

Castleton Family Mini Guide

SUMMER 2020

NEW STUDENT PROGRAMS

Castleton's new student programs are developed through the collaborative efforts of students, faculty, administrators, and staff. The success of these programs -- and the success of our new students -- stems from the full cooperation and support of all members of the Castleton community. While traditional rituals and social activities are important features of Castleton's new student programs, the overarching goal is to introduce students to the educational mission of the university and facilitate student success.

First-Year Seminar is a three credit course required of all First-Year students when they enter Castleton. These specially designed courses, with a limited enrollment of eighteen students, emphasize the development of academic skills and provide students with opportunities for academic, social, and personal development. A special feature of the First-Year Seminar is the weekly Common Hour meeting during which faculty and students meet to discuss issues related to making a smooth transition. Students' First-Year Seminar professors also serve as their academic advisors during their first year at Castleton.

Soundings: An Introduction to the Liberal Arts is a graduation requirement for all Castleton students. It provides an intellectual and cultural sampling of the liberal arts so that they become an integral part of a Castleton student's education and provide lifelong enrichment. Course requirements include attendance at, and reflection on, a minimum number of events each semester. Events range from theatre arts productions and faculty lectures to presentations by nationally recognized speakers and performances by professional performing artists.

FINANCIAL AID

The financial aid administrators at Castleton University welcome you!

We can be reached at student.aid@castleton.edu and are located on the lower level of Woodruff Hall. During the school year our office hours are 8:30 A.M. - 12 P.M.; 1 - 4:30 P.M. Summer hours may vary. Financial & Registration Services will be able to answer your basic financial aid questions. Should your inquiry become

more involved, they will set up an appointment for you to meet with one of us. Our staff consists of:

Teresa McCormack, Director of Financial Aid

Joann Larson, Assistant Director of Financial Aid

Nikiah Viger, Senior Financial Aid Officer

Matthew Couture, Financial Aid Officer

Students may drop off financial aid paperwork at the Financial & Registration Services reception desk. Documents can also be faxed to our secure fax line (802) 468-6097.

Correspondence during the school year is sent to the student's Castleton e-mail address. It is very important that students learn to check their Castleton email as it is our primary way to correspond important financial aid information.

Students should review the status of their financial aid via the Portal/Self-Service as financial aid is subject to change. Students can also see outstanding document requests here.

Students are required to complete the FAFSA every year. Because family circumstances may change, your financial aid eligibility must be determined annually. There is no automatic renewal of need based financial aid at Castleton. Castleton's school code is 003683. Applications received by April 1st are considered to be on-time. If these dates have passed you can still complete the FAFSA for any available forms of financial aid.

Please refer to the Financial Aid webpage for additional information including information on applying for Federal Financial Aid, paying for college, Financial Aid Calendar, and Parent Information. (Also additional parent information is available on Castleton's website CASTLETON.EDU/PARENTS)

Federal Direct Loans

All new students who have been awarded Federal subsidized and/or unsubsidized Direct Loans, must complete Direct Loan Entrance Counseling and a Direct Loan Master Promissory Note. The Federal Direct Loan website is [HTTPS://STUDENTAID.GOV](https://STUDENTAID.GOV). Information and instructions can also be found on the Castleton Financial Aid webpage.

How to Apply for a Federal Direct Parent PLUS Loan

Castleton uses the online Parent PLUS Loan Application at [HTTPS://STUDENTAID.GOV](https://studentaid.gov)

The credit check for a PLUS or Grad PLUS loan is valid for 180 days. The studentaid.gov website will accept applications for the 2020-2021 academic year beginning May 1, 2020. If your loan approval expires your credit will be run again and the new credit decision may be different than the original based on your credit record.

The parent borrower will need to sign into the website with their FSA ID (not the student's). New parent borrowers will need to complete a Master Promissory Note at [HTTPS://STUDENTAID.GOV](https://studentaid.gov), which is done in the Complete MPN section of the website. Returning parent borrowers, who had an endorser, have to complete a new PLUS promissory note and endorser promissory note each year.

Online Application Process

- Sign in using your FSA ID (if you don't have one you can create one).
- Click on the Request Direct PLUS Loan Link and fill the form out. If you are unable to fill the form out completely, you can save it and return to it later. You can not submit the form unless it is filled out completely. If you are not sure how much you need to borrow, refer to the Cost of Attendance and Funding Options information (see below) or your student's billing statement. **There is a 4.236% origination fee charged by the Department of Education.** To factor this fee into your requested amount, take the net amount you need to borrow and divide it by 0.9576 ($x/0.9576$). This fee is subject to change based on federal funding.
- The result of your credit check will be displayed for you within a few minutes. If your credit is approved and you do not already have a PLUS Loan Master Promissory Note on file, click on the link to Complete Master Promissory Note. Once the Master Promissory Note is submitted, you will receive a confirmation email from studentloans.gov
- If your credit is denied, you will be given a choice for your options and the next steps to take
- We will receive the application information and the credit check results electronically and will process the loan. Once our processing is complete, an email notification will be sent to your student advising them to log onto web services to see their revised financial aid. Our processing time for a Parent PLUS Loan is 10-14 days. For the 2020-2021 year, we will begin processing PLUS Loans after July 1.

- Please note that the 2020-2021 Direct PLUS Loan origination process begins July 1st, 2020 for returning students who are registered. For new students loan origination begins once the student has registered at one of the registration sessions.

Student Account Billing Top 10 Things You Need To Know

1. **Castleton does not mail paper bills.** Students are billed per semester, not by year, and will receive reminders via their Castleton e-mail when on-line bills are updated. Bills can be viewed 24-7 on the portal, and can be paid on-line by credit/debit card, web check or auto-pay from your checking account. Credit card payments show on your credit card statement as Vermont State Colleges. Students can create authorized users so parents can view bills and make payments with their own log-in and password. Bills are created after students register for classes. Other charges such as textbooks, parking fines and late fees, appear on student accounts as they occur through the semester, so check bills often. Instructions are on the Financial & Registration Services webpage.
2. **Castleton offers three primary payment options:**
 - a. Direct payment: cash, check, money order or credit card (Master Card, Visa, Discover, American Express)
 - b. Financial aid: loans, grants, scholarships or other third-party payments.
 - c. Monthly payment plan: by semester in 3, 4, 5, or 6 payments (6-pay is fall only). This option is on-line only.
3. **Payments are due before classes begin each semester.** Any balance of a student's bill that is not covered by financial aid or payment plan is due in full before classes begin. Students are responsible for knowing if their expected payments or financial aid are sufficient to cover their current bill. Students whose bills are not paid, cannot register for the following semester or receive transcripts or diplomas, and will be subject to late fees.
4. **Late fees will be charged to past due accounts.** Late fees will be assessed to all student accounts that are not paid in a timely manner. Late fees will be charged monthly until the bill is paid in full at the following rate:

Balances due between \$200 and \$2,000 will be charged \$50 monthly.

Balances due between \$2,001 and \$5,000 will be charged \$100 monthly.

Balances due from \$5,001 and higher will be charged \$200 monthly.

5. **Student privacy.** University employees cannot discuss student finances with anyone, including parents, without the student's express permission. Students must complete both the FERPA and Authorized User processes, and instructions are located on the Financial & Registration Services webpage.
6. **Financial Aid will initially show as "Pending."** Expected loans, grants and scholarships that are in process will be listed on your bill under the heading "Pending Financial Aid" until the money is actually received by the university. If your aid still shows as "Pending" after the first two weeks of classes, call Financial & Registration Services immediately to see why. Missing or incomplete financial aid paperwork will prevent students from receiving their loans/grants, and can result in late fees. Students can check their Portal under Financial Aid Document Status or with Financial & Registration Services.
7. **Refund checks are not available until after Add/Drop, so plan your finances accordingly.** Students whose tuition accounts have been over-paid by financial aid and/or other payments and have a credit balance, will be refunded the difference after the two-week add/drop period at the beginning of each semester. Refunds are processed every Wednesday throughout the semester. Paper checks are mailed to the student's home address, so we encourage students to sign up for direct deposit in order to receive their refunds faster. The first available date of refund checks will be published once classes begin. Students can sign up on-line for direct deposit of their refund checks.
8. **The monthly payment plan is per semester, online only.** Students and Authorized Users can enroll in the payment plan beginning in June for Fall semester and in November for Spring semester. You can choose 3, 4, 5 or 6 payments (6-pay is fall only). There is a \$30 enrollment fee each semester. Students will be charged late fees if their payment is not received by the 15th of each month. The plan automatically calculates your installment payments, and updates your plan when any changes are made to your student account, such as book charges and parking fines. Details and printable instructions are available on the Financial & Registration Services webpage under Payment Plans.

9. **Health Insurance is billed for ALL full-time students.** Students are automatically billed for the annual insurance plan every Fall semester (new students who start in the Spring will see the charge on their Spring bill). To opt in or out, students must log into the portal and complete the on-line Insurance Selection Form under Student Billing/Financials, and submit it before the due date. If no form is submitted, the student will be automatically enrolled and must pay the premium. Out-of-state families are advised to contact their insurance company and ask about a rider that would cover their student while s/he is at Castleton.
10. **Students are allowed to charge their textbooks and school supplies to their student accounts during the first two weeks of classes only.** Because refund checks are not available until after Add/Drop, students have the option of having their Castleton Store purchases applied directly to their student tuition accounts. Students who choose this option must show their current class schedule and a photo ID at the time of purchase.

Questions? You can find details about each of these items on the Financial & Registration Services webpage. You can also give us a call or stop by and see us in historic Woodruff Hall weekdays 9 a.m. - 4:30 p.m., (802) 468-6070 or e-mail: financial_registration@castleton.edu

FERPA

To protect student privacy, Castleton does not release any student information to parents, guardians or others without the express permission of the student. If students wish to allow Castleton to release or discuss their information with others, they must complete the FERPA Authorization form, which is located online in the Castleton Portal, on the Web Services Menu under Student Academic Profile. Students must list the people the university can speak to, then create an access code and give it to those authorized persons, who must give that code whenever they call or email the university.

In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), as amended, Castleton University provides students the right to inspect and review their educational records and to challenge the contents of these records to insure that such records are not inaccurate, misleading, or in violation of the student's privacy or other rights.

In addition, Castleton will not release personally identifiable records of students to any individual, agency, or organization without the prior written consent of the student, except as provided by the law.

The university has a policy of disclosing educational records to Castleton and Vermont State Colleges officials with a legitimate educational interest without prior consent; and in other instances as permitted by law. Castleton will maintain directory information which includes the following: name, home and school address, telephone listing, email address, date of birth, major, enrollment status (full-time or part-time) enrollment level (undergraduate or graduate), dates of attendance, degrees and awards received, weight and height of athletic team members, photographs, most recent and previous educational institutions attended, and participation in officially recognized activities and sports. This information will be available, at the discretion of university officials, unless the student notifies Castleton in writing that all of this information should not be released

Students who wish to restrict access to directory information may do so by completing a Confidentiality Statement at Financial & Registration Services.

A complete statement of the Castleton policy regarding the Family Educational Rights and Privacy Act is available from the from the Resources page, which can be accessed from the footer of any Castleton website page.

MAIL SERVICE

All full-time students have campus mail boxes, even non-trads and commuters. The Mailroom is located on the ground floor of the Campus Center. Students can buy stamps as well as send and receive mail and packages from the US Post Office, UPS, and FedEx.



Please use the following format when addressing mail to your student to avoid delay, misdirection, or return. Do not use PO Box or Dorm room number as there is no mail delivery to the residence halls.

- We strongly suggest that correspondents send sensitive mail with a method that includes a tracking number, such as US Postal Service delivery confirmation or certified mail, FedEx, or UPS.
- Please do not send cash through the mail! A Postal Money Order, check, or a direct transfer to a bank account is suggested. The mailroom is not responsible for cash.
- Allow plenty of time for mail to arrive before students leave for breaks and holidays. Please do not "Express" mail or packages for Saturday or Sunday delivery.
- If you are using a shipping method that requires a physical address, add "49 University Drive." The Castleton University box number must also be included. If necessary this can be entered on the line after the name or under "suite." To avoid delay or misdirection, do not use 62 Alumni Drive (Woodruff Hall) or 86 Seminary Street (Office of Admissions.).
- Remember to include your complete return address.
Questions? Call 802-468-1226.



Castleton University

FOR MORE INFORMATION, VISIT:

CASTLETON.EDU/PARENTS