed. August 12th, on Thursday, would be Direct Deposits because you have to allow time to post to your account. So probably Tuesday, which if I'm doing the math right, August 12th, something like that, is the cut-off to use your Financial Aid to purchase books.

After that, you either have to wait for your refund check or use fund that is you have available.

Next slide.

We're going to talk a little bit about student health. Your health is really, really important to us. A lot of study have been done that, you know, students sometimes worry about not being able to get to the doctor or missing classes and being sick, they don't want to take care of themselves, then you miss classes and get behind.

So although we don't have at the College of Law because we are smaller than the University, we don't have a health program on-site, a Health Clinic, we have partnered with iSelectMD this past year and we're going to continue do this.

iSelect is a company that has Licensed Physicians, Board Certified, cross-coverage areas. And they are Consultant, it's all interactive. And the Consultants, they are in Florida, they are in the local area, and they are also in other states in case you have gone home and get sick or you are traveling and you get sick.

There are available 24 hours a day, 365 days a year. And they will just have a consult with you in the beginning. And if they feel it's an emergency, they will immediately tell you to dial 911.

They will also try to suggest, you know, go take this medicine or, you know, stay in bed, you just have to work it out. You know, they'll try to analyze it. And they'll also realize that they need to refer you either to your primary or a specialist because -- but they're going to give that first consult to tell you what you need.

You do need to register for this, so, again, the link is shown above, but just register for it and it's available to you whenever you need it. There's local providers, pharmacies, clinics everyone listed.

Next slide.

Again, like everybody else, this is just a quick, quick overview. We are very happy you are joining. Any time you have questions, please stop by. I pride my office in the fact that if it's not something we are responsible for, we can either help you with it or direct you so you are not spinning your

wheels. Please stop by the Business Office and please visit our website again.

Thank you and welcome to Stetson.

>> KARLA DAVIS-JAMISON: Wonderful. Thank you, Patty. Thank you so much to Patty, Heidi, and Jennifer for their presentations.

A lot of content in there, so we're sure you're having some questions percolate at this point. So if you haven't already dropped a question in the Q&A, feel free to do so. I do see some questions already there, so we're going to take those. But we know that was a lot of information that we kind of, you know, shoved on you pretty quickly, so if you have questions, now or later, we're certainly happy to assist you with those, as Patty, Heidi, and Jennifer indicated.

We'll go ahead now and start with the questions that we have and get started.

So our first question, let's see, James: Is there a due date for the Entrance Loan Counseling and Promissory Note? Do I need to submit proof of completion to Stetson law?

Heidi, do you want to go ahead and take that one?

>> HEIDI GONZALES: There is no due date, just know that your aid will not disburse until we have it. So if you need your aid to help you pay for your tuition, certainly you would want to have it to us a few days prior to tuition due date.

>> KARLA DAVIS-JAMISON: Thanks, Heidi.

We have a question, it looks like this one is for you, Patty, you mentioned in the Notary services that your office provides to 1Ls related to



their Bar application. Is there -- do you require that students set up an appointment in order to come to your office and work with your team? I think you mentioned two Notaries in your office could assist them with their Bar application. Do you require an appointment? And what is the soonest it that they can begin setting up those appointments?

You're on mute.

>> PATTY JOHNSON: Thank you.

>> KARLA DAVIS-JAMISON: One time during the webinar we have to say that. [Laughter]

>> PATTY JOHNSON: I would say sooner or later, I'm going to throw a date out like January 10th, it vary each year, but that is probably the deadline. During the semester, work on it because from my understanding, it's quite a package to complete, so you don't want to wait until the end.

My office actually does not and cannot help you with. You want to work with Student Success and Academic Success and Bar Prep. They are the one that is know exactly what you need to do, make sure every T is crossed and I dotted.

My office can take it, notarize it for you. We have you put all of your paperwork into a package, separate envelopes for each student with their 800 number, student name, and address and it's mailed out with a check.

Again, start early because it's a big package and work with Academic Prep and Bar success.

It is my understanding that if you have sent it off and we have paid the \$100, that the Bar notifies you if there's something wrong, but it's better to get it right in the beginning.

**>> KARLA DAVIS-JAMISON:** And there's no requirement to make an appointment?

**>> PATTY JOHNSON:** No, just in case somebody is at lunch, but we have walk-ins all the time.

**>> KARLA DAVIS-JAMISON:** All right, a question from Aspen. Jennifer, I'm going to offer this to you. Is it possible to keep your refund in your student account and have it applied to the next semester?

**>> JENNIFER COBB:** Yes, it is. You would need to notify the Business Office, if you haven't indicated already online that you would like your refund put on hold, you would need to contact the Business Office and let them know that.

**>> KARLA DAVIS-JAMISON:** Thank you.

And a question, I guess that was a question for Patty, too.

**>> PATTY JOHNSON:** That's all right.

**>> KARLA DAVIS-JAMISON:** When I read it, I thought Financial Aid.

[Laughter]

So this one is coming your way, Patty: How do we go about prepaying Stetson in lump sums for tuition and fees or housing? How early can students make payments toward tuition and fees in their accounts?

**>> PATTY JOHNSON:** You can make it any time. The credit will be on your account. As Jennifer said, you would have to give us permission to hold that credit.

For housing, people do that a lot. You know, like the dorm is paid for the entire semester and you could do the housing the same way. Just notify us when you do it because we don't want a credit to be on your account and

give you back a refund check, we would like to know that you wanted that credit to remain on your account.

>> KARLA DAVIS-JAMISON: All right. Oh, Patty, this one is for you as well. The iSelect program, just want to have you confirm, was there a charge? Was that free? I thought I heard you say it was free.

>> PATTY JOHNSON: It is free. You just have to register.

>> KARLA DAVIS-JAMISON: Okay.

>> PATTY JOHNSON: And it would be under Stetson and that's the reason you have to go out and register, but the College of Law covers the cost of it.

>> KARLA DAVIS-JAMISON: Great.

And then it looks like, I actually can weigh in on this question, it's: Is there anything that a student must do in order to claim an Academic Scholarship that was offered to them or will it be automatically awarded?

If you are talking about your incoming award, you can accept by that placing your seat deposit.

If you are talking about the Academic Merit Scholarship that I think Heidi mentioned, that will basically be offered to students who perform in the top 5% of their class, there is nothing that you need to do to accept those awards.

We will notify you that we are providing you an increase or a new award. We'll do that by e-mail and let you know when it's posted to your account. So there is nothing else you have to do. Okay?

All right. If you have additional questions, keep them coming. I just wanted to remind everyone that we are here to take your questions.

I have another one here, let's see, where did it go? Okay, if students are electing to pick up their checks from the Business Office, Patty, what ID information is required to pick up a check?

>> PATTY JOHNSON: Any valid picture ID, such as a driver's license or your Stetson Student ID.

>> KARLA DAVIS-JAMISON: Okay. And then another follow-up question related to charges refund. After the charges are deducted from my account, if there is a credit balance, how will I be notified?

>> PATTY JOHNSON: So two ways. You, yourself, have the ability to go on to My Stetson and you can look at your own student account and see the status of it. Not only is there a refund, but is there a balance due? You would want to question that because, again, I don't want to charge you a late fee when you didn't realize that maybe all of the aid had not come in yet or whatever.

So you can see it. But if all is good and we post your tuition and fees and housing charges or whatever and then you have a refund, once the refund is produced and posted to your student account and the actual check or Direct Deposit it, my staff sends an e-mail the day it's available.

>> KARLA DAVIS-JAMISON: Okay. Thank you.

And we want to get the link for the Direct Deposit Form in the chat. Patty, can you read that e-mail?

>> PATTY JOHNSON: Hold on one second.

>> KARLA DAVIS-JAMISON: To us and we'll get that in the chat.

This is the link that you would follow to sign up for Direct Deposit. As Patty indicated, you know, you are strongly encouraged to sign up for Direct

Deposit because of the convenience of having the refund immediately in your bank account. You won't have to travel to the Business Office. And the security aspect. So we want to encourage you to consider signing up for Direct Deposit.

>> PATTY JOHNSON: I put it in the chat. Are they able to see the chat?

>> KARLA DAVIS-JAMISON: Yes.

>> PATTY JOHNSON: Okay.

>> KARLA DAVIS-JAMISON: If you put it in the chat, they can see it.

>> PATTY JOHNSON: Perfect. Once again, if you lose the link, go to the website for the Business Office and right at the bottom are all of the forms.

If you become a student employee, there's another one for payroll.

>> KARLA DAVIS-JAMISON: Okay. All right, thank you.

So question for you, Heidi, is it possible to switch from Direct Graduate PLUS Loans to Direct Unsubsidized Loans once you accept your Financial Aid? Which one is more beneficial?

>> HEIDI GONZALES: Yes, you can absolutely switch before you have accepted it. You want to reach out to our office though to do it because we require personal information. You don't want to do it over the chat line.

What we'll do is just put your loans back in a status for you to go back and accept what and how much you need. It is more beneficial to take out the Direct Unsubsidized Loan. It has a lower interest rates. And it's also a guaranteed student loan as opposed to the PLUS Loan. It's a soft check on your credit score, but it does require a credit check, just so you know.

>> KARLA DAVIS-JAMISON: A question about the prepaid. Jennifer, I'm

going to toss this one to you. How do we go about Florida Prepaid if we have a few credits left over from Undergrad?

>> JENNIFER COBB: I'm actually going to pass this to Patty because it's through the Business Office.

>> KARLA DAVIS-JAMISON: All right, nice toss again.

>> [Laughter]

>> PATTY JOHNSON: I may have to toss it to my staff.

>> JENNIFER COBB: I know the student has to submit a copy of their information for Florida Prepared to the Business Office and it is done through the Business Office. That's all I know.

>> PATTY JOHNSON: Well, then, Rob in my office, then turns around and probably reaches out and gives our information. I do know checks come in here from Florida Prepaid. So stop by my office and talk to Rob Rakowitz and he will explain all this to you.

>> KARLA DAVIS-JAMISON: Okay, thank you. Nice volley there.

Patty, a question about your Office's hours. Does the Business Office have weekend hours?

>> PATTY JOHNSON: No, I don't think any of the departments work on weekends. But we are very responsive, so first thing Monday morning and, you know, if you have a question on a weekend and it's a question or a need to come in, submit the question, e-mail to [businessoffice@law.stetson.edu](mailto:businessoffice@law.stetson.edu) because the first thing in the morning my staff is checking any e-mail that has come in.

>> KARLA DAVIS-JAMISON: All right. And if you have questions, I'm just continuing to plug, if you have questions, please drop them in the Q&A

and we'll be sure to answer them.

Also, wanted to mention as I don't think I did at the top of the webinar, we are recording the webinar, so we will make the link available to you in a couple of days. We'll send you an e-mail with the link if for any reason you need to come back and hear something again or just review it from the top.

So just wanted to remind you of that.

>> DARREN KETTLES: It's Darren. I just had a question that maybe I could throw because I have a couple of calls from students in the past regarding if they have left over Bright Futures with their College Undergrad. And also, if they have had outside scholarships, what's the process for which they can get those attached to their Financial Aid?

I just wanted to make sure those because I sometimes get students calling in and I also kind of direct them to Heidi and Jennifer, but I just want to make sure, just in case somebody is working on an outside scholarship.

>> KARLA DAVIS-JAMISON: Heidi or Jennifer, one of you want to tackle that?

I do also see in the Q&A there's a Bright Futures question, so very timely, Darren.

>> JENNIFER COBB: We have a Bright Futures Request Form, so if the student will e-mail into the Financial Aid Office, we will send that form to the student. They will need to fill it out and return it to us. I'll have to review their Bright Futures history on the Bright Futures website and then let them know they qualify for one additional semester of Bright futures.

>> KARLA DAVIS-JAMISON: Thank you. And Heidi, do you want to

answer the question about external scholarships and how those are posted to accounts and applied to Financial Aid?

**>> HEIDI GONZALES:** Yeah. If you are getting an outside scholarship, typically those checks come through our office and that's how we find out about it and then we, you know, we adjust your aid if necessary and walk it down to the Business Office so they can put it in your account.

But you can also notify us of your -- of an outside scholarship just by logging into your My Stetson account and one of the steps as you go along in those tabs in your My Stetson account to accept your loans and that sort of thing, one of those tabs is additional resources where you tell us, hey, we're getting this scholarship and the dollar amount and that way we get notified of your outside scholarship that way and we can adjust your aid at that point, also.

**>> JENNIFER COBB:** If an outside scholarship comes through the Business Office directly, they always also let us know and we adjust it, the aid accordingly, also.

**>> KARLA DAVIS-JAMISON:** And just on outside scholarships, we also, you know, we recognize that all of your funding isn't coming from Stetson, so whenever we receive announcements or promotions regarding an outside scholarship that we think students may be interested in, we share that with the student body. We send it by e-mail. We post it on our scholarship board. We drop it in the campus docket. So we're working to make sure that you are informed of any outside scholarships that we become aware of.

So you may see sort of a flurry of e-mails in, you know, about scholarships that we've learned about and that we want to make sure you



have an opportunity to consider. Okay?

Jennifer, I've got a question here for you to re-clarify some of the VA benefits information that you shared. If a student is receiving VA benefits, Chapter 33 or Chapter 35, will that go to the school for disbursement or directly to the student? Such as when they were in undergrad?

>> JENNIFER COBB: For the Chapter 33 benefit, the post-9/11 benefit the money comes to the school for tuition and fees. For the Chapter 35 Dependent Chapter, the money goes directly to the student and it's a monthly benefit.

>> KARLA DAVIS-JAMISON: Okay. And, Jennifer, do you want to talk a little bit about the work that you do with the Veteran Law Students Society and the information sessions that you periodically have with them in order to keep Veteran students abreast of information?

>> JENNIFER COBB: Okay. Yes, we do have an active Student Veterans Association that I do work with. They will have an orientation session with them so that we can introduce you all to the Association and to Veterans Law Institute. So we all work, the three organizations work closely together to assist you as Veterans.

>> KARLA DAVIS-JAMISON: Wonderful. Thank you.

And Patty, I wanted to give you an opportunity to sign post or plug the Business Office online orientation task. I know we had talked about that earlier and as part of the online orientation process, students are required to fulfill Business Office work tasks. So just wanted to give you an opportunity to mention that.

>> PATTY JOHNSON: Are you talking about -- so I have not only done

this, but supplied other documents?

>> KARLA DAVIS-JAMISON: Exactly.

>> PATTY JOHNSON: Okay, okay. So there is, part of our orientation for new students is online. When I first started here, there was, like, a week of orientation, it was long. So they realized that some of this you could just at your pleasure go online and look.

So not only this presentation and information I gave you today, but I have the notice that we send out each semester on what the tuition and fees are, what to expect for all of the various programs, there's Direct Deposit information included, so if you felt like -- I know this is recorded, but maybe also go out and look at that, listen to that online presentation and you might get a little bit more information, also.

And thank you, Aspen, but Karla I just realized that Aspen had talked to Julie in my office about the Florida Prepaid. Now I don't feel too bad that I don't know too much about it.

To share with everybody, you the student need to go out and change your home school to Stetson University and we are giving it to the University because the University processes all of this. It's usually around October that we receive the funds and they will be posted to your account.

And knowing this and some other things I had said, I just want to let you know that keep an eye on your account because, again, I don't want to charge anybody a late fee, and if we know this is not going to come in until October or we know Financial Aid is working on your, you know, you're going to get the funds, but something got hung up or you were late in applying, we work with you and will not charge that \$200, as long as you work with us and

let us know why.

So Florida Prepaid, you know, again, you know, aid that has not come in, but yet it's going to, something like that.

>> JENNIFER COBB: And that reminds me, with Veteran Students Ascend, a list is sent to the Business Office with the amount of set money coming in so the tuition fees are deferred until the money comes in.

>> KARLA DAVIS-JAMISON: Thank you. Wonderful! So we answered Aspen's question.

Another question here regarding the Private College 529 Plan. Who would be the best person to speak about this plan? Heidi? Jennifer? Are you able to speak to that?

>> HEIDI GONZALES: Patty.

>> KARLA DAVIS-JAMISON: Patty.

>> PATTY JOHNSON: What I was going to say is they will be handled probably similar. But stop by my office or send an e-mail to Rob Rakowitz and you can direct you, but he work was Deland on this, also.

>> KARLA DAVIS-JAMISON: Excellent, excellent.

So I took some notes and I wanted to mention, I just wanted to kind of highlight really the Endowed Scholarship process. I know Heidi covered that in her presentation and I just want to make sure we talk about that a little further because it's a great resource if you are looking for some additional scholarship funding as a student at Stetson.

As Heidi said, every year in the Fall, usually October, we announce that we're opening the Endowed Scholarship Application. And that application effectively allows you to apply for, you know, any Endowed

Scholarship that you are interested in and that you meet the criteria for.

I think last year we awarded funding for probably about 60-80 students from Endowed Scholarship funds -- I'm sorry, 60-80 separate awards to 148 or so students. So there's a lot of funding that is available. You just have to take some time to complete an application and attach a resume and, you know, an essay in order to be considered for Endowed Scholarships.

Typically those scholarships average around \$2,000 to \$3,000. Last year, we had scholarships ranging from \$1,500 to \$7,500. So it's a great way for you to, you know, supplement any scholarship that you have come in the door with. And those scholarships are then made available to you, you apply in the Fall and they are applied to your account the following Spring semester.

Most with one-time awards. Some are renewable. It just depends on the Endowed Scholarship. You will know by the description whether it's a one-time award or one that can be renewed semester after semester.

We strongly encourage you to keep your eyes and ears open so you see when that Endowed Scholarship Application opens. Like I said, it's usually October. We usually give you three to four weeks to submit the application. And then it takes us three to four weeks to review the applications and gets approval to get those funds posted to your accounts.

We're typically getting those funds posted right around the holidays, so it's a nice little holiday gift to see that you've gotten a scholarship increase or a new scholarship for the upcoming Spring semester.

So I wanted to mention that.

And then I also wanted to add that we have been partnering for a few

years now with Access LexMax. That's a Financial Aid resource tool that our students can take advantage of for everything related to borrowing and taking out loans and managing a budget, repaying your loans. So they have a lot of really great tools. They have incentives to participate. They do scholarship drawings every month. So, you know, just by virtue of participating, your name can be put in their drawing and it may be a scholarship of \$3,000 or \$5,000 that is awarded from Access LexMax.

We have, over the past, I'd say six months, we have sort of deepened our relationship with Access Lex and have been offering webinars on a variety of different financial awareness topics. And we'll continue that resource in the Fall. They are sort of suspended now for semester while things are a little more quiet, but in the Fall, we will bring those webinars back. So, again, watch your inbox and we will be announcing opportunities to, one, sign up for Access LexMax, and, two, opportunities to participate in Access LexMax webinars.

Again, great tool, free of charge, and they do a really great job of providing sort of additional financial literacy, Financial Aid awareness resources to students at law schools.

So watch your inbox for that. Just wanted to mention that.

Okay. We've got a few minutes left. It looks like we don't have any questions currently, so if you do have a question, go ahead and drop it in there and we'll grab it and get it answered.

Patty has her hand up. Patty, go ahead.

>> PATTY JOHNSON: I just want to make sure, I see a question from Ashley and she said it was answered. Heidi gave an example of the cost of

attendance and everything, but I think that was an example because our numbers weren't quite the same. That was just an example, it could have been last year or whatever.

So tuition for full-time for Fall semester and Spring semester is \$23,698 and it's \$198 each semester for fees. Each student also is charged \$50 for SBA, that does not come to the College of Law. We deposit it, but it is put into the SBA fund and then SBA handles the allocation to all of the various Student Orgs. I wasn't sure that was the same number that was up, so I wanted to clarify that.

For part-time it's \$15,363 Fall and Spring semester and \$151 for fees plus the SBA.

>> HEIDI GONZALES: The example I had up, that number included tuition, the school's fees, but I also included the origination fees that are in your loan. That's where the difference lies between the figures and the reality of it. And the reality is, yes, the Federal Government shaves origination fees off the top of your loan before disbursement so you have to accommodate for that as well in your budget.

>> KARLA DAVIS-JAMISON: Thanks, Patty, I appreciate you going back for that clarification.

A follow-up question for clarification, what is the deadline to pay tuition or apply for a Payment Plan? And where can we see that information? Patty. [Laughter] The deadline to pay tuition and the deadline to set up a Payment Plan.

>> PATTY JOHNSON: The deadline --

>> KARLA DAVIS-JAMISON: First day of class.

**>> PATTY JOHNSON: Exactly. And/or sign up for a Payment Plan. The deadline for making arrangements, whether it be to pay it or set up a Payment Plan is the end of the first day of class, so that would be Monday, August 16th for the Fall semester.**

**And just real briefly, if you need to go on a Payment Plan, there's a \$75 fee to set it up and you do have to put at least 20% down and then the balance can be carried over for the Fall term it's November, you have to pay it by the end of November sometime.**

**>> KARLA DAVIS-JAMISON: Okay, perfect.**

**And then a question regarding applying Financial Aid to purchasing textbooks. I think, Patty, you touched on some of that.**

**>> PATTY JOHNSON: I did. So the benefit of that is your aid, you know how much you are approved for, it's coming in, you know when it's disbursed and put on your account, but we don't release the refund checks until the day before the first day of class and many students want to use that ahead of time, so we have a system with the book store where they allow to you purchase your books and you're going to pay Financial Aid for it. They send us over the information, you get your books, we post that to your student account so it is deducting the amount of your refund check.**

**You do have a sign a piece of paper that if for any reason all of that aid was not able to be awarded to you, if you somehow still have a balance, you are responsible for that balance, but this does give you a chance to buy your books ahead of time.**

**>> KARLA DAVIS-JAMISON: Thank you, Patty.**

**All right, well, I'm going to stop there. It looks like we've managed to**

**get through all of our questions. Yay!**

**And I'm going to, at this point say thank you so much to our admitted students for being with us today. We appreciate you taking the time out to join us for this webinar.**

**If you have a follow-up question or a question that you wanted to ask offline, again, please feel free to reach out to the Student Financial Planning Team and [finaid@law.Stetson.edu](mailto:finaid@law.Stetson.edu) or to the Business Office at [businessoffice@law.stetson.edu](mailto:businessoffice@law.stetson.edu).**

**Again, we recorded the webinar and will provide you a link in an e-mail in the next day or so in case you wanted to go back and hear something again.**

**But, again, thank you so much for joining us.**

**Heidi, Jennifer, Patty, thank you all. This was fun. Thank you for participating and providing information regarding the Financial Aid process, the Business Office processes and resources. Definitely appreciate your time.**

**And then a last minute reminder and plug for some upcoming programming, we do have for you part-time students who are with us, we do have a Part-Time Student Chat scheduled tomorrow, Wednesday, June 30th at 5:30. So if you are interested in engaging with students from our Part-time Student Society and getting to know more about the part-time student experience, this would be a great way to do so.**

**You should have received e-mail about it in your inbox. We will be sending you some reminders, so watch for that. Again, it's a Zoom webinar with Breakout Sessions so there will be an opportunity for to you have larger and small conversations. So tomorrow, again, Part-Time Student Chat, 5:30**



**PM.**

**Also, I wanted to make mention that we are still accepting registrations for the Pre-1L Perspectives Program. That's our ten-day Summer Workshop with Professor Adams and Professor Bowman. It will begin next Tuesday, July 6th, and run from July 6th through the 16th.**

**So if you are still interested, if you have been thinking about it and are still interested in joining that program, you would need to register and reserve your seat by tomorrow, June 30th. That is the final deadline to register and pay that additional seat deposit.**

**And if you have any questions about the Pre-1L Perspectives Program, you can reach us at Admissions and we're happy to provide any guidance on what the program will be about. We think it's a great program. This is year two that Professor Bowman and Adams have hosted this workshop and it's been given high reviews. Let's just say that.**

**All right, so we're right at 1:00, 1:02. Thank you so much for joining us. We hope that you found this information helpful. We know that financing your education is an important part of the process, so if you have any follow-up questions, feel free to reach out to us. We're here to help.**

**And with that, I'm going to say goodbye on behalf of Patty, Heidi, and Jennifer, thank you and enjoy the rest of your day. Thank you!**

**[Webinar concluded]**

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