
Empowering Students:

Valuable Tips on Financial Aid, Billing & Payments, & Academic Success

THE CATHOLIC
UNIVERSITY
OF AMERICA



Orientation 2024
Office of Enrollment Services
Office of Student Financial Assistance

The Catholic University of America assists students in financing their education by offering financial assistance in the form of scholarships, grants, loans and work-study programs. These programs are funded by the U.S. Department of Education and Catholic University. Scholarships generally use merit or academic achievement as the main criterion. Most grant and loan programs are need based(dependent upon the FAFSA each year). These programs help students pay the difference between the cost of education and the amount that they (and their parents, if they are dependent students) can contribute.



My financial aid has been awarded, now what?

- Accept your aid in Cardinal Station: Instructions can be found on our website: <https://financial-aid.catholic.edu/faq/acceptingaid.html>
- Complete student Entrance Counseling & Master Promissory Note on studentaid.gov
- Submit any missing documents
- Attend Federal Work-Study & Campus Employment Fair on August 28th
 - Funds from campus employment are paid directly to student, does not automatically cover charges billed



MPN & Entrance Counseling

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾

Loans and Grants ▾

Loan Repayment ▾

Loan Forgiveness ▾

Log In | Create Account



Get a Loan

[Undergraduate and Graduate Loans](#)

[PLUS Loans: Grad PLUS and Parent PLUS](#)

[Master Promissory Note \(MPN\)](#)

[Loan Entrance Counseling](#)

[Annual Student Loan Acknowledgment](#)

[PLUS Credit Counseling](#)

[Endorse a PLUS Loan](#)

[Appeal a Credit Decision](#)

Get a Grant

[Pell Grants](#)

[TEACH Grants](#)

Tools and Calculators

[Federal Student Aid Estimator](#)

[Loan Simulator](#)

Learn About Loans and Grants

[How Financial Aid Works](#)

[Financial Aid Eligibility](#)

[Loans, Grants, and Work-Study](#)

studentaid.gov



THE CATHOLIC UNIVERSITY OF AMERICA

FERPA

The **F**amily **E**ducational **R**ights and **P**rivacy **A**ct is a federal law regulating access and disclosure of student information records.

Essentially, the student (not the parent) now controls who can access or discuss their record, including grades, class schedule, and student account information.

Students can grant access to parents/guardians/other third parties by:

- Completing an Education Records Release form
- Authorizing access via Family Nest system
- Granting Authorized User access in Cardinal Pay (note: this access is for release of student billing account information only)

Authorized User Access

Authorized Users:

- are permitted to discuss account specifics with CatholicU staff
- have online access to account, including ability to print account statements
 - AU link: catholic.myflywire.com
- receive monthly notification of any balance due
- can submit online payments
- can enroll in monthly payment plans
- can enroll in direct deposit for Parent PLUS refunds



Authorized User Access

- Student must grant Authorized User access via their Cardinal Pay account
 - Student access to Cardinal Pay is via Student Account tile Cardinal Station
- Full instructions for setting up AU access can be found at <https://cardinalpay.cua.edu>
 - Student can set up Authorized User accounts directly
 - Third parties can set up their own account but access won't be granted unless student approves

Authorized User access should be granted to EACH PERSON the student wants to have access to their account

CatholicU Billing

Cardinal Pay is the university's official billing and payment platform


- Student account statements are available on demand in Cardinal Pay to view, print, and/or download
 - The University does not mail or e-mail bills
- Email notice is sent on the first of each month if a balance is due
 - Notice goes to student and any Authorized Users
- 1098t forms are available in Cardinal Pay by January 31 each year

CatholicU Billing

- Payment is due by the add/drop deadline for the semester
 - Typically the second Friday of the term in Fall and Spring
 - Charges that are incurred after the due date are due upon assessment of the charge
- Charges for future terms appear on accounts beginning:
 - November 15 for Spring term
 - April 15 for Summer term
 - June 15 for Fall term



Cardinal Pay

Stacy Lynn N Cardinal - 2202982 

 \$1,053.40

[Make A Payment](#)



Account Summary




Account Activity



Payment Plans



eRefunds

Payer Actions 

Financial Aid awards will only appear on your account if you have accepted them in Cardinal Students. Fall 2024 awards for continuing students will be available to accept mid-July.

Account Summary Summer 2024 and prior

| | |
|--|-------------------|
| Account Balance  | \$1,053.40 |
| Less Anticipated Aid  | \$0.00 |
| Less Balance On Payment Plan | \$0.00 |
| Balance Due | \$1,053.40 |

[Make A Payment](#)

[View Payment Plans](#)

Quick links

Authorized Users

[Manage Now](#)

eRefunds

[Manage Now](#)

View Your 1098-T

[No 1098-T Available](#)

Terms summary

Prior Terms

\$1,053.40

Due Now!

[Pay Now](#)

Summer 2024

\$0.00

[See Details](#)

Fall 2024

\$34,245.00

[Want a payment plan?](#)

[See Details](#)

Spring 2025


\$0.00

[See Details](#)



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\$1,053.40

Make A Payment



Account Summary



Account Activity



Payment Plans



eRefunds

Payer Actions ▾

Information on the Student Medical Plan and Tuition Refund Insurance -- including links to waive these plans -- can be found [here](#).



Account Activity

Generate activity report ▾

[Fall 2024](#) | [Summer 2024](#) | [Spring 2024](#) | [Fall 2023](#) | [See Older Terms](#)

Fall 2024 [Print Term Statement](#)

Term Balance: \$34,245.00 ^

| DATE | DESCRIPTION | AMOUNT |
|------------|-------------------------------|-------------|
| 06/26/2024 | Undergrad Stdt Assoc. Fee | \$134.00 |
| 06/26/2024 | Tuition Refund Insurance | \$139.00 |
| 06/26/2024 | Tuition - Arts & Sciences U/G | \$28,465.00 |
| 06/26/2024 | Student Medical Plan | \$4,917.00 |
| 06/26/2024 | University Services Fee | \$590.00 |



Payment Options

- Check/Money Order
 - Accepted in office (W200 Fr. O'Connell Hall) or via mail at address listed on statement
- E-check via Cardinal Pay
- Credit/Debit Card via Cardinal Pay
 - A service fee will be assessed for credit/debit card payments
- Wire Transfer
 - Contact cua-enrollmentservices@cua.edu for account information
 - Flywire is encouraged for international wire payments and can be accessed via Cardinal Pay

Students with balances not paid by the due date are subject to late fees and interest charges as well as holds on registration, transcripts, diplomas, and housing selection.

Monthly Payment Plan

An optional monthly payment plan allows balances to be spread out over the semester without penalty.

- As long as payment plan is sufficient to cover the full balance, student is exempt from financial penalties and holds.
- Payments plan installments are auto-deducted on the 1st of each month.
- After the add/drop period, payment plans will auto-rebalance prior to each installment to ensure the actual account balance is covered.
 - Installment amounts may increase or decrease based on account activity. Email notice is sent if/when this happens.
- Payment plans options are available in Cardinal Pay.

Monthly Payment Plan

- Plan options are available in Cardinal Pay beginning on June 15 (for Fall) and November 15 (for Spring)
 - Earlier plan enrollment allows for more (and smaller) installments
- Plans are set to conclude just prior to registration for subsequent semester

| Installment Schedule | Fall Semester | Spring Semester |
|-----------------------------|---------------------------|--------------------------|
| 5 Month Plan | 7/1, 8/1, 9/1, 10/1, 11/1 | 12/1, 1/1, 2/1, 3/1, 4/1 |
| 4 Month Plan | 8/1, 9/1, 10/1, 11/1 | 1/1, 2/1, 3/1, 4/1 |
| 3 Month Plan | 9/1, 10/1, 11/1 | 2/1, 3/1, 4/1 |
| 2 Month Plan | 10/1, 11/1 | 3/1, 4/1 |



Financial Aid Payment Options

- Parent PLUS Loans
 - If the PLUS Loan is denied the student may request an additional unsubsidized loan.
 - Endorser and Appeals
- Private Loans

Insurance Charges

- Undergraduate students are automatically billed for two insurance charges:
 - Tuition Refund Insurance
 - Student Medical Plan
- Students who do not wish to purchase these plans must opt-out before the deadline to have the charge dropped from their account
 - Tuition Refund Insurance - September 6
 - Student Medical Plan - September 13
- Waivers can be accessed at
 - enrollment-services.catholic.edu/billing/waiver-information.html

Tuition Refund Insurance

- The Tuition Refund Plan (TRP) is a private insurance program that supplements the university's refund policy.
- CatholicU refund policy ensures a prorated refund for withdrawals during first four weeks of term.
- No refund is granted for withdrawals occurring after the fourth week of the term.

| Date of Withdrawal | Amount Refunded by CatholicU |
|--------------------------------|---|
| Through end of Add/Drop Period | 100% tuition and fees; room and board adjusted to per diem rate |
| Through end of Week 3 | 80% tuition, room, and board |
| Through end of Week 4 | 50% tuition, room, and board |
| Balance of semester | no refund |



Tuition Insurance

- TRP enrollees are ensured a minimum 85% refund of tuition, mandatory fees, housing and board for withdrawals related to documented injury, sickness, and mental health diagnoses, regardless of withdrawal date.

| Date of Withdrawal | Amount Refunded by CatholicU | Amount Refunded by TRP | Total Refund |
|--------------------------------|--|--|---|
| Through end of Add/Drop Period | 100% of tuition and fees; room and board adjusted to per diem rate | 0% | 100% tuition and fees; room and board adjusted to per diem rate |
| Through end of Week 3 | 80% of tuition, room, and board | 5% of tuition, room, and board; 85% of fees | 85% of tuition, fees, room and board |
| Through end of Week 4 | 50% of tuition, room, and board | 35% of tuition, room, and board; 85% of fees | 85% of tuition, fees, room and board |
| Balance of semester | no refund | 85% of tuition, fees, room, and board | 85% of tuition, fees, room and board |



Student Medical Plan

- Domestic students billed for 12 or more credits (and all international students) are required to have medical insurance.
- Students who meet the above criteria will be auto-enrolled in the university's Student Medical Plan unless they waive coverage by September 13th.
 - If charge is already on account, it will be removed within 48 hours of successfully waiver completion.
 - Waiver is necessary even if insurance information has been provided elsewhere (i.e., to athletics).
 - Waiver is good for 2024-2025 school year; students need to waive coverage each academic year.

Student Medical Plan

- Students who are not required to carry coverage will not be auto-enrolled and if charge is already on account it will be removed after September 13th.
- For questions or assistance with the waiver process:
 - **catholic.edu/studentinsurance**
 - benefitsupport@alliant.com
 - 1-800-489-1390

Looking to the Future



Summer Financial Aid

- Catholic University grants and scholarships do not apply during the summer.
- Aid for summer attendance is limited to loans from the Federal Direct Loan Program or private/commercial loans.
- Eligibility requires summer aid application from our website and enrolled in 6 credits.
- Ineligible if annual or aggregate limits reached.
Recommended to Study Abroad during the Fall or Spring via CUA Study Abroad Office

Institutional Aid

Institutional merit aid is a four-year commitment if the student maintains eligibility, up to 8 semesters (fall/spring)

- Must maintain full-time enrollment, at least 12 credit hours.
- Satisfactory Academic Progress(SAP)
 - Required to maintain a 2.0 cumulative GPA and complete 67% of coursework attempted.

Center for Academic Success provides tutors and other great resources.

Speak to us before you drop any classes or withdraw.

Institutional scholarships cannot be increased. Need-based aid may decrease depending on income or extraordinary circumstances.

Federal Need Based Aid

- Dependent on FAFSA each year
 - 2025-2026 FAFSA is available later this year, probably December 1
 - Income from two years prior is used on FAFSA

- Verification
 - Requires additional documents to be submitted
 - Missing Info Letters
 - Determines the accuracy of data elements reported on the FAFSA

- Dependent on FAFSA
 - CUA Need Based Grant
 - Federal Pell Grant, Federal SEOG
 - Federal Work Study Eligibility

Federal Parent PLUS Loan

Federal Direct Parent PLUS loan

- Do **not** apply through studentaid.gov, application is available on our website
- First Time borrowers must complete MPN on studentaid.gov
- Credit check is requested by the Department of Education after we process your application.
- A decision is sent by Federal Student Aid via letter or email. View the status of your credit check 7-10 days after submitting your application at studentaid.gov by logging in with your parent FSA ID.

Disbursement/Refunds

- Once the funds are disbursed to the student account, the Office of Enrollment Services will refund any excess funds to the parent unless otherwise specified on the application

Application Denials

- Appeal Decision
- Add an Endorser/co-signer
- Submit Denial form for additional loans
- Please check our website for additional information



Private/Commercial Loans

- ❑ Catholic University does not provide recommendations for specific lenders
- ❑ Standard Process
 - ❑ Standard Processing timeframe is 4-8 weeks
 - ❑ Submit an application directly to your loan lender
 - ❑ Your lender will complete a credit check and advise you of the decision.
 - ❑ Once approved, your lender will forward your loan data to Catholic University for certification.
 - ❑ Please visit our website for additional information

financial-aid.catholic.edu/undergraduate/aid-programs/private-commercial-loans.html



Appeals for Extraordinary Circumstances

- FAFSA submission is required in order to file an appeal
 - Must demonstrate an extraordinary change to the data provided on the FAFSA
 - May require Verification Documents
- Not all circumstances result in additional aid
 - You may access our Appeals for Extraordinary Circumstances form on our website for additional information.

Important Dates

| | |
|--|--|
| Friday, September 6 | Add/Drop deadline Payment due date Deadline to waive Tuition Refund Insurance |
| Friday, September 13 | Deadline to waive Student Medical Plan for 2024-2025 |
| Friday, September 20 | Monthly payment plans rebalance to cover full out-of-pocket balance for Fall 2024* |
| Monday, September 23 | 5% late fee assessed on unpaid Fall term balances |
| Tuesday, October 15 | First monthly interest assessment to include balances from Fall 2024** |
| Friday, November 15 | Charges for Spring 2025 will begin to display in Cardinal Pay Payment plan enrollment opens for Spring 2025 |
| Wednesday, November 27 - Sunday, December 1 | Thanksgiving recess |
| Tuesday, December 10 - Saturday, December 14 | Final exams |
| December/January | 2025-2026 FAFSA becomes available at studentaid.gov |
| <p>*plans rebalance 10 days before each installment **interest is assessed on the 15th of each month</p> | |



Contact Information

Financial Aid (OSFA)

Phone: 202-319-5307

Web: financialaid.catholic.edu

Email: financial-aid@cua.edu

Mail:

Student Financial Assistance

620 Michigan Ave. NE

Washington, DC 20064

In Person: Father O'Connell Hall, M300

Enrollment Services

Phone: 202-319-5300

Web: enrollmentservices.catholic.edu

Email: cua-enrollmentservices@cua.edu

Mail:

Enrollment Services

620 Michigan Ave. NE

Washington, DC 20064

In Person: Father O'Connell Hall, W200



Questions

