

MONEYWISE WEDNESDAY: 3RD SERIES

Navigating OwlNet and BankMobile

WELCOME

Agenda

- **OwlNet All About Me tab**
 - Financial Aid Awards
 - My Bill
- **Refunds**
 - How to receive
 - BankMobile
 - When to expect a refund?
- **Questions and self-testing**



Financial Aid Awards

The screenshot shows the Harford Community College student portal. The navigation bar includes: Home, Library, Student Life, My Courses, All About Me, My Academic Life, Instruction, and Work Life. The 'All About Me' tab is selected.

My Personal Information

- Update Addresses and Phones
- Update E-mail Addresses
- Update Emergency Contacts
- Update HCC Alert Me

My Statement

Statement and Payment History

Financial Aid Requirements

2020-2021 Aid Year Choose Another Aid Year

Requirements	Fund	Term/Period	Status
Dependent Verification Form			<input checked="" type="checkbox"/>
Your Fin'l Aid has been TERMINATED due to SAP GPA/Completion			<input checked="" type="checkbox"/>
Your Financial Aid has been TERMINATED due to Max Time Frame			<input checked="" type="checkbox"/>

Message Financial Aid Status Progress

Financial Aid Awards

Financial Aid Awards

My Bill - Payment Plan

My Bill **Payment Plan**

View Your Bill Setup a Payment Plan

Learn More About Payment Options.
Also email: [Cashier's Office](#) or visit the [Payment FAQs](#).

Tuition Payment Due Dates

Tuition Payment Due Dates

Winter 2021: December 7, 2020

Spring 2021: January 11, 2021

If you register after the date you will have ten calendar days to pay your balance in order to avoid being cancelled from your classes.

You must pay your balance within 10 days of registration to avoid cancellation of your classes.

My Refund

SCHEDULE CHANGES... OVERPAYMENTS... FINANCIAL AID
IF YOU ARE DUE A REFUND FROM HCC, HOW WILL YOU RECEIVE IT?

Quick Links

Questions about [Click the Orange](#)

Chat Hours

- Monday – Thurs
- Friday 8:30 AM

PLEASE NOTE: During pe and facilities accessible to at 443-412-2402. Disclaim use of Live Chat Advising i privacy is not guaranteed.

Financial Aid

- Apply here for F
- Fill out your FAF

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Financial Advice fo

FEB 10 – Studentai
Locate answers to F

FEB 17 – Applying
Learn how to qualify

FEB 24 – Navigatin
How you find your fi

MAR 3 – Satisfacto
Know what happens

MAR 10 – Food Pai
Who couldn't use a l



Select Aid Year



HARFORD
COMMUNITY COLLEGE

Self Service Banner

Personal Information

Student Services & Financial Aid

Employee Services

Search

Go

Select Aid Year



Some financial aid information is determined by **Aid Year** (the academic year for which you are receiving financial aid). To define or red below, then click Select Aid Year. Click Reset to redisplay the previous value.

Select Aid Year

Not Applicable/No Value Found ▼

Submit

RELEASE: 8.21.1

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HARFORD
COMMUNITY COLLEGE



Award Overview

General Information **Award Overview** Resources/Additional Information Terms and Conditions Special Messages

Print

Need = Cost of Attendance - EFC (from FAFSA)

Need Calculation

Cost of Attendance	\$14,406.00
Estimated Family Contribution	\$0.00
Initial Need	\$14,406.00
Outside Resource	\$0.00
Need	\$0.00

Cost of Attendance

Books and Supplies	\$1,300.00
Personal Expenses	\$3,000.00
Room and Board	\$4,000.00
Tuition and Fees	\$4,778.00
Transportation	\$1,328.00
Total:	\$14,406.00

Expected Enrollment Status

Full Time

Cost of Attendance is an ESTIMATE of costs

Financial Aid Award for the 2020-2021 Aid Year

Fund	Status	Offered	Accepted	Declined	Cancelled	Total
HCC Pres. Grant		\$1.00	\$1.00			\$1.00
Total		\$1.00	\$1.00			\$1.00

Type and amount of your aid award

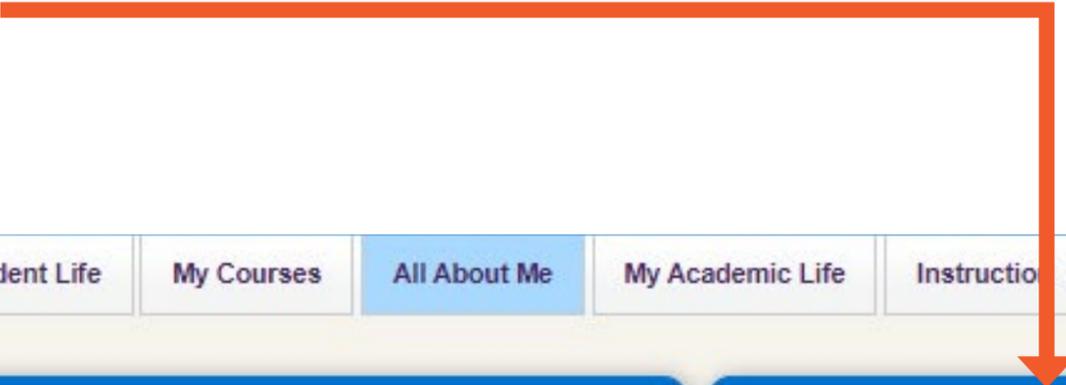
Financial Aid Award by Term for the 2020-2021 Aid Year

Fund	Status	Fall 2020		Spring 2021		Total
		Status	Amount	Status	Amount	
HCC Pres. Grant	Accepted		\$1.00	Accepted	\$0.00	\$1.00
Totals			\$1.00		\$0.00	\$1.00

 If you have questions regarding the above information, please contact the Financial Aid office.



My Bill



Home Library Student Life My Courses All About Me My Academic Life Instruction Work Life

My Personal Information

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Financial Aid Awards

My Bill - Payment Plan

My Bill
View Your Bill

Payment Plan
Setup a Payment Plan



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- Fill out your FAFSA

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Activity Details



Activity Details

My Account

Overview

Activity Details

Payment Plans

Make a Payment

Transactions

Statements

Sign Out

Current Term Summary

Student ID:							
Previous Term Balance:	\$0.00	Current Term Charges and Payments:	\$0.00	Current Term Pending Financial Aid Credits*:	\$0.00	Total Amount Due:	\$0.00

Current Terms Charges & Credits/Payments

++	Date	Term	Transaction Description	Charges	Credits/Payments
----	------	------	-------------------------	---------	------------------

Current Terms Pending Financial Aid Credits

++	Term Description	Fund Code Description	Pending Credit
----	------------------	-----------------------	----------------

Prior Terms Charges & Credits/Payments

++	Date	Term	Transaction Description	Charges	Credits/Payments
----	------	------	-------------------------	---------	------------------

- If **Total Amount Due** is negative this is amount that will be refunded.
- If **Total Amount Due** is positive this is the amount that you owe.



 My Account Overview Activity Details Payment Plans Make a Payment Transactions Statements Sign Out

Harford Community College

Balance

\$0

Summary

[View statements](#)

Your account does not currently have any outstanding charges.

[View activity details](#)

Payment plans

[View](#)

Need to enroll in a payment plan?

Enrolling in a payment plan takes just a few minutes and can help you spread out payments on your education expenses.

[View payment plan options](#)

This amount does NOT reflect the amount due minus financial aid. Go to the Activity Detail screen to get the amount due after aid applied and then refresh the Make a Payment screen and put in that amount to pay.

- **Schedule Refund at:** Refundselection.com
- **Need Help:** Cashiers Office | 443.412.2208

My Refund

SCHEDULE CHANGES... OVERPAYMENTS... FINANCIAL AID
IF YOU ARE DUE A REFUND FROM HCC, HOW WILL YOU RECEIVE IT?



Click the image to go to RefundSelection.com

Upon registering for credit courses, students 18 and older are mailed a BankMobile Welcome Packet which contains their personal code. Students can select their refund preference by logging on to RefundSelection.com with their personal code.

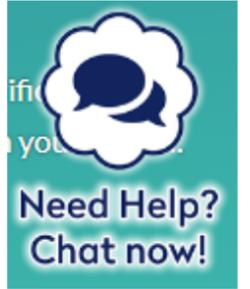
Have questions... want more information... need a personal code?

- HCC's Cashiers Office: 443-412-2208
- HCC's BankMobile line: 443-412-2555
- HCC's Anticipating a Refund? page



BankMobile: Refund Selection

- **BankMobile:** Refundselection.com | Chat option
- **3 Ways to get Refund:**
 - Direct deposit in your own bank account
 - Paper check Refunds take 7-14 days
 - Open BankMobile Vibe account
- **Customer Care:** 1.877.327.9515



Choose how you'd like to receive your school refund.

BankMobile has partnered with your school to provide your refund.

Want your money in 1-2 business days?



Choose your Existing Bank Account, if you have one

OR

Want your money the same business day?¹



You can select a BankMobile VIBE Checking Account

For full details see the BankMobile Vibe Checking Account Fee Schedule and Interest Rate Information and Terms and Conditions.

Note: Some schools offer a paper check as an option for your refund disbursement.

Verify > Learn about you > Make your selection > Get your money



Ready to claim your refund?

Enter your personal code and we'll walk you through the process step-by-step.

Enter your personal code here ⓘ

Ex: ABCD-1234-5678

 Submit to get started

[I need help](#)

¹If you choose to open a BankMobile Vibe checking account (upon identity verification), money is deposited the same business day that BankMobile receives funds from your school.

 Need help
Chat now

When will i get my refund?

- Aid is disbursed and refunds are sent to BankMobile 30 days after semester begins.
- Fall: Early October
- Spring: Early March
- **How quickly you get refund depends on refund method you selected at BankMobile.**
- If you register cell phone number you will get text when refund processed.

But payment is due before classes begin.

- After aid is awarded it is authorized to your account. You can see this on **OwlNet > All About Me > Financial Aid Awards** or **My Bill**.
- If you have enough aid to cover your bill classes will not get dropped.
- You could have up to \$650 in book credit available to use at HCC bookstore 2 weeks before until 2 weeks after semester starts.
- Your bill will show unpaid until aid is disbursed 30 days into semester.

My aid doesn't cover tuition and fees.

- Payment Plans are available.
- **OwlNet > All About Me > Payment Plan**
- **Info about payment plan:** <http://www.harford.edu/about/offices-and-departments/finance-and-operations/finance-and-accounting/cashier-office.aspx>



The screenshot shows the OwlNet user interface. At the top, there is a navigation menu with the following items: Home, Library, Student Life, My Courses, All About Me (highlighted), My Academic Life, Instruction, and Work Life. Below the menu, there are two main content areas. The left area is titled 'My Personal Information' and contains a list of links: Update Addresses and Phones, Update E-mail Addresses, Update Emergency Contacts, and Update HCC Alert Me. The right area is titled 'My Bill - Payment Plan' and features a calculator icon on the left. It has two columns: 'My Bill' with a 'View Your Bill' link, and 'Payment Plan' with a 'Setup a Payment Plan' link. Below these columns, there is a link to 'Learn More About Payment Options.' and a note: 'Also email: Cashier's Office or visit the Payment FAQs.' A 'PAYMENT PLANS' logo is visible on the right side of the right-hand area.

Resources

- **Financial Aid Office**

finaid@harford.edu | 443.412.2257

Online chat: OwlNet > All About Me tab **or**
harford.edu/student-services/financial-aid

- **BankMobile**

www.refundselection.com/refundselection/#/welcome/continue

Customer Care: 1.877.327.9515

All About HCC Refunds Brochure: [HCC Refund Information](#)

- **Cashiers Office**

cashier@harford.edu | 443.412.2208

Questions?

FINANCIAL AID CONTACT INFO

Email: finaid@harford.edu

Online chat: OwlNet > All About Me tab **or**
harford.edu/student-services/financial-aid

Phone: 443.412.2257

Fax: 443.412.2169

Facebook: @HarfordFinAid

Upcoming Webinars

- **MAR 3 - Satisfactory Academic Progress (SAP)**
Know what happens to your aid if you withdraw from or fail courses.
- **MAR 10 - Food Pantry and Other Helpful Resources**
Who couldn't use a little help this year?