

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 in learning how to navigate finances in 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.

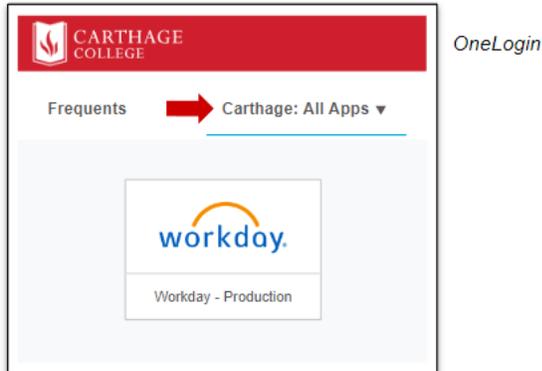
Student Account Activities

Activity	Timeline	Description
Submit FAFSA Note: You will need to do this each year	Typically completed November - June	If you have not already done so, you will want to complete your FAFSA form at: studentaid.gov
Fall class schedule	New students will be notified of their fall schedule in mid-July.	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	Residential students who have filled out a housing application will be notified of housing arrangements starting June 16th	Residential students should make sure they have turned in a housing application
Meal Plan Selection	Starting June 1st	Students can complete the check-in/onboarding activities and select a meal plan, and charges will appear on the bill the next day. Bills will not be accurate until this has happened.
Pay your bill	Starting June 1 st after students have completed onboarding in Workday	Students can pay bills and set up payment plans in the Nelnet System starting June 1 st .

* 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.

How to Log into Workday

Student account tasks are performed in Carthage's Workday system. You can open Workday from OneLogin – you may have to check the *Carthage: All Apps* tab to find the Workday tile:



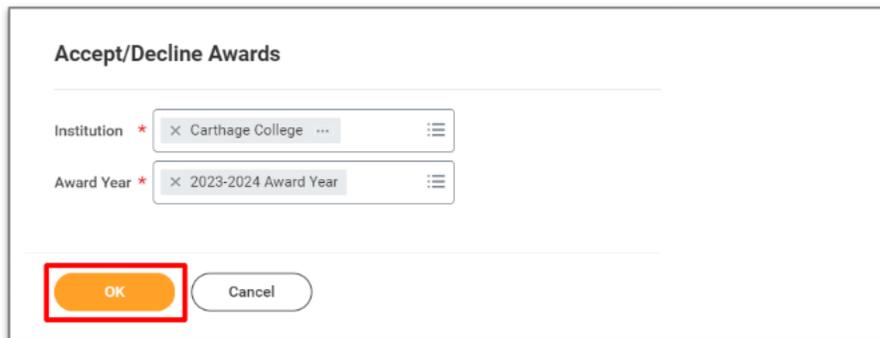
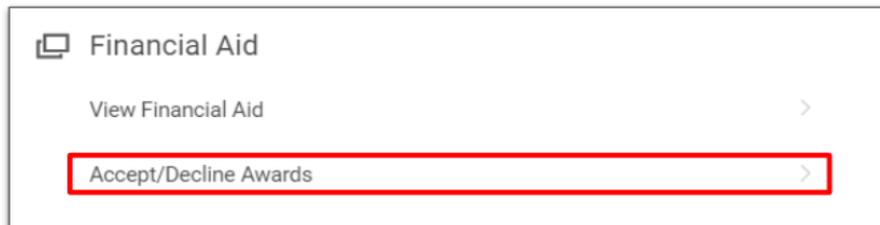
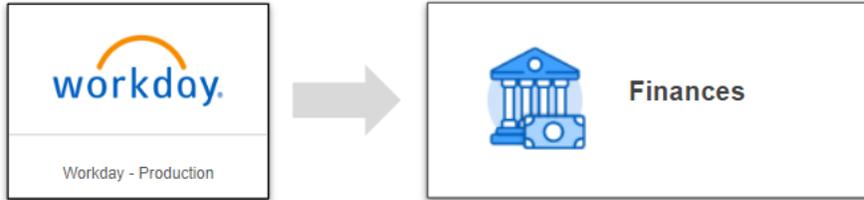
Steps for Accepting Aid and Paying a Bill

The general steps you take for accepting aid and paying a bill are as follows:

- Accept or decline full or partial aid in Workday
- Select meal plan starting June 1st in Workday's onboarding process
- Complete other action items in Workday's onboarding process
- Pay tuition in Nelnet

Accepting or Declining Financial Aid Awards in Workday

The first thing to do to ensure an accurate bill is to accept or decline financial aid awards. You can do this by following the instructions below:



Accept/Decline Awards

Total Estimated Costs 53,050.00 Amount Accepted 30,645.00 Estimated Out of Pocket 22,405.00

2023 Fall Awards

Period Costs 26,525.00 Period Subtotal 15,323.00 Amount Remaining for Period 11,202.00

9 items

Award Type	Amount Offered	Amount Accepted	Current Status	Decision
Firebird Grant	125.00	125.00	Accepted	<input type="button" value="x Accept"/>
Hillsboro Scholarship	2,500.00	2,500.00	Accepted	<input type="button" value="x Accept"/>
SouthPort Scholarship	4,125.00	4,125.00	Accepted	<input type="button" value="x Accept"/>
Multicultural Grant	500.00	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	4,125.00	4,125.00	Accepted	<input type="button" value="x Accept"/>
Federal Pell Grant	3,698.00	3,698.00	Accepted	<input type="button" value="x Accept"/>
Federal Direct Subsidized Loan	2,250.00	1,500.00	Offered	<input type="button" value="x Accept"/>
Federal Direct Unsubsidized Loan	1,000.00	0.00	Offered	<input type="button" value="x Decline"/>

"period" (or "academic period") is Workday's term for "semester"

Optionally accept a lower amount on a loan

Scholarships and grants are listed first and are automatically accepted

Loans are listed next and must be accepted or declined

Important information about financial aid

- Workday automatically accepts scholarships and grants (money you do not need to pay back) 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 (Entrance Counseling, Verification, and Master Promissory Note).
- You will want to accept or decline awards for both fall and spring academic periods upfront.
- 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. Origination fees are fees that the Department of Education charges to process the loan. All federal loans have this fee for lender processing.
- You will need to accept your subsidized loan before you are able to accept your unsubsidized loan.
- 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 (studentfinances@carthage.edu) for assistance.

Don't see your loans? Check the following:

- Did you submit the FAFSA?
- Do you have Action Items from the Department of Education?

Your Financial Aid Award Letter

Your financial aid award letter should be used for planning purposes. This will provide information on loans, grants, and scholarships. This is not a bill but rather a breakdown of financial assistance. You will be able to find your bill in the Nelnet system or as a semester statement.

To print your award letter:

- 1) View financial aid as indicated above
- 2) Click the *Print Award Letter* button
- 3) The PDF Award Letter will be available in your Workday Notifications

Carthage College		Jack Pridett 165 Elm Street Highwell, VA 24321	2023-2024 Award Year May 05, 2023 Student ID: 55555555 FID: \$13,310.00 Address: Coordinator
Summary			
Estimated Financial Aid	31,500.00	Estimated Institutional Costs	49,450.00
Grants & Scholarships	24,500.00	Out of Pocket without Loans	25,450.00
Loans	7,200.00	Out of Pocket with Loans	17,250.00
Employment	0.00		
Awards			
Estimated Grants and Scholarships			Total: 29,700.00
Carthage Financial Grant - Renewal	2023 Fall		220.00
Carthage Highest Honor	2023 Fall		600.00
Carthage Visit Grant	2023 Fall		200.00
District Grant	2023 Fall		800.00
Early FAFSA Grant	2023 Fall		200.00
Outlets/College & Health St.	2023 Fall		700.00
Tuition Grant	2023 Fall	2023 Fall Subtotal	1500.00
			12,000.00
Carthage Financial Grant - Renewal	2024 Spring		220.00
Carthage Highest Honor	2024 Spring		600.00
Carthage Visit Grant	2024 Spring		200.00
District Grant	2024 Spring		800.00
Early FAFSA Grant	2024 Spring		200.00
Outlets/College & Health St.	2024 Spring		700.00
Tuition Grant	2024 Spring	2024 Spring Subtotal	1500.00
			12,000.00
Estimated Loans			Total: 7,200.00
Federal Direct Subsidized Loan	2023 Fall		2,200.00
Federal Direct Unsubsidized Loan	2023 Fall		5,000.00
		2023 Fall Subtotal	7,200.00

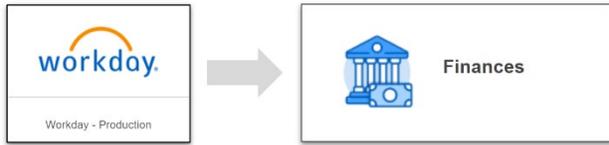
Please note that the Cost of Attendance (COA) is not what you will actually pay. This is a regulatory notification of the maximum possible cost. This is not representative of charges and aid.

Please see instructions on Nelnet below to identify what you will need to pay for the academic period (semester).

Viewing Your Statement

All student bills are paid in Workday through the Nelnet link. Students are billed by the academic period (semester) and not by the year. Please note that your bill will not be accurate if you have not completed the onboarding process. The most accurate way to view what is due for the fall is to click on “View Statement”. This will provide charges, aid, and the total amount due for the term.

To view your statement, click the Workday tile in OneLogin:



View Account Activity

Student: Jack Firebird
 Institution: Carthage College
 Total Account Balance: 24,145.50
 Due Now: 0.00

[View Statement](#)

[Transaction Summary](#) | [Due Now Details](#)

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

From here you can click on “View 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 Statement

Student: Jack Firebird
 Institution: Carthage College
 Statement Date: May 2, 2023
 Statement ID: 2023-2023
 Statement Period: 04/12/2023 - 07/27/2023

Student Statement

Date	Charge Description	Amount
04/12/2023	Tuition Undergraduate	18,250.00
04/17/2023	Housing Oaks Single	5,895.50
Total Charges		24,145.50

Date	Payment	Payment Amount
04/12/2023	Carthage Financial Group - Renewal	18,250.00
04/17/2023	Carthage Financial Group - Renewal	5,895.50
Total Payments		24,145.50

Date	Balance	Amount
04/12/2023	Carthage Financial Group - Renewal	18,250.00
04/17/2023	Carthage Financial Group - Renewal	5,895.50
Total Balance		24,145.50

Date	Payment Method	Amount
04/12/2023	Carthage Financial Group - Renewal	18,250.00
04/17/2023	Carthage Financial Group - Renewal	5,895.50
Total Payments		24,145.50

Class	Course	Registration Number	Academic Period	Amount
Undergraduate Tuition	1000	2023-2023	2023 Fall	18,250.00
Housing Oaks Single	1000	2023-2023	2023 Fall	5,895.50
Total				24,145.50

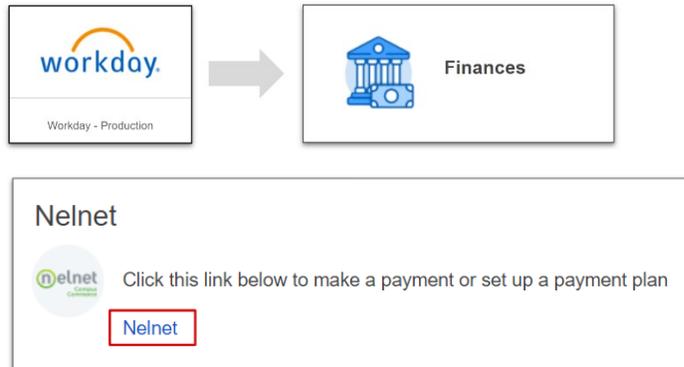
What do the numbers mean?

- **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. This total will not include financial aid and will only represent total charges on the account.
- **Past Due Charges** - Charges that haven't been paid yet and were due in the past.
- **Current Due Charges** – Current due charges will appear once a student is 30 days out from the due date. Students can see what they owe on the statement and in Nelnet.
- **Anticipated Payments** – Anticipated payments include financial aid that hasn't disbursed to your account yet and any payment plans that have been established in Nelnet. If you have not yet accepted a loan it will not show up.

Note: New charges and associated information will be reflected on your account the day after the charges are incurred.

Pay Your Bill in Nelnet

Nelnet is available 24/7 by logging into Workday, clicking on the Finance tab and then selecting the Nelnet link.



The easiest way to know what amount you need to pay for the academic period (semester) is to click on the Nelnet link. Students can access, interact with, and see their bill via their Nelnet account.

Nelnet will prompt first-time users with on-screen instructions on how to register their account. Once students have registered they will not need to do so again.

In Nelnet, Students can access information by clicking on the following areas

View Details: Students can view their payment plan schedule and filter through transactions, balances, and payments.

The balance on your home screen will reflect current charges. This balance will take into account charges less any anticipated payments which includes any accepted aid and any payment plans that have been set up. Please make sure that you have done the following to ensure an accurate balance:

- You have filled out a FAFSA form
- You have accepted your loans
- If you are residential you have filled out a housing application and you have completed the onboarding process which includes selecting a meal plan.
- If you have a 529 plan or receive veteran benefits you may not see this reflected in the amount due as there is a different timeline for processing. Please contact the Student Financial Services office if you are planning to use money from a 529 plan or veterans benefits to pay for charges.

Transaction Details: Students can view tuition and fees, pending/applied financial aid, and processed payments. Details are shown for all terms by default but can be filtered for specific terms.

Make a Payment: Students can pay via credit/debit or a bank account (ACH Payment).

Set up a Payment Plan: Students and authorized third-party members can set up a payment plan for an amount equal to or less than their total bill.

Manage Refunds: Students can choose whether they receive refunds through direct deposit or a paper check.

Add an Authorized Party: Students can grant third-party individuals (e.g., parents, guardians, etc.) access to view their balance, submit payments, and set up payment plans. You can start this process by clicking on "Add Authorized Party" in the lower right hand corner of the screen and follow the prompts. This will give authorized parties direct access to see statements and pay bills.