

Money Matters



Presented by
Kevin Sutton, Director of Financial Wellness



Financial Wellness Services

- Educational workshops
 - Budgeting, Credit, Student Loan Repayment, Investing/Retirement, etc.
- Financial coaching appointments from a Certified Peer Financial Coach
- Online modules



Orientation Topics

Financial Wellness Educational Topics

Getting the lay of the land

Financial Aid Steps

FERPA

Cost of Attendance and Paying Your Bill

Residency Determination

Billing Adjustments (Health Insurance, ECU First Day)

Payment Plans

Refunds

Getting Paid for Campus Employment

Taking Care of Business – Tomorrow 10:30am – 1:00pm



Orientation Topics

~~Financial Wellness Educational Topics~~

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Student's Time To Shine!



Student is responsible for their bill, loans, academics, etc.

Students should use their @students.ecu.edu email as the official form of communication. Now is a great time to start transitioning to checking that email account!

FERPA (Family Educational Rights and Privacy Act)



Getting The Lay of The Land:

How does financial aid work?

The following are all considered “financial aid”

- ★ **Grants**
- ★ **Scholarships**
- ★ **Federal Work Study**
- ★ **Loans**

File your Free Application for Federal Student Aid (FAFSA). This is completed at the website www.StudentAid.gov

Things you (the student) need:

- Your income tax information, if applicable.
- Your parents’, and in some cases your guardians’, tax information
- Approximately 45 minutes

We recommend you file your FAFSA even if you do not expect to receive grants or scholarships.

Complete every year – typically available around October 1st for the NEXT academic year.

ex. In October 2025, you can submit your FAFSA for the 2026-2027 academic year. This would use your 2024 tax information.



Financial Aid Steps – Student Action Required

Any “holds” that will impact the distribution of your financial aid will appear on the “Financial Aid Self Service” home screen within Pirate Port. Additional “holds” can be seen in the Parent and Family Portal.

Select “Award Offer” to accept any loans or work study by scrolling down and clicking “Take Action” on each area you plan to accept. Grants and Scholarships are already going to be in “Accepted” status.

Click “Resources” from the home page on the Financial Aid Self Service screen to click the link for the “**Title IV Authorization Form.**” This gives your consent for us to apply loans, scholarships, etc. towards your bill.

- You also need to do this to hold all or a portion of your “refund” towards your textbooks if opting out of ECU first day (more on that soon!).

If this is your first loan, you will then need to go to www.studentaid.gov and complete BOTH “Direct Entrance Counseling” and “Master Promissory Note.”



FERPA

Financial, Academic, and Judicial records.

Parents will not be able to get a receipt of payment for college bill without this waiver for financial records!

If you are seeking this information for tax purposes, ECU sends students a digital tax form (1098-T) by the end of January each year that reflects eligible tuition and fees for tax purposes.

Your (the student's) FERPA permissions will expire after 365 days. After a year, you will receive an email notification to create a new connection. You may change or cancel your request at any point prior to the one-year expiration.



Authorized User



Students are not required to sign a FERPA waiver.

Students can add others as an “Authorized User” without needing to waive all FERPA privacy protections they have. This can be found in the “Tuition Statements, 1098-T Statements and Payments” panel in Pirate Port.

Cost of Attendance

Tuition + Fees + Housing + Meal Plan = Direct Costs

Text Books + Travel + Miscellaneous = Indirect Costs

Direct Costs + Indirect Costs = Cost of Attendance

12+ credits is considered full time status for tuition charges (6+ credits for full-time amounts billed in fees). Students are strongly encouraged to enroll in 14-16 credits per semester.

It is important that these credits are for Courses on the Plan of Study (CPOS).



Students must be enrolled in at least 6 qualifying degree credits to be eligible for *part-time* financial aid.

Prior Balances and Schedule Changes

If schedule changes are made after the initial billing, **even if the bill was paid**, students should review their billing account.

If a balance is unpaid, class schedules will be cancelled.

Anything above 12 credits will be at no additional tuition cost. Some courses may have fees associated with them that can get billed.

Students with previous term balances are not able to register for upcoming terms due to a “Hold” being placed on their account.

We recommend checking your bill every week to make sure information is accurate and balances are paid.

(This is also a good time for the student to get in the habit of checking their ECU email regularly)





Cashier's Office • G120 Old Cafeteria Complex, Greenville, NC 27858-4353
office: 252-737-6886 • fax: 252-328-2413 • toll free: 888-331-5328 • <http://www.ecu.edu/cashier>

CURRENT TERM CHARGES

Assoc of Std Gov Fee	0.50
ECU First Day Course Materials	360.00
Educational/Tech Fee	201.50
Health Insurance Value Plan	1,182.28
Health Service Fee	159.50
Safety and Security Fee	30.00
UG Resident Tuition	2,226.00
University Fees	1,063.00

Current Term Charges Total: 5222.78

CURRENT TERM PAYMENTS

Direct Unsub Stafford Loan	3,711.00
ECU First Day-OPT OUT	360.00
ECU Std Hlth Insurance Waiver	1,182.28
R C and C P Todd Scholarship	250.00

Current Term Payments Total: 5503.28

Balance Forward: \$ 0.00
Current Term Balance: \$ -280.50
Future Balance: \$ 0.00

AMOUNT DUE: \$ -280.50

IMPORTANT: To view the Use of Tuition Statement for East Carolina University, please click on the following link: <https://financialservices.ecu.edu/wp-content/uploads/sites/86/2018/05/Graphical-Support-Statement.pdf>.

Please note that this statement provides detail for the UNC Board of Governors approved annual fees only. For a list and description of both UNC Board of Governors and ECU's special and miscellaneous fees please visit go.ecu.edu/tuition.

IF MAILED PAYMENT REMIT PAYMENT TO:
ECU TUITION PAYMENTS
PO Box 603084
Charlotte, NC 28260-3084

OVERNIGHT BY SPECIAL COURIERS:
(UPS AND FEDEX ONLY)
ECU TUITION PAYMENTS
Lockbox Services Ref. 603084
1525 West WT Harris BLVD - 2C2
Charlotte, NC 28262

ALL OTHER CORRESPONDENCE PLEASE MAIL TO:
Cashier's Office
G120 Old Cafeteria Complex
Greenville, NC 27858-4353

Paying Your Bill

Bill notifications for Tuition Statements will be sent to the student ECU email address and/or authorized user(s) by EMAIL.

Paper bills will NOT be mailed.

Students can opt-in to receiving text message reminders for important billing dates.

Billing for Fall 2025 will begin on July 14th. The Tuition and Fee Schedule for the Fall 2025 and Spring 2026 academic calendar will be posted on the ECU Cashier website.

Students will log into PiratePort and choose “Tuition Statements, 1098-T Statements and Payments” link.

2.95% Convenience fee for Credit Card Payments

Unpaid bills can result in holds and course de-registration/cancellation.

Students living on campus who take Distance Education courses will be billed at the Main Campus tuition and fee rate.



Payment Sources and Important Addresses

In Person – Cashier’s Office (G 120 Old Cafeteria Complex)

Online – Pirate Port → Tuition Statements

Alternate Payment Methods (not in person or online)	Address
Check, Money Order, Certified Check, Bank “Bill Pay” Service	ECU Tuition Payments PO Box 603084 Charlotte, NC 28260-3084
Overnight Remittance (of the options above)	ECU Tuition Payments Lockbox Services REF. 603084 1525 West WT Harris Blvd - 2C2 Charlotte, NC 28262
Scholarship Checks, Third Party Payments and Letters	ECU Cashier’s Office G120 Old Cafeteria Complex Mail Stop 230 Greenville, NC 27858-4353
Wire Transfers	N/A

**Fax Number for
this option only:
252-328-2413**



Residency Determining Service (RDS)

All students applying for admission and claiming in-state residency for tuition purposes or currently enrolled students seeking a reconsideration must visit www.NCresidency.org.

This must be determined by the 45th day of the fall/spring semesters and the 9th day for summer terms.

Since this impacts the amount that you are billed prior to the semester beginning, we recommend you confirm your residency status is accurate prior to the beginning of the semester.

Questions regarding the application process for residency should be directed to RDS.

Residency Determination Service

www.NCresidency.org

844-319-3640 (toll free)

919-835-2427 (fax)

rdsinfo@ncresidency.org



Making Adjustments to Your Bill

There are some areas on your bill that you can adjust.

- Student Health Insurance Plan (SHIP)
- ECU “First Day” Waiver
- Enrolling in a payment plan

All residential students are required to live on campus and have a meal plan.

**In-state vs Out-of-state tuition charge cannot be adjusted on your bill. The student will need to contact the Residency Determining Service.



Student Health Insurance Plan (SHIP)

Health insurance is a requirement for students.

Student Blue will be offering two different insurance plans the 25/26 year.

Students will be charged the Value Plan and will have the option to select the Premium Plan if interested.

The deadline to waive out of SHIP is:

Fall 2025 semester – September 10th, 2025

Spring 2026 semester – February 2nd, 2026

Waiver process: Gather your current insurance information and visit Student Blue of North Carolina.

Click on “Find Your School” and select “East Carolina University” to continue to the secure website for ECU students.

Choose “Waive” and follow the instructions.

**Please visit Student Health for more
information**



“ECU First Day”

Partnership between ECU and Barnes and Noble (Dowdy Student Stores)
Program for students planning on **renting** their textbooks.

All “required” course materials available for the first day of class.
“recommended” materials are not included.

Fee is \$20 / credit hour. 15 credits = \$300 for the semester. Cannot accept/decline for individual courses.

Students can begin opting out late July, about a week after their bills are available (estimated date of July 21st). Students should make their decision to participate or opt out prior to the semester beginning if possible.



Text Books Cont.

Remember – if planning on holding a portion of refund towards purchasing books from Dowdy, the student must complete the Title IV authorization in the “resources” section of their Financial Aid Self-Service page in Pirate Port.

Students that want to buy their materials can choose to do so by opting OUT of ECU First Day.

Financial Wellness Tip: Compare your options!



Payment Plans

Students and Authorized Users can set up plans.

Total Balance

– *Incoming Financial Aid*

= *Remaining Balance*

Then, the remaining balance gets divided based on your selected plan. Payments will be the remaining balance divided into 4 or 5 payments. As charges are added/removed, future payment amounts will update.

Only the 5-pay plan will prevent course deregistration. Enrollment begins July 14th. Need to be enrolled in this plan prior to August 12th.

Missing this date can result in being dropped from courses. A 4-pay plan is then available to make remaining payments affordable.

Flat \$20 payment plan enrollment fee is charged per semester to set up a plan

For more information visit: Payment Plan Information located in the ECU Cashier Website.



Fall Payment Plan Key Dates

For more information visit: [Payment Plan Information](#) located in the ECU Cashier Website.

5-Pay Plan

Payment	Date
1 st Payment	Due upon signup
2 nd Payment	August 15
3 rd Payment	September 15
4 th Payment	October 15
5 th Payment	November 17

Enrollment Window:
July 14th – August 12th

Important: First 2 Payments
must be made by August 12th

4-Pay Plan

Payment	Date
1 st Payment	Due upon signup
2 nd Payment	September 15
3 rd Payment	October 15
4 th Payment	November 17

Enrollment Window:
August 13th – September 8th

Important Billing Dates

Bills Due: **August 12th**

Selection of 5-pay payment plan due: **August 12th**

Selection of 4-pay payment plan due: **September 8th**

Health Insurance Waiver deadline/window: **September 10th**

ECU First Day Waiver deadline/window: **Between July 21st
and Early September
(Date TBD)**



Refunds

Set up an electronic refund method by creating an eRefunds profile in TouchNet (same platform as the bill).

Step-by-step instructions [HERE](#)

(<https://financialservices.ecu.edu/cashier-touch-net-erefunds/>)

Need: Routing number and Checking/saving account number. –
Do not use a Debit Card number

If wondering if your account can receive ACH (Automated Clearing House) payments, contact your banking institution.

Failure to set up an eRefund profile will result in refunds being issued by paper check to the permanent address on file (typically the home address). This can delay access to funds. The student can update this address at any time by contacting the registrar's office.



Withdrawal Refunds

Officially withdrawing from ECU = Office of the Registrar with written notice

Not paying your bill does not count as withdrawing from ECU

The FINANCIAL refund policy does not coincide with the ACADEMIC withdrawal policy.

The refund period starts with the first official day of class and ends on the 20th consecutive class day for each Fall, Spring and 11-week Summer term.

No refunds will be issued starting with the 21st day of class.

Days of Class	Refund Percentage
1 to 5	100%
6 to 10	75%
11 to 15	50%
16 to 20	25%



Campus Employment

This includes Work Study!!!!

You need to set up banking information in a SEPARATE section in the student's Pirate Port to get paid for campus employment.

The following slides show screenshots where it is different than where the student inputs their bank information for billing-related refunds.



Direct Deposit Selection Step 1: “My Information”

The screenshot displays the PiratePort web application interface. At the top, there is a purple header bar with the 'PiratePort' logo on the left, a search bar in the center containing the text 'What do you want to do today?', and a user profile icon on the right. Below the header, the main content area is a grid of 16 white tiles, each with a purple header, a description, and a yellow star icon at the bottom. An arrow points to the 'My Information' tile in the second row, fourth column. To the right of the grid is a vertical sidebar with icons for a warning, notifications, user profile, app grid, and help.

PiratePort			
What do you want to do today?			
Graduation and Honors List Search for degree recipients, and honors / university recognized students.	Handshake Search for employment and internship opportunities exclusive to ECU students and Alumni	ID Search Search for user's Banner ID by name or vice versa.	ITCS Help Submit a ticket, call or chat with the help desk, review submitted tickets, or view system status.
Kronos Link to Kronos - the time, attendance and leave keeping system.	Manage Your I Card Log in to GET to view balances and transactions on your I Card.	Mobile Device Registration Register your mobile number to receive SMS text messages from the ECU Alert system.	My Information Manage personal information including direct deposit, update address/phone, preferred name, personal pronoun, and gender identity.
My Library Account Real-time library account information about checkouts, holds, and inter-library loans as well as item renewals.	PETS - Surplus Processing PETS (Property Equipment Tracking System) is the surplus property tracking system for ECU.	Parking and Transportation Access the Parking Portal to view and purchase permits, pay or appeal citations and manage account vehicles.	People Admin Access to applicant tracking, position description, and performance management functions within PeopleAdmin.
PirateDrive Piratedrive is approved for storage of sensitive ECU information, such as FERPA or research data.	Portal Service & Help Provides links to Support and Service Requests as well as Portal FAQ's.	Position Change Form PCF for: Funding change, FTE change, Budget dollar change, Employee Class change, Position Owner Org change.	Privacy/Terms of Use A link to ECU's Terms of Use

Direct Deposit Selection Step 2



My Profile

My Profile



Hello 

View, edit and update your general information records.



Personal Information

View and update your biographical and demographic information.



Direct Deposit

Create, view and update your direct deposit allocation(s).



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Direct Deposit Selection Step 3: Bank Information





[My Profile](#) • Direct Deposit Allocation

Proposed Pay Distribution

 Delete

 Add New

Bank Name	Routing Number	Account Number	Account Type	Amount	Priority	Net Pay Distribution	Status
☐ [Redacted]	xxxxx [Redacted]	xxxxxx [Redacted]	Checking 	Remaining 	1 	\$ [Redacted]	Active

Total Net Pay \$ [Redacted]

 The Net Pay Distribution above is based on your last payroll. Future distributions may vary based on future Net Pay Amounts.

 Only one Accounts Payable Deposit can exist at a time. Edit the existing deposit, or select and delete it before adding a new deposit.

Accounts Payable Deposit

 Delete

 Add New

Bank Name	Routing Number	Account Number	Account Type	Status
☐ [Redacted]	xxxxx [Redacted]	xxxxxx [Redacted]	Checking 	Active

☐ By checking this box, I authorize the institution to initiate direct credits or debits on my behalf

Cancel Changes

Save Changes



Financial Wellness at ECU

ECU is a leader in this field — assisting 5 other UNC colleges start up their financial wellness services. We have 11 awesome, paid, student interns of various majors.

Have a financial question? We can either directly assist/answer fully or provide a foundation for you and then direct you to the best resource.



Campus Locations of Relevant Offices

Dowdy Student Stores

Main Campus Student Center

Financial Aid Office

2103 Old Cafeteria Complex

Financial Wellness Hub

Main Campus Student Center

Scholarships Office

G210 Old Cafeteria Complex

Career Services

701 East 5th Street

Or the Career Services Hub

(Main Campus Student Center)

Cashier's Office

G120 Old Cafeteria Complex

Taking Care of Business

Tomorrow Afternoon from 10:30am – 1:00pm, you will have time to knock out some items from your to-do list .

Providing immunization records in the Health and Well-being Student Success Hub (near Starbucks)

Financial aid and billing actions in the Financial Wellness Hub (across from Steak and Shake).

A Financial Wellness Intern and I will also be available tomorrow morning beginning at the first breakout session to answer questions on what information may be helpful to have with you later for the Taking Care of Business block of time tomorrow afternoon.



“Interest”-ed in More?

Contact Kevin Sutton via email at

SuttonKE23@ecu.edu

- Students can schedule appointments with a financial coach after the semester begins
- Attend presentations throughout the year on other topics.
- Students can complete our optional Financial Literacy modules in their Canvas account.
- Get involved on campus by joining a few clubs! (and then invite our financial wellness team to present to those clubs, of course 😊)

