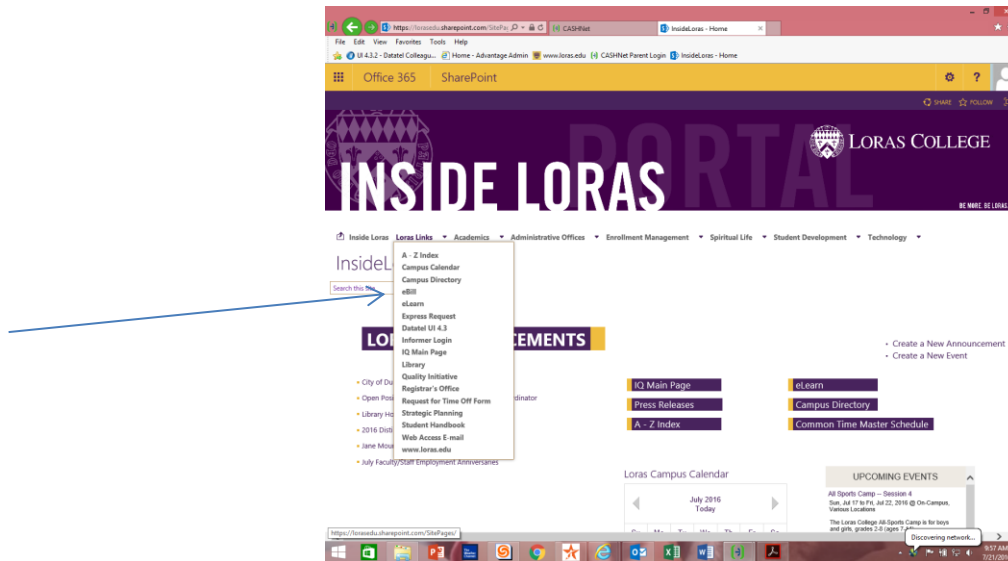


LORAS COLLEGE ONLINE STUDENT ACCOUNT SETUP INFORMATION

Logging in to Your Online Student Account

- Go to the **Loras College Portal** (Inside Loras Page)



- Click on **Loras Links**,
- Click on **eBill**
- Click on **Make a Payment**
- The student account will load

Setting Up a Parent Pin for Authorized User Account Access

- Scroll all the way to the bottom of the page
- On the left hand side you will see the **Parent Pins and Authorized Users** box, click **Add New**
- A parent pin is simply a username. It can be letters, numbers, or a combination of both. There is no character minimum/maximum. **We recommend using the parents email address as the parent pin.**
- Fill in the **Parent Pin** and all other required fields. Make sure the boxes at the bottom are checked as follows:

Should this person...

be allowed to log in?

Yes No

have permission to access electronic bills and if so, also receive electronic bill email notifications?

Access & Receive Emails

have permission to access 1098-T/1098-E forms and if so, also receive 1098-T/1098-E form email notifications?

Access & Receive Emails

receive Installment Payment Plan email notifications?

Yes No

be allowed to receive SMS (text message) notifications?

Yes No

- Click **Ok** when finished
- Your parent(s) will receive an email which will contain their parent PIN, a temporary password, and a link to get in to the website. They should set up their own password as soon as possible after receiving this email. The account is not activated until they log in.

Setting Up Electronic IRS 1098-T Tax Form Consent

- Scroll all the way to the bottom of the page. In the bottom right hand corner, click on the underlined option that says **Click here to accept electronic delivery only option for Form 1098-T.**

1098-T

Click [here](#) to view your 2014 Form 1098-T.
 Click [here to accept electronic delivery only option for Form 1098-T.](#)
 View Form 1098-T from other years: [View](#)

- In the next screen, select “Yes...” and click **Continue**.

Consent for electronic delivery only of Form 1098-T

In January of each year, Loras College prepares IRS Form 1098-T for all eligible students. This form is used by students and parents to claim the Hope Tax Credit and the Lifetime Learning Credit when they file their income tax returns. By default, the school will send you a copy of Form 1098-T by U.S. Mail. By selecting the electronic-only delivery option, instead of receiving the form in the mail you will retrieve it from this web site. The forms will be available to you as soon as they are published, no later than January 31, and they will remain available to you indefinitely. The school will send you an e-mail reminder when the forms become available. If you select the electronic-only delivery option and later want to switch back to receiving the paper form in the mail, you can make that change on this web site.

Your Current Status : **Not Yet Accepted.**

Do you want to use the electronic delivery only option for Form 1098-T? If you select yes, a paper form will not be mailed to you.

Yes, I want to use the electronic delivery option and waive the paper form 1098-T.
 No, I want to receive the paper form for 1098-T in addition to the electronic format.

- Click the box to agree to the *Terms and Conditions* of electronic consent and click **Continue**.
- Once you have agreed to the *Terms and Conditions*, you will be taken back to the main landing page of your student account. You should be able to see that you are now enrolled in electronic delivery of your 1098-T. A paper copy will not be mailed home.

Setting Up FERPA Authorization for Students

(Family Educational Rights and Privacy Act)

- Go to the **Loras College Portal (Inside Loras Page)**
- Click on **Loras Links**, then **IQ Main Page**
- Under **Academic Forms** on the right hand side about half way down you will see the following link: **FERPA - Student Authorization to Release Educational Records**. The FERPA form needs to be completed each year.

[Click to Enter IQ](#)

The screenshot shows a grid of links under various categories:

- Important Information:** REGISTRAR FAQ, January Term Tuition Policy, FERPA Annual Notification of Student Rights
- Final Exam Schedule:** FINAL EXAM SCHEDULE
- Academic Calendars:** Academic Calendar 2014-2015, 2015-2016, 2016-2017, 2017-2018
- Fall 2016 Information:** Fall Complete Schedule, Fall Foundational Courses, Fall Cluster Courses
- Academic Forms:** Academic Forms for M.A. Students, Appeal January Term Requirement Form, Application for Graduation, Course Substitution Form, Cross Registration Form, Declaration of Education Endorsement Form, Declaration or Removal of Major Form, Declaration or Removal of Minor Form, **FERPA - Faculty Staff View Student Authorizations to Release Educational Information**, **FERPA - Student Authorization to Release Educational Records** (highlighted with a red arrow), Final Grade Appeal Form, Form: Add or Drop a Class, Form: Change Advisor, GPA Calculator, How to Request a Transcript, Independent Study Guidelines and Form, Registration Form, Request to Take a Course on Another Campus, Student Self Registration Instructions, Transcript Request Form
- Undergraduate Bulletins:** (empty)

- Click **New Item** and complete the form with your parent(s) information (or whoever you are giving access to)

The screenshot shows the top of the form with the title "Authorization to Release Educational Records". Below the title is a search bar and a navigation bar with the following elements:

- ram
- 1g Center
- + new item (highlighted with a red arrow)
- Student View
- Faculty View
- ...
- Find an item

Statement Information

- We do **NOT** mail paper statements
- Statements are published online on or around the first date of each month, regardless of whether there is a balance due on the account. We strongly encourage you to open the statement monthly to avoid unnecessary late fees for missing a payment.
- Each month the student will receive an email to their Loras email account indicating that a statement has been published. Parents receive the same email each month IF they are signed up as an authorized user (assigned a Parent PIN).
- The student or parent should then log in to the account to see if a balance is due on the account.

Billing Schedule and Payment Plan Information

- Billing for Fall semester: July 1
 - Fall Payment Plan: August 15, September 15, October 15, and November 15
- Billing for J-Term: November 20
- Billing for Spring semester: December 1
 - Spring Payment Plan (includes J-Term course fees): December 15, January 15, February 15, and March 15
- Billing for Summer: May 1
 - Summer Tuition and Housing: Payment is due in full by June 15. There is no payment plan for the summer term.
- If you are paying the account in full for the semester, payments are due by August 15 for the Fall term and December 15 for the Spring term.
- **ALL students who have an outstanding student account balance on July 1 and/or December 1 will be enrolled in a monthly installment payment plan for the upcoming term (4 payments per term).**
- The final payments for the Fall and Spring payment plans should pay the account in full for the term
- There is no charge for the installment payment plan; however, a missed or incomplete payment will result in a non-refundable \$50 monthly service charge and possible registration hold.

Methods of Payment

- Online Payments (preferred):
 - eCheck (ACH): An automatic debit from your checking or savings account
 - Credit or debit card payment: Can be made online only by using a Visa, MasterCard, American Express, or Discover card for a 2.75% convenience fee.
 - Auto-Payment: Payments are deducted on the 15th of each month and pay the installment amount due for the current month accordingly to the online payment plan.
- Business Office in Keane Hall (Monday-Friday 8am-4:30pm):
 - Cash or Check (checks should be made payable to *Loras College*)
- Mail (please allow 5-7 days for arrival and processing):
 - Checks should be made payable to *Loras College* and mailed to:
Loras College; Attn: Business Office
1450 Alta Vista Street; Dubuque, IA 52001
- College Savings 529 Plans/BrightStart/College Savings Iowa/College Illinois:
 - Parent/account owner must initiate withdrawal request from plan

- Can submit a withdrawal request for the entire term or do a monthly withdrawal request. Monthly withdrawal requests should be done no later than the 5th of each month to ensure the check arrives before the monthly due date.
- Include students name and student id number on the check
- Mail the check to the Loras College Business Office
- College Illinois Program Questions? Please call the Business Office for more information.
- Wire Transfer: See wire instructions on the second page of the monthly statement
- **Please note: We do not take payments over the phone**

Accessing the Online Student Account (student access)

- Go to the **Loras College Portal (Inside Loras Page)**, Click on **Loras Links**, then **eBill**, then click on **Make a Payment**

Your Account Box:

This box will show the current student account balance. The *Current Balance* will always be the most accurate balance due. Balances are adjusted each time someone logs in. If you have a credit balance on your account (no amount due), it will display a zero.

In this box you can also click to make a payment or view recent activity. Recent activity will display any account activity for the last 60 days. This information will overlap with items that are published on your statement and is only updated every 24 hours.

Your Account

Current Balance \$98.04

[Click here to make a payment](#)

[View Recent Activity](#)

Thank you!

The last payment received was for \$7,257.18 on 12/15/2010.

eRefund Box:

This box will show the *eRefund* status. We require students to enroll in this **FREE** service so that any credit balance they may have on their account can be direct deposited into the checking or savings account of their choice. **Students who do not enroll in eRefund will have a paper check mailed to the home address on file.** Once a student is enrolled in *eRefund*, they will remain enrolled in the program until they change their preference or they are no longer a student. Only students have access to enroll in this service.

eRefund

eRefund: Enrolled [Edit](#)

Your Bills Box:

This box is where all of the monthly statements are located. If the statement has been viewed by the student or authorized user, the envelope will show open. The most recent statement is always on top. If you click the *View All* button, all statements that have ever been published for this account will appear. We do not purge the statement files so you can always see the account activity for as long as you are a current student.

Your Bills

[View All](#)

To view all your bills click 'View All'.

✉	LORAS INVOICE	03/01/2011	View
✉	LORAS INVOICE	02/01/2011	View
✉	LORAS INVOICE	01/11/2011	View

Auto Payments Box:

This box will allow you to sign up for new automatic payments or manage your current auto pay settings. Auto payments is a FREE, easy, and convenient way to make your payments without worry of missing due dates. The auto payments service is tied to each semester payment plan. **You need to re-enroll in auto payments for each semester.** We will send an email reminder when it is time to re-enroll for a new auto-pay plan.

Auto Payments

[Auto Payments for My Spring Payment Plan](#)

Auto Payments

Monthly Automatic Payments

Next payment: 7/15/2010

[Edit](#)
[Deactivate](#)

Installment Payment Plans Box:

This box will outline the semester payment plan. All students who have an outstanding balance due, regardless of the amount, will be enrolled in a payment plan. Each student is **REQUIRED** to make minimum monthly payments on the account. Payment amounts and due dates are found in this area. **Failure to make the minimum payment by the due date will result in a monthly \$50 non-refundable service charge.**

Installment Payment Plans

[Click here to view your Spring Payment Plan](#)

Spring 2011 Payment Plan

Due Date	Installment Amount	Balance
12/15/2010	\$1,814.30	\$0.00
01/15/2011	\$1,814.29	\$0.00
02/15/2011	\$1,814.30	\$0.00
03/15/2011	\$1,902.33	\$88.04

Number of installments: 4
Budget amount: \$7,345.22
Total paid so far: \$7,257.18
Remaining balance: \$88.04
Date enrolled: 12/2/2010

The budget amount for this plan is based on the following charges and credits:

MPP Balance \$98.04

Total: \$98.04

[View Agreement](#)

Make a Payment Tab:

The *Make a Payment* tab is where you will go to make payments on your account for various things or deposit for a J-Term or study abroad course. The *Tuition and Fees Payment* is the monthly payment due on your account. If you would like to pay a different amount than what is showing, feel free to change the dollar amount by clicking in the amount box and deleting the monthly payment amount shown. Your payment plan will adjust accordingly. If you would like to make a payment but no balance is showing due, please use the *Guest Payment* option.

Your account currently has the following items available for purchase:

Description	Amount
Tuition and Fees Payment	\$555.03

The Following Items Are Also Available For Payment/Purchase (optional):

Description	Price	View
Confirmation & Housing Deposit NEW APPLICANTS, click here to pay your confirmation and housing deposit. If you are only paying for confirmation, not housing, please change the amount to \$100.	\$200.00	View Details
Costa Rica Soccer Trip Summer 2017 Costa Rica Soccer Trip Fee Payment. The trip will run from August 7-16, 2017 and the cost is \$2,225 per person. Payment is due in full by May 19, 2017.	\$2,225.00	View Details
Duplicate Diploma Fee Duplicate Diploma Fee (please allow 5-7 business days for processing)	\$35.00	View Details
Graduate Program Application Fee NEW APPLICANTS: Graduate Program Application Fee (if you are applying to the MBA Business Analytics Program, please use the MBA program payment code)	\$25.00	View Details
Loras Hockey Club Dues Loras College Annual Hockey Club Dues	\$400.00	View Details
J-Term Deposit (Course Fees over \$1,000) \$500 J-Term deposit for course fees over \$1,000.	\$500.00	View Details
J-Term Deposit (Course Fees \$300-\$999) \$100 J-Term deposit for course fees which are \$300-\$999.	\$100.00	View Details

1098-T Tax Information Box:

Students can agree to view their 1098-T tax form online. This will ensure the fastest delivery of your tax form during tax season and we highly encourage all students to sign up for this service. Parents will be able to view the 1098-T tax form online as well as long as the access box is checked in the parent pin setup screen.

1098-T

Click [here](#) to view your 2014 Form 1098-T.

Electronic Delivery Only Option: Accepted

[Edit](#)

View Form 1098-T from other years

[View](#)

Accessing the Online Student Account (parent access)

If your student has assigned you a parent pin (username), go to <https://commerce.cashnet.com/loraspay>. Enter your parent pin and password here. Please note that it is case sensitive and the parent pin and password must be entered **EXACTLY** as they were established.



LORAS COLLEGE™

1450 Alta Vista Street
Dubuque, IA 52001

Student Account Online

A screenshot of the login page for the Student Account Online. It features a yellow background with two input fields: "Parent PIN" and "Password". Below the fields is a "Login" button. An arrow points from the left towards the "Parent PIN" field.

[Students, please use the Loras College Portal to access your account. Visit Loras Links, then eBill, then Make a Payment.](#)

[Click here if you know the login but do not have a password or if you would like to make a payment as a guest.](#)

[Forgot Password](#)

Linking a Parent PIN ID to

Multiple Loras College Students:

To use this option, you must have both Parent PINs completely set up. Under *Student Links*, click on *Add New* and this box will appear which will allow you to link all of the students you have at Loras to one Parent PIN login. Once the Parent PINs and students have been linked together, the parent will be able to switch back and forth between the students linked without have to log in and out. Both parent PINs will continue to work. If the student resets your password or removes your parent PIN access to the linked student will disappear.

Your Account

Current Balance \$0.00

[Click here to make a payment](#)

[View Recent Activity](#)

Your Recent Payments

[View All](#)

You have no recent payments.

Student Links

[Add New](#)

You are currently logged into Carrie Jones. If another student has created a Parent PIN for you, click on 'Add New' to create a link to that student.

Loan Options for Students

❖ Federal loans are simple and flexible-

- Eligible as long as you complete a current year FAFSA and are enrolled at least half time
- Master Promissory Note and Entrance Counseling completed once and valid for 10 years
- Electronic disbursement is split between fall and spring terms automatically
- Small origination fee- <https://studentaid.gov/understand-aid/types/loans/interest-rates>
- First Year Max Eligibility- \$5,500
- Second Year Max Eligibility- \$6,500
- Third Year Max Eligibility- \$7,500
- Fourth Year Max Eligibility- \$7,500
- Six month grace period that starts the day after you graduate, leave school, or drop below half-time enrollment. Repayment begins the day your grace period ends. Only one grace period is granted.
- Loan repayment is a standard 10 year term, but other options are available by contacting the loan servicer.

❖ Federal Direct Subsidized Loan-

- Complete MPN/Entrance Counseling at www.studentaid.gov
- No interest is charged on subsidized loans while in school at least half-time and during deferment periods
- Current interest rate- <https://studentaid.gov/understand-aid/types/loans/interest-rates>

❖ Federal Direct Unsubsidized Loan-

- Complete MPN/Entrance Counseling at www.studentaid.gov
- Interest is charged from time of disbursement during all periods
- Current interest rate- <https://studentaid.gov/understand-aid/types/loans/interest-rates>

❖ Private Loan Lenders-

- FASTChoice Site:
 - <https://choice.fastproducts.org/FastChoice/Welcome.do?configId=1304357314958>
- Loan applications are available and must be completed online
- Borrower should use same lender for all years of borrowing so they do not have multiple lenders to repay at time of graduation
- Apply for the loan for the full academic year and funds will be disbursed equally between the fall and spring terms
- Submit applications in July for the year to insure that the loan paperwork is received and certified by Loras prior to the first payment due date in August. Loan process can take up to 30 days.
- Be active in the loan process. Watch for emails requesting information and be timely with completion.

Additional Resources

- ❖ www.studentaid.gov: Get more information about completing Direct PLUS Loan requests and Master Promissory Notes as well as more information about the Direct Loan Program and the aid application process including publications and tools for managing Direct Loans
- ❖ www.nsls.ed.gov: For information about all of your federal student loans and federal grants, visit ED's National Student Loan Data System (NSLDS). Note: NSLDS does not include information about any private loans received.

Loan Options for Parents

❖ Direct Parent PLUS Loan-

- Federal loan available to parents
- The interest rate is higher than other loans available to undergraduate students
- Borrowing limits are much higher

- The only federal loan that requires a credit check
- Loan is in the parent/borrower's name
- Cannot be consolidated with student's loans
- Current interest rate- <https://studentaid.gov/understand-aid/types/loans/interest-rates>

❖ Private Loan Lenders-

- FASTChoice Site:
 - <https://choice.fastproducts.org/FastChoice/Welcome.do?configId=1304357314958>
- Loan applications are available and must be completed online
- Borrower should use same lender for all years of borrowing so they do not have multiple lenders to repay at time of graduation
- Apply for the loan for the full academic year and funds will be disbursed equally between the fall and spring terms
- Submit applications in July for the year to ensure that the loan paperwork is received and certified by Loras prior to the first payment due date in August. Loan process can take up to 30 days.
- Be active in the loan process. Watch for emails requesting information and be timely with completion.

Federal Work Study

- ❖ Federal work study is awarded based on need
- ❖ Maximum is \$3,000 per academic year
 - Students can work 15 hours per week when classes are in session
 - Students can work 35 hours per week during academic breaks
- ❖ When a student works, their paycheck can be direct deposited into their bank account or applied to the student account as a payment
- ❖ Federal work study amounts showing on the Financial Aid award letter are NOT guaranteed. The student must work to earn the funds.
- ❖ The money is NOT accounted for in the student account balance or payment plan as there is no guarantee the student will work the hours or have that money put towards their student account balance.
- ❖ As a general rule, students should not rely on work study as the sole source of funds to pay their student account. The first paycheck is not issued until one month after the first payment is due, and that amount is only for 2 weeks of time worked.

Know the Lingo

- ❖ **FAFSA**- Free Application for Federal Student Aid: Used to determine your eligibility for federal financial aid as well as some institutional aid.
- ❖ **MPN**- Master Promissory Note: A legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education.
- ❖ **EC**- Entrance Counseling: Required before you can receive your first Direct Subsidized Loan or Direct Unsubsidized Loan as an undergraduate student.
- ❖ **COA**- Cost of Attendance: Your cost of attendance is the amount needed to attend college per year before financial aid is applied. It may include tuition, fees, room, board, books, and living expenses.

- ❖ **EFC-** Expected Family Contribution: A formula based on income, assets, and family size that estimates how much you, in theory, can afford to pay. Colleges subtract your EFC from the total cost of attendance (COA) to determine how much financial need a student has. Your EFC also determines how much financial aid you may receive from the government.
- ❖ **Need-Based Aid-** Aid is awarded to students based on his/her inability to pay the full cost of attendance. It may include grants, loans, scholarships, and work-study.
- ❖ **Merit-Based Aid-** Financial aid awarded to a student based on his/her academic success.
- ❖ **Grant-** Free money for college that does not need to be paid back. Grants are generally based on financial need.
- ❖ **Loan-** This type of financial aid must be paid back. Loans may be from the federal government, bank, or other sources. Terms and fees vary by lender.
 - ❖ **Private Loan-** A loan obtained in the student's name with a credit-worthy co-signer.
 - ❖ **Parent Loan-** A loan obtained in the parent's name. This loan cannot be consolidated with a student's loans.
- ❖ **Work Study-** A program in which students are given a job on campus to help pay for college bills. Federal work-study is awarded based on need.

Questions?

- Refer to the **Billing & Payment Procedures** brochure
- Business Office (563) 588-7335 or loras.reply@loras.edu
- Carrie Jones, Director of Student Accounts (563) 588-7232 or carrie.jones@loras.edu

My Loras College Student ID #: _____

Online student account website for parents: <https://commerce.cashnet.com/loraspay>

My Parent PIN: _____

My Password: _____

Post-Orientation Checklist



Now that orientation is over, what steps do I need to take to be financially ready to begin at Loras College this fall?

By July 1:

Business Office:

- Complete *Parent PIN* setup process so parents and authorized users can view the student account online (see orientation handout for more information). Call (563) 588-7232 for assistance.
- View the July invoice online to see all fall charges and financial aid as well as the *Fall Payment Plan*

Financial Planning:

- Return signed *Financial Aid Award Letter* to the Financial Planning Office
- Complete *Master Promissory Note* for Federal Direct Loans - www.studentaid.gov
- Complete *Entrance Counseling* for Federal Direct Loans - www.studentaid.gov
- Complete financial verification paperwork (if applicable)
- Complete and return any *Callahan and McElroy* loan application(s) (if applicable)
- Notify the Office of Financial Planning of any outside scholarships received. Please report this information to our office after you have received ALL scholarships.

August:

- Review the *Fall Payment Plan* and prepare for upcoming payment due dates
- Submit your first installment payment or payment in full for the fall term by August 15
- Sign up for automatic payments to avoid missing payment deadlines (see orientation handout for more information)

Ongoing:

- Check your student account statement each month even if you think the balance has been paid in full. Service charges are not refundable.
- **Check your Loras email daily and respond to inquiries and requests from Financial Aid and Business Office staff.**