We are here to help!

FINANCIAL AID OFFICE
(978) 665-3156 • Fax (978) 665-3559
finaid@fitchburgstate.edu
fitchburgstate.edu/finaid

STUDENT ACCOUNTS
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Your Checklist
Things to do before the bill is due

☐ Accept/Decline Financial Aid via web4
☐ Complete Loan Agreement (MPN) & Entrance Counseling
☐ Waive, or enroll in, University Health Insurance
☐ Set up payment plan
☐ Set-up eRefund account
☐ Make a parent/guardian an authorized user

NEXT STEPS

Financing Your Education
Loan Requirements

All new direct loan borrowers must complete a Loan Agreement (MPN) and Entrance Counseling.

Log onto the Website: https://studentaid.gov/

**LOAN AGREEMENT FOR A SUBSIDIZED/UNSUBSIDED LOAN (MPN)**

- Click the ‘LOG IN’ button on the right side. (Your FSAID is required. If you have forgotten your FSAID, you may request a duplicate at fsaid.ed.gov.)
- Click the ‘In School’ tab and scroll down
- Select ‘Complete Loan Agreement’.
- Click Log-in to Start for ‘MPN for Subsidized/Unsubsidized Loans’
- Complete the MPN. There are 4 steps:
  » Enter your personal information: Driver’s License, Permanent Address, Mailing Address (if different from permanent address), Telephone Number, Email Address, School Information
  » Enter your personal references
  » Review and edit Borrower Information and Reference Information
  » Review the Sign and Submit page. Towards the bottom of this page under Sign and Submit enter your name and click on Sign & Submit.

**ENTRANCE COUNSELING**

Click the ‘LOG IN’ button on the Right side. (Your FSAID is required. If you have forgotten your FSAID, you may request a duplicate at fsaid.ed.gov)

- Click the ‘In School’ tab and scroll down
- Select Complete Loan Counseling
- Select Entrance Counseling
- Enter the School Information and Select the school. Then select if you are completing Entrance Counseling as an Undergraduate or Graduate Student. There are 5 steps:
  » Understand Your Loans
  » Manage Your Spending
  » Plan To Repay
  » Avoid Default
  » Finances: A Priority

Financial Aid Awards

Please make sure you have completed a Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov. Be sure to include Fitchburg State University’s school code of 002184.

- Students are able to view and accept their financial aid award on their Web4 account:
  » Log onto Web4 (web4.fitchburgstate.edu) by using your Student ID and password
  » Select the Financial Aid Tab
  » Select My Financial Aid and select the year specific award year
  » Click on the word awarded in the sentence
  » Select the Award Overview Tab (you can view your financial aid award)
  » Select the Accept Award Offer (you can accept or decline specific funds), scroll down to the fund you wish to accept/decline, make a selection, and submit your decision
- Students should check their financial aid status via their Web4 throughout the year to view any updates or changes to the financial aid award.
Health Insurance

Every student is assessed a charge for the University Health Insurance Plan, and they must either waive this charge or enroll in the student health insurance plan online. This fee is assessed each year, on the fall billing statement.

To Waive/Enroll the University Health Insurance

- Go to www.universityhealthplans.com
- Select Fitchburg State University from the drop down menu
- Click the yellow Continue button
- Now make a selection from the left hand side:
  - Click Waiver Form to continue the waiver process
  - Click Enrollment Form to continue the enrollment process
- Enter your student information, including your full ID # which includes the @ symbol
- Complete the online waiver or enrollment form and submit
- Confirmation of successful completion will be provided

REFUNDS

A student may be eligible for a refund, based on any excess funds from loans, grants, scholarships, or overpayments. In order to receive these refunds, a student is encouraged to set up an eRefund account.

To Set-Up an eRefund Account

- Log into your eBill
- Click on the electronic refund tab on the right side
- Click on Set Up Account
- Input all required information
- Click Continue
- Check off on Agreement
- Click Continue

Additional Loan Options

Additional loan options are available to help supplement the cost of attending:

FEDERAL DIRECT PARENT PLUS LOAN

- Parent of a dependent student can go to https://studentaid.gov/ and log-in using their FSA ID user name and password
- Apply for a Direct PLUS loan by completing the direct PLUS loan application for parents
  - Upon loan approval, the parent must complete the PLUS loan Master Promissory Note
  - The University will be notified of the loan approval or denial

ALTERNATIVE LOAN OPTIONS

- Go to elmselect.com and select Fitchburg State University and Undergraduate
- View and compare loan options and apply for the selected loan
- The University will be notified electronically of the loan approval

ALL FULL-TIME STUDENTS in the Commonwealth of Massachusetts are required to have Health Insurance
Billing Information

Student bills are sent electronically, with an email notification indicating that a student can view their eBill online.

**PAYMENT PLANS**

Students, or authorized users, can find additional information about our interest free monthly payment plans at [fitchburgstate.edu/paymentplan](http://fitchburgstate.edu/paymentplan).

To Enroll in a Payment Plan

- Log onto Web4 ([web4.fitchburgstate.edu](http://web4.fitchburgstate.edu)) by using your Student ID and password
- Select the **Student** Tab
- Select **Student Accts./View eBill/Make Payments**
  » Then select **View Charges-Pay Bill**
  » You will now be redirected to the ePay site
- Select the **Payment Plans** Tab
- Click on the green **Enroll Now** button
- Select the specific term you are enrolling for
- Select **Payment Plan**
- Click **Continue**
- Click **Display Payment Schedule**
- Select if you want automatic payments (yes or no)
- Select **Payment Method**

**AUTHORIZED USERS**

Students have the ability to designate a parent/guardian as an authorized user, which gives them the ability to:

- Receive email notifications regarding billing statements
- Communicate with the Student Accounts office regarding your account

To Set-Up an Authorized User

- Log onto Web4 ([web4.fitchburgstate.edu](http://web4.fitchburgstate.edu)) by using your Student ID and password
- Select the **Student** Tab
- Select **Student Accts./View eBill/Make Payments**
  » Then select **View Charges-Pay Bill**
  » You will now be redirected to the ePay site
- Select Authorized Users on the right hand side
- Select **Add Authorized User**
- Enter the email address of the authorized user, and answer the subsequent questions regarding the user
- Click the green **Continue** button