FINANCIAL AID AUTHORIZATIONS

Frequently Asked Questions

Per Federal Student Aid guidelines, beginning in the Fall 2013 semester, the East Carolina University (ECU) Cashier’s Office is changing how federal financial aid disbursements are processed on student accounts.

How does this affect me?

If you receive Federal (Title IV) financial aid, ECU is required to obtain your consent to pay non-institutional charges on your student account such as bookstore deferrals, student health insurance, and health center charges.

When Federal (Title IV) financial aid is disbursed to your student account, the authorizations you have submitted will determine which charges will be paid on your student account.

Your decision to provide an authorization, rescind an authorization, or to take no action will impact how the Cashier’s Office processes payments and refunds on your account.

ECU requires that your entire account balance, including non-institutional charges, are paid in full by the payment deadlines posted in the tuition & fee brochure for each academic term to avoid a late fee and to prevent schedule cancellation. Tuition & fee brochures can be found on our website here: http://www.ecu.edu/cs-admin/financial_serv/cashier/tufee.cfm.

What authorizations can I provide to ECU?

- **FEDERAL FUNDS AUTHORIZATION**: Submitting this authorization will ensure that all non-institutional charges on your student account such as bookstore deferrals, student health insurance, and health center charges are paid by your federal financial aid.

- **PRIOR YEAR CHARGES AUTHORIZATION**: If you have a balance remaining on your student account from the most recent prior school year, submitting this authorization will allow ECU to use up to $200.00 of your current year federal (Title IV) financial aid award to pay prior-year charges on your student account. (Note: Federal Student Aid guidelines currently limit this amount to $200.00)

How do I authorize East Carolina University to use my federal financial aid to pay all non-institutional charges on my account?

1) Log in to your OneStop Account at https://onestop.ecu.edu
2) Select the “Tools” tab
3) Select “Banner Self Service” (a new window will pop up)
4) Select “Student Account”
5) Select “Title IV Authorization”
6) Select “Authorize” from the drop-down menu for each consent you wish to provide
7) Click the “Submit” button
How long does the authorization I submitted stay on file?
Your FINANCIAL AID AUTHORIZATION selection remains active while you are enrolled at East Carolina University.

How do I know what my current authorizations are?
You may review your selections through your OneStop account at any time.

Can I revoke this authorization?
Yes. Students can rescind or revoke a financial aid authorization in writing by emailing cashier@ecu.edu. Please note that if you rescind this authorization, it is not retroactive.

Why do I have to contact the Cashier's Office to rescind the authorization?
Federal Student Aid guidelines require that we maintain a written copy of your request to rescind this authorization on file. Your email provides us with that documentation.

If I wish to submit an authorization when should I do it?
At least 10 days prior to the day classes start. Financial aid may disburse to your account up to 10 days before classes start. The Cashier’s Office may begin to process refunds at any point after financial aid has disbursed.

How long does it take for the Cashier's Office to be notified of my selection?
This process is immediate, once you make your selection, we can see the authorization in our system.

What is an institutional charge?
Tuition, fees, housing, and meal plans are all considered institutional charges. Please refer to the current tuition & fee brochure for more information here: http://www.ecu.edu/cs-admin/financial_serv/cashier/tufee.cfm

What is a non-institutional charge?
Bookstore deferrals, health center charges, and the student health insurance are all considered non-institutional charges.

What is a bookstore deferral?
Before your refund is processed on your account, you may choose to transfer some of your anticipated federal financial aid refund to your bookstore account. You must have selected “Authorize” under “FEDERAL FUNDS AUTHORIZATION” and have excess financial aid available in order to do this. Once your authorization is submitted, you can transfer money to your bookstore account by contacting the Cashier’s Office at (252) 737-6886 or cashier@ecu.edu.
You can find more information on Bookstore accounts here: http://www.ecu.edu/cs-admin/1card/Current-Uses.cfm#

What are health center charges?

When you visit the Student Health Center, you may have chosen to have charges placed on your student account with the Cashier’s Office. These charges show up as “Health Service” on your account.

You can find more information on health center charges here: http://www.ecu.edu/cs-studentaffairs/studenthealth/payment_info/fees.cfm

What is the Student Health Insurance?

The Student Health Insurance Plan is required for most students. Those students who already have their own coverage, or who are still covered under a parent or guardian plan, can “waive out” of the requirement by providing documentation of their coverage.

You can find more Information on the Student Health Insurance Plan here: http://www.ecu.edu/cs-studentaffairs/studenthealth/payment_info/student-health-insurance.cfm

What is federal financial aid?

There are several types of federal financial aid including:
   - Pell Grants
   - TEACH, Iraq and Afghanistan Service Grants
   - Federal Supplemental Educational Grants (FSEOG)
   - Perkins Loans
   - Direct Loans (Note: this includes Stafford, Parent PLUS, and Graduate PLUS loans)

How do I know if I receive federal financial aid?

Your billing statement will show any “authorized” or “memo” financial aid that you are expected to receive. For more information on how to access your billing statement, please go to: http://www.ecu.edu/cs-admin/financial_serv/cashier/eBilling.cfm

Students can view their financial aid awards they have accepted through their OneStop account.

You can find more information at: http://www.ecu.edu/cs-acad/financial/acceptaward.cfm

Please contact the Financial Aid Office at frauds@ecu.edu or (252) 737-6610 if you have questions about your financial aid award.

Is this only for new students? What if I have already been attending ECU?

This affects all ECU students who receive federal financial aid, whether they are new or returning. Beginning with the Fall 2013 semester, our office is changing how we process accounts, so it is important that you make your selection even if you have not done so in the past.
What happens if I do nothing?

The default authorization on file will show as “None” or “Rescinded.”

If you do not provide an authorization, non-institutional charges on your account will not be paid by your federal financial aid. This may impact your federal financial aid refund, and it may also subject you to schedule cancellation if all charges have not been paid by the payment deadlines that are posted in the tuition and fees brochure.

Tuition & fees brochures can be found here: http://www.ecu.edu/cs-admin/financial_serv/cashier/tufee.cfm

What about Parent PLUS loans? Who does the authorization?

The parent makes the authorization choice and may provide a financial aid authorization for a Parent PLUS loan. This is done as part of the application and acceptance process. For questions on this process, please contact the Financial Aid Office at faques@ecu.edu or (252) 737-6610.

What if my refund was processed and I now have a balance due, but my refund hasn’t made it to me yet?

If you have any unpaid charges on your account, you will need to ensure your balance has been paid in full by the payment deadlines posted within the tuition and fees brochures.

Tuition & fees brochures can be found here: http://www.ecu.edu/cs-admin/financial_serv/cashier/tufee.cfm

***Please note that your financial aid authorization is not retroactive, so if the Cashier’s Office has already processed your refund, you may need to make a payment even if you are using your financial aid refund to pay the balance.

A full listing of our payment methods and options is available here: http://www.ecu.edu/cs-admin/financial_serv/cashier/Payment_Methods.cfm

For additional information regarding the impact of your financial aid authorization, please contact our office at cashier@ecu.edu or (252) 737-6886.