



Money Matters

Lawrence University Parent Orientation

Student Employment

- Student must complete I-9, W-4, & Student Account Authorization
 - Forms available in Payroll Office (Brokaw Hall)
 - Must have appropriate documentation for I-9
- Search for jobs online through Lawrence Link
 - Be proactive
 - Apply for multiple positions
- Paid biweekly for hours worked
 - Direct Deposit to LU student account
 - Direct Deposit to personal bank account



Buying Books

- Akadémos
 - Lawrence's Online Bookstore
 - Offers new, used, rental, & digital options as well as school supplies
 - Includes marketplace listings through TextbookX.com
 - Free shipping on select orders over \$49
 - Year-round online buyback

go.lawrence.edu/textbooks

lawrence.textbookx.com

Buying Books

- Akadémos
 - Purchases can be made by Visa, MasterCard, Discover, American Express, & TextbookX.com gift certificates
 - Purchases can be charged to a student's Lawrence University account by requesting a Voucher from the financial aid office
 - NOTE: If charged to the student account, the charges will appear on the next monthly billing statement and must be paid within 30 days of the billing statement to avoid late fees

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Wolterding Loans

- Short-term loan of up to \$500 per term
- Interest free (if repaid on time)
- Must be repaid by the end of the term
- Available Monday, September 10th
- To apply, go to cashier window in Brokaw Hall

Parent Access to Student Financial Information

CASHNet

↳ Student Account

- CASHNet allows students to set up other authorized users to access their student account (and make payments on their behalf) through a separate login

Proxy Access

↳ Financial Aid

- Proxy Access allows students to grant another person limited access to their financial aid record in Voyager through a separate login

Instructions for CASHNet and Voyager Proxy Access:

www.lawrence.edu/info/offices/financial-aid/parents

Parent Access to Student Financial Information

- CASHNet and Voyager Proxy Access each require their own access – they are NOT the same!
 - After student authorizes your access, you will receive an email with a link and further instructions.
 - If you need your password reset, only your student is able to assist you. For security purposes, LU personnel are unable to assist you.
- **Only your student can give you access to CASHNet and Proxy Access!!!!**



Student Accounts

- All student statements are available electronically through CASHNet.
- Students access their student account through Voyager.

Student Accounts & Billing

Payments for each term are due as follows:

Term	Due Date
Fall	August 15
Winter	December 15
Spring	March 15

- Payments for outstanding balances are due the 15th of each month
- If a balance is due, email reminder sent to student & authorized CASHNet user
- Late fees and interest charges applied to balances not paid within 30 days

How to Make Payments

- Payments through CASHNet can be made via direct bank debit or with a credit card.
 - Credit card payments will incur a convenience fee of approximately 3%.
 - There is no fee for payments made via direct bank debit.
- Mailing Payments
 - Mailing instructions can be found on the financial services web page.
 - Include the student's LU ID# on all communication.

Payment Options

- LU Monthly Payment Plan
 - Balance due divided over 10 monthly payments
 - No interest charged (unless payments are late)
- Federal Direct Parent PLUS Loan
 - Loan is in parent's name
 - Fixed interest rate of 7.6%
 - Loan origination fee of 4.272%
 - Payments can be deferred (interest accrues) until 6 months after student graduates or ceases to be enrolled at least half-time
 - Apply at [StudentLoans.gov](https://studentloans.gov)
- Private Educational Loans
 - Loans can be in student's name, cosigner required
 - Variable interest rates, typically change quarterly

Meal Plans

- Same rate of \$1,723 per term for all plans
 - Plan A: 150 meal block plan with \$36 Culinary Cash per term
 - Plan B: 110 meal block plan with \$230 Culinary Cash per term
 - Plan C: 70 meal block plan with \$477 Culinary Cash per term
 - Plan D: \$1171 all-Culinary Cash (not available first term of freshman year)
- Sign up for meal plan through Voyager
 - Deadline to sign up is just prior to start of term
 - Changes after that and up to 3 days into term will incur \$50 change fee

Meal Plans

- Meals

- Used at Andrew Commons
- Balance rolls from term to term, but not year to year
- No reimbursement for meals not used by end of year

- Culinary Cash

- Declining balance fund
- Can be used for food purchases at Andrew Commons, the café & coffee shop, & Kate's Corner Store
- Balance rolls from term to term, but not year to year
- No reimbursement for remaining balances at end of year

Viking Gold

What is it?

- Debit Account
 - Money attached to Student ID Card
- Can be used on campus
 - Laundry (\$1.25 wash, \$1.25 dry)
 - Andrew Commons
 - KK's Apparel & Gifts
 - Kate's Corner Store
 - Kaplan's Grill
 - Pat's Coffee Central
 - Some vending machines

How do I add money?

- Bill to student account
 - Voyager
 - Cashier (Brokaw Hall)
 - ID Office (Warch Campus Center)
- Check or Cash
 - Cashier (Brokaw Hall)
 - ID Office (Warch Campus Center)
- Credit Card
 - ID Office (Warch Campus Center)

Financial Aid

- Must reapply for financial aid EVERY year!
 - Priority deadline for FAFSA → January 1st
- Outstanding financial aid documents/requirements are tracked through Voyager
- Award notifications for current students are available through Voyager – no paper award letters
- If your student grants you Proxy Access to their financial aid record in Voyager, you will be able to see this information

Education Tax Benefits

- 1098-T is an informational statement
 - Mailed to student at home address (late January)
 - Must have students social security number on file in order to issue a 1098-T
- You may be eligible for:
 - American Opportunity Tax Credit
 - Lifetime Learning Credit
 - Tuition & Fees Deduction
 - Student Loan Interest Deduction

Contact

- Financial Aid Office
 - 104 Brokaw Hall
 - financial.aid@Lawrence.edu
 - 920-832-6583
- Student Accounts Office
 - 105 Brokaw Hall
 - student_accounts@lawrence.edu
 - 920-832-6547
- ID Office (for Viking Gold)
 - 306 Warch Campus Center
 - jodie.b.bonikowske@lawrence.edu
 - 920-832-6654