

Q. What is pending financial aid?

A. Pending aid is the amount of aid for which you are eligible. Keep in mind that the amount of aid may change if you make changes to your registration. Also, you may need to take further action in order to ensure that pending aid will be posted to your student account.

- **Stafford Loans:** You must apply for the loans through a lender that you choose, and you will need to sign a Master Promissory Note if you haven't already. Please visit our Web site for more information:
www.pointloma.edu/financialaid/loans.
- **PLUS Loans:** Parents will need to apply for a PLUS loan through the Web site indicated above. Upon disbursement, a 3-4 percent origination fee will be subtracted from all PLUS loans (depending on the lender chosen), which is not currently reflected in pending aid.
- **Church grants:** Make sure that your church sends all scholarship monies to PLNU's SFS office.
- **Claim loans:** After you have been approved for your loans by the lender you choose, you will need to claim those loans online.
- **Decline:** If you do not wish to receive the full loan amount for which you are eligible, please notify SFS regarding the specific amounts you wish to decline.

Q. What about Federal Work Study?

A. Federal Work Study (FWS) is a program by which the federal government subsidizes a portion of a student's salary. In order to collect FWS, you must obtain a job with an employer who participates in the FWS program (most on-campus departments participate in FWS.) You will receive these funds in the form of a paycheck in compensation for hours worked. These funds need to be earned and are not guaranteed, and they will not appear on your Statement of Account.

Your Statement of Account is accessible
24 hours a day at my.pointloma.edu.

Student Portal
my.pointloma.edu

Office Hours
Mon.-Fri., 8 a.m.-4:30 p.m.



POINT LOMA
NAZARENE UNIVERSITY

Student Accounts
Draper Hall
3900 Lomaland Dr.
San Diego, CA 92106
(619) 849-2538

sfs@pointloma.edu | www.pointloma.edu



Student Accounts Information
On Paying Your Student Bill

POINT LOMA NAZARENE UNIVERSITY

Welcome to PLNU!

Whether you are a new or returning student, we're glad you're here! Our goal is to be your resource and guide as you navigate the financial aid process and explore options for financing your education. We are excited to be on this journey with you as you move one step closer to achieving your educational goals. This brochure is intended to provide you with some helpful information; please feel free to contact us if your questions are not answered here.

Q. When will I receive billing statements?

A. Your initial Statement of Account will be sent during the first week of July for the fall semester and the first week of December for the spring semester, provided you have already registered for classes. Thereafter, statements will be sent once a month and are also available for viewing on the student portal.

Q. Where will my bill be sent?

A. The first bill of the fall and spring semesters will be sent to your permanent address. You may specify the mailing address for subsequent statements by updating the "Send Billing Statements" link under the "Information Releases" section of the student portal.

Q. When are payments due?

A. PLNU requires full payment of tuition and fees by the first Monday in August for the fall semester and the first Monday in January for the spring semester.

Q. What are my payment options?

A. You are responsible for paying the "Net Balance" on your student account each semester by the established due date. The net balance is defined as total charges (tuition, fees, room and board) minus all awarded financial aid (with the exception of Federal Work Study). Keep in mind that your account balance may change as you add or drop classes and/or if any campus fines are assessed.

You'll want to keep an eye on your account even after you have paid in full. Your options for paying the net balance are as follows:

- **Payment by check** – You may pay the net balance in full by check, either by mailing a check to PLNU or paying online with an electronic check (ACH) through the student or parent portal. (There is no fee for using this option.)
- **Payment by cash** – You may make cash payments to your student account at the Cashier's Window on campus. PLEASE DO NOT MAIL CASH PAYMENTS.
- **Payment by credit card** – American Express, MasterCard, Discover, and Diner's Club payments can be made online via the student or parent portal but will not be accepted by phone, fax, mail, or in person. A 2.75 percent non-refundable convenience fee will be charged for each credit card transaction. (Please note that VISA is not accepted.)
- **Payment by installment plan** – You have the option to pay your school bill with the Tuition Management System (TMS) Monthly Payment Plan, available for an annual fee of \$75. Enroll at www.afford.com or by calling (800) 343-0911. Your TMS payment contract should be executed at least 60 days prior to the start of a new semester.
- **Payment by loans** – You may choose to pay all or a portion of your school bill with one or more loan programs. Visit www.pointloma.edu/financialaid/loans for more information.

Q. How do I make an online payment?

A. Students:

1. Log in to my.pointloma.edu using your username and password.
2. Under the "Financial Services" section, click on "Current Statement of Account" (to pay for a current semester) or click on "Forecasted Statement of Account" (to make a payment for a future semester).
3. Scroll to the bottom of the selected statement, and click on "Make a Payment."
4. Follow the instructions provided.

Parents or Authorized Payers:

1. First, your student MUST give permission for you to have access to financial information in the "Information Releases" section of his/her student portal. (Your student should obtain your PLNU ID number from the "Information Releases" page.)

2. Next, go to my.pointloma.edu and log in using your username and password. (If you do not have a username and password, click on "Create an Account" on the left side of the page and follow the instructions. You will need your PLNU ID number available to your student on their 'Information Releases' page.)

3. Click on "Parents" at the top of the page.

4. Click on "Financial Services" on the left side of the page, and then "Make a Payment."

Q. Why is there a convenience fee for the use of my credit card?

A. PLNU has contracted with CASHNet, one of the leading providers of electronic payment solutions for universities and colleges, to enable students and other authorized payers to pay online any charges that appear on a student's account. CASHNet charges a nonrefundable 2.75 percent convenience fee to cover the administrative costs of processing the transaction. This fee is not charged by or paid to Point Loma Nazarene University. The convenience fee is assessed to cover operating costs and other costs associated with servicing a large volume of credit card transactions.

Q. What are unassigned housing charges?

A. If you have been approved to live off campus, you will need to update your local address on your student portal. If your address is not updated each semester, you will be assessed an "Unassigned Housing" charge on your student account. Please be sure to update and save your address via the student portal each semester, even if your address has not changed. The unassigned housing charge will automatically be removed from your account when your local address is updated via the student portal.

Q. Who do I contact regarding the charges on my account?

- A. • **Tuition charges** are based on class registration. Contact the Records Office to add/drop classes. (619) 849-2286
- **Parking** – Public Safety (619) 849-2201
 - **Residence Hall Fines** – Res Life (619) 849-2482
 - **Chapel Fines** – (619) 849-2484
 - **Library Fines** – Ryan Library (619) 849-2337
 - **General Questions** – SFS (619) 849-2538