

Student Finances Workday Guide for Student Success

Families are not alone in paying for a Carthage education. At Carthage, we view financing as a partnership — one that involves parents, students, and assistance from a variety of supporting resources. This guide is intended to assist you as we transition to Workday. Please know we are here to help you along the way. Reach out to studentfinances@carthage.edu if you have questions or need assistance.

The table below outlines the activities initiated by the student, the typical timeline for each activity, and a short description.

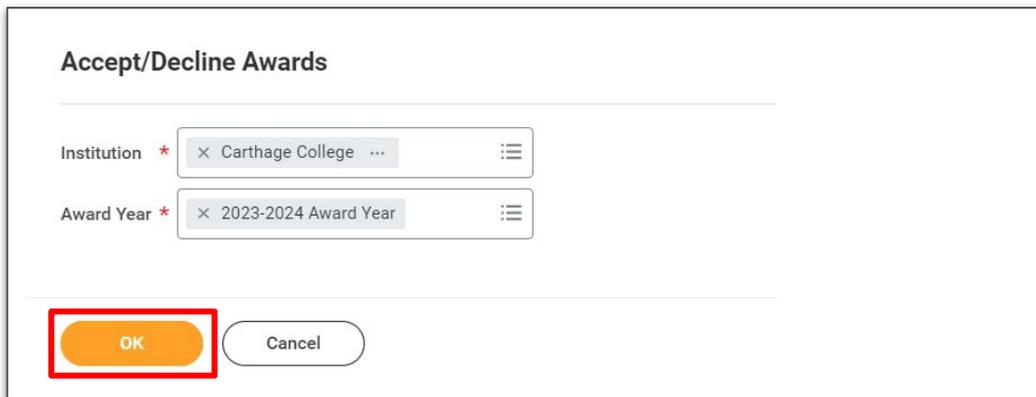
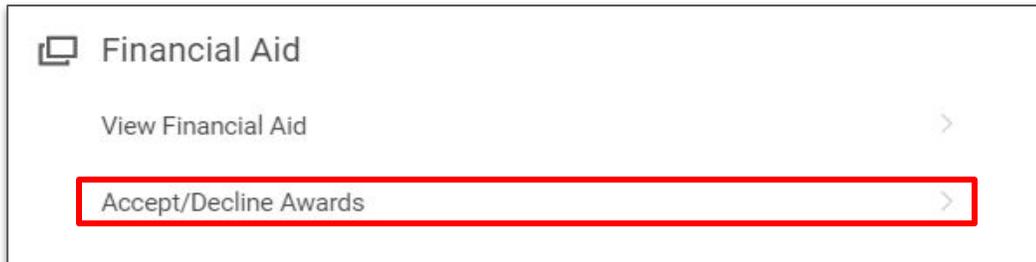
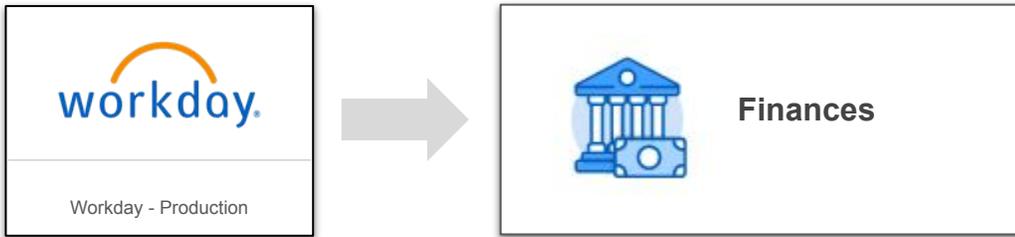
Activities Affecting Your Student Account

Activity	Timeline	Description
Submit FAFSA	November - June	Completed on studentaid.gov
Register for Classes	April	Completed in Workday Tuition charges are assessed based on student credit load 0-11 credits, per credit fee 12-18 credit, flat fee 18+, overload fee
Housing Selection	April	Completed on Adirondack Housing Self-Service
Meal Plan Selection	June	Completed in Workday as part of check-in/onboarding activities
Student Account Information*	June	View in Workday
Fall Required Due Date	Late July	Payments made in Nelnet

* Charges may change based on the student's selections; students/families are encouraged to review the Student Account information after the onboarding/check-in activities are completed.

Accepting or Declining Financial Aid Awards in Workday

To get started with accepting or declining financial aid awards, click the Workday tile in OneLogin:



Important information about financial aid

- Workday automatically accepts scholarships and grants on your behalf; you only need to accept or decline loans and financial aid
- You can choose to accept a lower amount than offered, if you prefer
- Awards sponsored by the Department of Education will only appear after you have filed the FAFSA and resolved any Action Items assigned to you
- Accept or decline awards for both fall and spring semesters
- When accepting federal loans, the amount you receive as a disbursement will be slightly lower than the amount you accept, to cover the origination fee. All federal loans have this fee for lender processing.

Accepting or Declining Financial Aid Awards in Workday (continued)

Accept/Decline Awards

Total Estimated Costs 53,050.00 Amount Accepted 21,645.00 Estimated Out of Pocket 31,405.00

2023 Fall Awards

Period Costs 26,525.00 Period Subtotal 10,823.00 Amount Remaining for Period 15,702.00

7 items

Award Type	Amount Offered	Amount Accepted	Current Status	Decision
Founders Scholarship	5,500.00	5,500.00	Accepted	<input type="button" value="x Accept"/>
Carthage Visit Grant	250.00	250.00	Accepted	<input type="button" value="x Accept"/>
Carthage Financial Grant - Renewal	600.00	600.00	Accepted	<input type="button" value="x Accept"/>
Federal Pell Grant	2,573.00	2,573.00	Accepted	<input type="button" value="x Accept"/>
Carthage WTG Match - Renewal	1,900.00	1,900.00	Accepted	<input type="button" value="x Accept"/>
Federal Direct Subsidized Loan	2,250.00	0.00	Offered	<input type="text"/>
Federal Direct Unsubsidized Loan	1,000.00	0.00	Offered	<input type="text"/>

Scholarships and grants are automatically accepted on your behalf

Carthage WTG Match - Renewal	1,900.00	1,900.00	Accepted	<input type="button" value="x Accept"/> <input type="radio"/> Accept <input type="radio"/> Decline
Federal Direct Subsidized Loan	2,250.00	0.00	Offered	<input type="text" value="Search"/>
Federal Direct Unsubsidized Loan	1,000.00	0.00	Offered	<input type="text"/>

Click in the field to accept or decline loans

Federal Direct Subsidized Loan	2,250.00	<input type="text" value="2,250.00"/>	Offered	<input type="button" value="x Accept"/>
Federal Direct Unsubsidized Loan	1,000.00	0.00	Offered	<input type="text"/>

Optionally accept a lower amount

Federal Direct Subsidized Loan	2,250.00	<input type="text" value="1,500.00"/>	Offered	<input type="button" value="x Accept"/>
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Federal Direct Unsubsidized Loan	1,000.00	0.00	Offered	<input type="button" value="x Decline"/>
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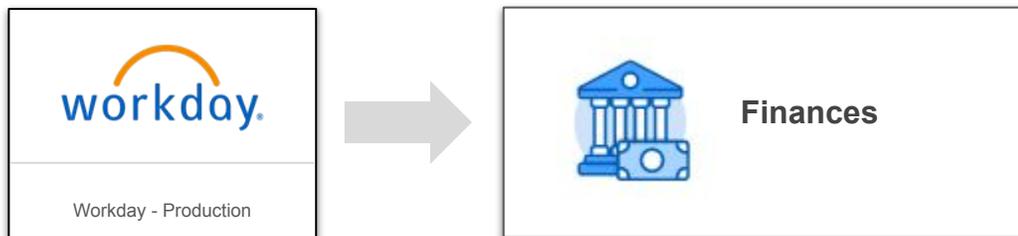
Making changes to loan decisions

After you have accepted your loan, you can update the decision in Workday. If you declined a loan but now wish to accept it, you must contact Student Financial Services for assistance.

Viewing Your Account Activity in Workday

Students are able to view their Financial Account Activity in Workday. Payments will still be made in Nelnet.

To get started, click the Workday tile in OneLogin:



This screenshot shows the "Account Activity" summary. It displays a "Total Account Balance" of 24,145.50 and a "Due Now" amount of 0.00. There are two buttons: "View Statement" and "View Details". The "View Details" button is highlighted with a red box.

OR

This screenshot shows the "My Account" page. A button labeled "View Account Activity" with a right-pointing arrow is highlighted with a red rectangular box.

This screenshot shows the "View Account Activity" page. It includes a header with "View Account Activity" and icons for print and PDF. Below the header, there are fields for "Student" (with a dropdown), "Institution" (Carthage College), "Total Account Balance" (24,145.50), and "Due Now" (0.00). A red arrow points from the "Total Account Balance" value to a red text annotation: "Amount Carthage has put on your statement. The table on page 1 shows the timing of when items will be added to your statement*". Below these fields is a "View Statement" button. At the bottom, there are two tabs: "Transaction Summary" (highlighted with a red box) and "Due Now Details". The "Transaction Summary" tab shows a table with 2 items.

Academic Period	Transaction Date	Due Date	Description	Amount
2023 Fall	04/17/2023	07/27/2023	Housing Oaks Single	5,895.50
2023 Fall	04/12/2023	07/27/2023	Tuition Undergraduate	18,250.00

* Financial aid is disbursed 10 days prior to the start of the semester as long as Action Items have been completed. At that time, your total account balance will be reduced.

Viewing Your Account Activity in Workday (continued)

View Account Activity

Student

Institution Carthage College

Total Account Balance 24,145.50

Due Now 0.00

View Statement

Transaction Summary Due Now Details

Due Now is the amount currently owed. This is the sum of your past due charges and current due charges, minus any anticipated payments. Due Now amount does not include unapplied payments made toward your account that we are still processing.

Past Due Charges	0.00
Current Due Charges	0.00
Anticipated Payments	10,000.00

What do the numbers mean? Different purposes:

- **Total Account Balance** - This is the amount that Carthage has put on your statement. Charges are added and updated as you register for courses, select housing, and select your meal plans, if applicable.
- **Past Due Charges** - Charges that haven't been paid yet and were due in the past. With the move to Workday, any applicable Past Due Charges will not appear until September 2023.
- **Current Due Charges** - Charges that are due within the next 30 days.
- **Anticipated Payments** - Financial aid and sponsor contracts that haven't disbursed to your account yet. Anticipated Payments will be reduced for direct loans only when you have met the requirements by accepting the aid and registering for a full schedule of courses.

Printing your statement

- 1) Click the *View Statement* button as shown above
- 2) Select the Academic Period
- 3) Click the *Generate PDF* button

Need help?

Contact studentfinances@carthage.edu

CARTHAGE COLLEGE		STUDENT FINANCES	Student Financial Services Linn Hall, Room 471 Judsonville, IL 62454 (217) 331-6900	
Jack Farhad 121 Park St. Aurora, IL 60001			Statement Date	May 3, 2023
			Student ID	00000000
			Academic Period	2023 Fall
			Display of Funds	Parent
Student Statement				
Charges				
Date	Charge Description	Amount		
08/30/2023	Dues/Subscription	\$18,145.00		
	Total Charges	\$18,145.00		
Payments				
Date	Payment	Payment Amount		
	Total Payments			
Anticipated Aid/Payments				
Date	Payment	Payment Amount		
08/30/2023	Carthage Visa Card	\$10.00		
08/30/2023	Bank FICA Credit	\$100.00		
08/30/2023	Donor's Gift	\$100.00		
08/30/2023	Student Charge & Hold St.	\$100.00		
08/30/2023	Tuition Grant	\$1,100.00		
08/30/2023	Carthage Financial Grant - Award	\$1,700.00		
08/30/2023	Carthage Student Honor	\$8,500.00		
	Total Payments	\$12,800.00		
Refunds				
Date	Refund	Amount		
	Total Refunds			
Pending Refunds				
Date	Pending Refund	Amount		
	Total Refunds			
Courses				
				Account Summary
Course	Registered Status	Credits	Grade	Total Charges
Shawn Construction (SD)	Registered	4		\$8.00
College Success and Career (CS&C)	Registered	3		\$9.00
College of Southern (COTD)	Registered	4		\$9.00
College Transfer (CTD)	Registered	4		\$10,000.00
Chemistry (CE-AB)	Registered	4		\$11,000.00
				Total Anticipated Aid/Refunds