

Yes. Awesome. Thank you so much, Marvin. And hello, everyone. Good afternoon. As he stated my name is Audreka Peten, and I do work in the Office of Student accounts. We are located in Bernard hall Room 110. And so I am not the face of the University, meaning when you first walk into our office, I am off in a corner, but that does not mean that I'm closed off if you guys need anything or have any questions regarding your account, regarding just anything. I'm pretty much here. I don't know all the answers, but I do know quite a few people. So I just want to a voluntary myself as as a service or as a person that you can contact if you were to need me So I guess we'll get into the presentation. So like I stated or like Marvin stated, we're the office of student accounts and we are more than a collection agency. I know it seems like all we do is take money, but we're more than that. Our mission here is to professionally assist the students and the parents through the payment process. We want to serve we do serve as the main monetary collection point for UCA That means if you were to get a parking ticket or anything of that nature, you would actually come and pay our office So any any thing any bill that you accrue outside of your regular tuition and fees. Most of them we pay here with the exception of the library fee and the student health fee. You pay those in those locations. We try to offer the best possible service consistent with university policies and procedures. So you're here, you're at UCA and you are making a big investment. You are investing in you. So that's the biggest investment that you can ever make, is to make yourself better. You're here to get a degree and we're here to help you successfully get to that destination. A lot of people want to know what is the cost of attending school, How much is it? And so the numbers that you may see right now, they're just an estimate. And we say estimate because it depends on what your major is it depends on the classes you take. Certain classes require different fees and those fees vary. They are, they are various. So this is just a possible for a student who may be in 15 hours for your tuition fees may range \$4,669. The Room and Board is approximately 3,912. Well, that's approximately approximate because it depends on where you're staying. Arkansas and Arkansas Hall has different cost vs the Conway Hall Bear Hall, Donaghey Hall so depending on where you're staying you can find that dorm and what they cost on the housing website. So this is just approximately how much it will cost for you to come to school for this is based on the 20-21 school year, which is what we're in now. And every year in May the tuition fees rates can possibly stay the same or they change. So that's when it's voted upon So other costs like books, resident hall needs transportation and personal expenses. Those are part of if you were to get any type of financial aid, they do include that as part of the cost of attendance. If you want to know, or get an estimate for when you may be attending. This is an old slide, has 2018, but the calculator looks, it looks the exact same. You will just go in there and change whatever semester you're looking for. But you'll put in your semester, you'll put in your level of residency, which means if your undergrad undergrad in-state, undergrad out of state, graduate in-state, graduate out of state, if you're staying on campus or off campus. If you're going to have a roommate, a double room, or if you're going to get a single room and then what meal plan that you choose. So all of those things affect how much your cost to attend UCA may cost. And that is located on our student accounts website it's called the tuition fee calculator Whenever you want to use it. If you want to guide somebody else to that That is available. Once what brought creates the student's account will be your tuition and fees. Room and board those will be the first thing that you will see on your account as charge, and then, If you are receiving any type of scholarship, any type of federal aid, those things will also go over to your student account. So it'll look like a charge and it'll look like a payment, right? And so we send out bills in our office the middle of each month because you the bills are due the 15th of each line. And so we'll probably send the bill out like the 16th or 17th, depending on what it falls in the week. So that we can give you time to make sure that you pay your bills, You get the whole day on the

15th and then make sure that that processes overnight and then we'll actually send a bill. The e-bill that I send is sent to a cub email. The only reason a student may not receive that e-bill is if they don't have a UCA, a USA, a US address. So that's the only reason why you might not upload to cash net, and cash net should become you guys best friend. Because it's on cash net where you're able to see everything that's happening to your account. That's including your tuition and fees that's including any parking tickets, that's including if you get locked out of your room your room lockout fee, And then it also has on the there any scholarships any federal aid So if you keep you can look at that every day. You could look at it all day. That is the most efficient way to keep up with your bill because it's real time. The build that we send every month is going to be like your bank statement. You'll get a bank statement in the month it every month. But depending on what you did from the time they state the statement to the time you received it. It may be a little different. So that's kind of like the bill that we send, but we still send those bills out. The students. If you say, hey, my mom, my grandmother, my aunt pays my bill, they really would like to see what it is. Can you send it to them? Well absolutely. You have the authority as a student to login to your cash net And you can put and give the parents or whoever the guardian, you can give them as much access to your account as you would like for them to have. So if you say, oh, I want them to receive the bill, I want them to know how much I owe. If you add them add their information, an email will be sent to that parent. That parent will click on that link presented inside the email and that will allow the parents to then go in and change the password. to whatever they would like for it to be, but that is still the student's responsibility to give the parent or guardian whoever that there is that information. You can also sign up for text alerts as to when your bill is available or when it's going to be due. And that's also done through cash net. And then of course the paying the bill. like I said, the bill that is emailed out to you will be due the 15th of each month. Once you register tuition fees, it's all accessible, and everything does not show up until after June 1st Because for one, we have to wait. I just told you that tuition fee assessments are not approved until May, so we have to wait on that. And then once they get approved, they will get everything ready and the charges especially made available after June 1st. Normally, the last thing that goes on the account will be any type of housing that may not happen until around June, after June 1st, till around July or so, room and board charges will be on accounts, likely in June. We'd like to in June but I would say at least give us to July before the 15th, we'll try to have it before the 15th. And then when you're in cashnet and you're looking at your field a lot, a lot of students say, I don't see for this term, I don't see where this was added or taken off There's a place in cashnet where it gives you the option to choose detailed account activity. And that is where everything real time is going to show. So I encourage you to go there and keep up with that part of it. Because if you get a snapshot of just the bill it's not going to have everything broken down for you. Things that could possibly affect what your bill is, the bill that I send, if I send if I send out a bill September the 15th Well, you go in and you drop a class or change your schedule while the bill that I sent out on the 15th is not going to be reflective of what you did on the 18th, right? So you want to make sure that's why I say it's really good to just go onto cashnet on a regular basis because you want to keep up with your finances anyway. You want to know what your charges are and what your payments are. So I highly encourage you to go on their daily and it just check it and make sure that there's nothing on there that looks weird. And if so give our office a call. But all changes to get registration schedule. They begin in academic advising. So definitely before you drop or add any classes if you definitely want to go and speak with your advisor, right? You want to go to the registrar's office and you also want to check with you financial aid office. because there are certain scholarships there are certain aids and different things that affect your student account, right? Because if you receive, for instance, that you

receive the Arkansas challenge as freshmen, they require 27 hours total. So that means if you took 12 hours in the fall and then you register for 15 hours. In the spring, but you decide oh this class is too hard. I can't I can't complete this class. And then you drop that class will then now that has you, you had completed 12 hours on file and then you only register now to 12. So at the end of that, you're not gonna have your 27 hours and then you run into the risk, you're probably going to lose your academic, academic challenge scholarship and that's free money. We do not want you to lose free money. So before we start dropping classes, if you are a scholarship recipient Even if you are receiving a type of federal aid you want to make sure that you're keeping an eye on that. You know, how many hours you need to complete, what should your GPA be? Because those things affect Your financial aid which then effects your student account because now you're not getting back the funds you received previously. Non attendance does not constitute a withdraw. You must officially withdraw and cancel housing if applicable, to avoid what we call learning opting out of charges. So, if you're living in housing, when you sign that housing you sign a lease agreement, just like if you were to go into an apartment, you pay a deposit, right? Well, it's the same thing with with staying in our housing. You sign up for you pay a \$200 deposit. If you were to leave early, then you get charged a \$425 lease buy out fee So this \$425, and a lot of students say well, I didn't know that was going to happen. And well if you leave, you signed that agreement that if you leave early then there's a \$425 fee. So then if you leave the university and now you want to come back to us later and you say, well I didn't know I owed it, because you can't get a transcript. You can register because now it's a hold on your account So just be mindful of those type of things. Make sure you're crossing all your i's and dotting all your t's before you start to just say, I'm not coming back, don't just stop attending classes You know, life happens for all of us. We want to see you through from beginning to end. We want you to get out in four years. Absolutely. But we do understand that life does happen but that means with life happening. We still need you to be responsible. let us know about the things happening. If for some reason you need to leave the university because you have some things, you absolutely must take care of. Just make sure you officially withdraw from the university because those fees linger on behind you. If you just leave, you're still responsible for the payment of the tuition and fees that you left behind. So if we can help you avoid any of those learning opportunities, then we really want to do so. Please be mindful of the refund dates. So if you drop a class within the first five days of classes starting, you get a 100% refund for that particular class. If you drop between the 6th and the 15th day of class, you will get a 75% refund for that class. Now anytime after that date and you drop any classes you're still responsible for paying for the class. So as you're dropping and adding classes, please be mindful of that as well, that there is a certain period that you would like to utilize to actually drop any of those classes. Payment options. So you can pay online through cash net and you can use a credit card, you can use a web check. If you were to use a credit card, there is a fee associated with it. However, if you use a web check through cashnet, that is free of service You can call into our office, but if you pay over the phone, we do not take cards over the phone. We only take a check. So you could give us a your checking information and we can take your payment that way, you can put it in the mail. No cash, please, because that's too, too risky. We don't want you to put cash in the mail, you could come and pay in our office. We're here Monday through Friday. Our office is open until 4:30, but a cashier window closes at 4:00. So if you wanted to pay, a person will take cash, we'll take check, cashiers check, those type of things, but you must be here before 4:00. If for some reason you receive all of your aid, you receive your scholarships and you've got everything that you can on your account, but you still don't have enough money to pay. Or maybe you don't receive for you to use federal aid and you're not getting scholarships, you can still pay. So we have a payment plan option.

There's a \$30 non-refundable fee for the payment plan, to get it set up. You can also do it through cashnet. So you can go on there and do the payment plan. What it, what it does is it'll break your payments out through the course of the semester. So obviously, September October, November try to have paid off by November the 15th. So it'll just break it out even to whatever you owe. If for some reason you get set up on the payment plan and then you got a late scholarship that came in and it's put onto your account, then your payment plan for the next few months will automatically be adjusted to reflect the payment that you received after you set up the payment plan if that makes any sense. So let's say you set up a payment plan by the time you set the payment plan up it was \$2000 that you owed And so payments split that out. Well then you received \$500 in the financial aid office that went onto your account some scholarship that you didn't know you was gonna receive or if it just came in late And so now you only owe \$1500. Well then the payment plan will automatically adjust to that payment being made so it'll lower down, what your other payments are, OK. What is cashnet? But it's the place where you look to view student account charges. Your charges, your payments. You can do everything there except for signup for direct deposit, but everything else you should be able to view through the cashnet. As well as set up your payment plans. So when you get started to set up a payment plan through cashnet Like I state this a \$30 non-refundable fee that you paid of the financial aid package can cancel your plane if it exceeds your bill. So if you are to set up a payment plan that the financial aid has not come through or you're not sure it's going to get in, if it does and it's more than what you owe, which means that puts you on excess then your payment plan will be cancelled out. When you're setting up payment plans, be mindful of the timing, right. Because if your charges and everything is going to be available in July. Well if you go ahead and set up your payment plan in July then you only pay 20% of the bill down And then it'll break it out for you August, September, October, November. If you wait till August, you put 40% down and then you play the other 20% over the next three months. So the earlier you set your payment plan up If you not sure you aren't getting any Any other funds the earlier, you set it up the less you have to come up with upfront And so there's always a good thing for for most people, but just to put that out there that payment planes still option for you. So students pitfalls to avoid scholarships and aid are not automatic. So that means that we highly encourage you to apply for money through financial aid. The government now has it where the FAFSA, which is free, is free to signup of course to apply for but it is now available in October, so it will be available this October for the next year, right? So the earlier you set it up that sometimes can qualify you for maybe other grant or scholarship money that may be available. So the quicker you set your financial aid up the better. And then it also relieves the stress that you as a student once school starts, relieves that stress. If you try and figure out how am I gonna pay what do I have, what don't I have the earlier you get it done the sooner they can go ahead and get your package. And if they need anything else from you, they're just giving you time to get the paperwork or whatever they need to collect and giving you time to send it to them without you being stressed. Because the closer you wait time for school to start, or you wait until school starts. All the offices are busy, you know? So that puts you in a situation where now something that could have been done maybe over the course of a week, now you have to get it off with another two weeks because not only did you wait, but there's other students who is waiting in there, with phone calls, with all that foot traffic, people coming in and out. So I just highly encourage you to go ahead and apply for your financial life early on, ensure the aid applies to the account at the appropriate time that's what we want to make sure that you keep your eye on your cashnet to make sure you can see that a measure that is there. Be aware of application dates, enrollment requirements, like especially the scholarships for the foundation scholarships or for any other scholarships you're applying for they each

have a deadline that you have to apply by to even be considered. So be mindful of that. Read all the documents because you're an adult now so That means that when you're signing off on payment plans make sure you read the file. Make sure you understand what that says If I leave early, I gotta pay \$425 so That is not a surprise to you. Make sure you're reading so that you know, there's financial responsibility agreement that you signed when you get admitted here. From what that means is if for some reason you didn't know about, the \$425 you never payed the \$425 and now it's been a year and a half. And you've been sent to collections Well, collections when you got to full collections, they have a fee that they charge for work in the account because of course they have to make money too it's a business. And so they can add 20 to 25% to what you owe UCA. So now you no longer pay us because for us on our account, it may show you owe \$425, but the agency has tacked on those collection fees. And the student and the student is responsible to pay the collection those fees. So be mindful when you're reading. Make sure, when you're signing things, make sure that you're reading the fine print. Mostly the communication done with the university from what I've seen is mostly done through email. But I know specifically our office and financial aid, we send out emails, so be sure that you're checking your emails on a regular. Most the time whatever I send out is going to come from the student accounts office. So be sure that you're reading them. If you have any questions, feel free to call in and ask us, if you pay on time, it'll save you some money. So I told you the payments you owe on the 15th of each month. And if not, then there can be up to a \$25 late fee, be assessed for payments are still owe that are not paid. And that's up to 25 because its \$10 if your balance is \$500 or less. But if it's over \$500 is \$25 fee. That is, each month the bills old. Parking fines still have the 30 days. I really think that I wanna say that parking has done away with that. But I could be wrong. But parking fines you definitely want to make sure that also being paid. Those are what you call those sneaky sneaky payments, that go onto your account because even though you saw the yellow ticket on your car well, a month later because they don't go on your account instantly. So a month later you look at your account and be like, Oh, what is this \$15 a parking ticket. So make sure you're paying those if you get them. Or just parking you know, in your particular spot it'd be good. insufficient in financial planning. A mid semester is not a good time to determine that you cannot afford tuition. So, mid semester. If 60% of your balance is not paid on your accounts then you've gone into the risk of your meal plan being suspended or possibly being dropped from your class. So don't wait wait until October to say I can't afford to go to school because for one you've missed the deadline for 100% or your 75% refund, so you missed that. For two, you know, you've been in school all this time and now you realize you can't afford to pay, right? So let's try not to get in this situation. However, like I say, we understand life happens. We do offer a onetime special payment plan. And what that means is you can come in and speak with the director, her name is Sandra, or you can speak with . And ask them about a one-time special payment plan that's where they'll give you grace for not being able to pay out for the rest of the semester and they'll allow you to try to pay it out over a longer period of time. So those are options. Cost saving tips. This is kind of just a part of financial literacy. You know, you can always choose who you have to be lower. If you want a single room, but you can't afford to pay for it talk, that's okay, we'll get you a roommate It'll pay if they assign your roommate and, you know, I think they allow you if you don't like your roommate It's not working out they'll allow you to switch one. Drive a used car carpool. to campus. Now they have the shuttle buses, you know if you don't want to drive, if you live close by, I know, I know from the students that live in the edge, they'll just walk across the street to the track there, and get on the buss right on there, and they'll just catch the bus to campus. So just anything that you might do riding a bike to campus, that's exercise and you're saving money right? Make the most of your meal plan and save eating out for special occasions.

If you're staying on campus, you're paying for that meal plan you've paid to go to the cafeteria. I mean, and I like the cafeteria They have several different options, and you pay to utilize that so you can eat more off the meal plan that you purchase. Instead of going out to eat with friends spending money. Then that's a way to save Buy used or rent textbooks? You can rent textbooks now, even from the UCA bookstore, or you can do textbook rentals. Use a library or lab computer. Also the library sometime have you can check with them, but they keep , keep books from different classes. So if you, if you started school and you can't afford to buy a book, but you need the book for class, but you can't buy it until two weeks from now, I'll believe you can go there and you can ask the library, do they have that particular book and look it up for you. You can't leave the library with the book but still it'll be there and available. If you have homework that you needed to submit they have a lab computer. Now, everything is going on on quite sure of the rules or how those things work. But just know that that's there for you. Control discretionary spending. We all want to buy shoes and clothes and those type things but if that's not a part of your budget. You know, try to save those those funds if you can. Check to see if stores provide student discounts. In most places around here, use your UCA student ID. 10% a lot of places are 10% The restaurants are 10%. They normally send coupons. In our office. we try to keep a basket out there to hassle coupons in there. You know, if you want to come by and get some of those A team for a campus activity for entertainment Okay, so this is a different gear, right? So the entertainment on campus is probably going to be limited to none. But that's just for this particular year, right? But in the past, There's always gets pumped. They they keep SAP is good about keeping stuff to do. So you could just find 3 things to do. The fitness center the wellness center on campus is open. You know practice good health habits so that you don't have to go to the Doctor spend lot of money on meds. take care of yourself. Use the campus health facilities I actually loved Dr. past and his crew over at the student center. They're there to serve you, you know, if you had any issues with with relationships you stressed out about how to pay for school, or you get these life issues going on, then you should definitely utilize the Student Health and building on that, I think it's the second or the third floor but they actually have castles over there that are here for You so utilize those people, get involved in campus organizations and activities. A lot of time. They offer free food so get involved. This year, like I said, everything about this year is just gonna be a little different, but that's okay. We're adjusting. And we're doing very well. I think we've done a great job while still trying to keep things going. Keeping a little entertainment to campus, But in a safe way. Student accounts online, what you can accomplish online. If you go to our website, this gets cashnet from myUCA You can pay your balance review your bill If for some reason you're still in need to print the tax form, that's available. You can sign up for direct deposit. Please sign up for direct deposit. I just gave out 3 thousand almost 4 thousand refunds yesterday it's the first day for refunds, which is exciting. And if you were direct deposit funds went in your account today, if you don't do direct deposit then you have to wait until yours, gets put in the mail which might not be until tomorrow. and then you gotta wait through the weekend So it's just quicker if you just go ahead and sign up for direct deposit, that's the only thing you cannot do on cashnet but you can do it from our website. studentaccountsuca.edu, thats our student accounts And you can sign up for direct deposit there. I highly encourage it you can view your holds, If for some reason you had a hold on your account, what will cause a hold to put on if you had an invalid address. Because as you're moving around. Let's say that you're on campus now, or you're moving to campus, and you change your address from your permanent to your UCA, well when you go back home, we'll need you to change your address from UCA, to you home. So you want to make sure that your address is staying staying up to date because we don't want to send out If we send out a piece of mail and it doesn't reach you and it comes back to us, we'll

put a hold on your account. Another thing that causes a hold is if you get financial aid while she gone except you're award. There's gonna be two questions on there. And one is called Title 4 and one is called paying. Basically is saying, can we use your excess paid to pay for any non title 4, which would be like a parking ticket. Can we use those funds to pay for your parking ticket if you answered no to that, being I give you a \$1000 refund but you have a \$15 parking ticket. I'd then have to put a hold on your account so that you will know that, hey, I owe student accounts something, I owe UCA some money somewhere because naturally if someone gives me a \$1000 I'm thinking I don't owe you nothing because why didn't you take your money out of what you just gave me, so it depends on how you answer those questions So those are the kinds of things that will cause a hold. On our web page there's tuition fee, room and board, I was telling you about the refund dates are on there. A lot of people like to know about a refund date, so we'll talk about that. So I mentioned the word excess aid. So what is that is, if you receive more financial aid and or scholarships than whats your real cost then that's excess, right? We will then turn around and return those funds back to you. So normally the refund date is after the 11th day of classes. This semester, for instance, the first day for refunds for the fall was yesterday. So the first batch went yesterday and then I process some everyday up until September the 19th. So that's what the the refund is. Payment deadlines are all on site, payment options are online and then also our contact information. So I just want to suggest that, you know, don't let your financial situation, or finances stress you. Don't let it get in the way of you being a great student. Let's make a plan. Let's figure out what we can do to help you get to the next step. Because naturally we want to see you at the final destination, which is going to be graduation day. So if you guys have any questions, questions, comments. If you need any assistance, feel free to call our office. We're open Monday through Friday from 8 to 4:30. I follow is 450-5015 Our fax number is also on the website. Also follow us on Twitter @UCAStudentAccounts, so they'll keep things there. So I am here as a resource also again, my name is Audreka, and I'm here. On most days I am here. So if I could do anything to help you, to help your journey become better, to assist you then just let me know Marvin, back to you.