You are about to begin a wonderful new chapter in your life and we are thrilled that you will be unfolding this new part of your life at The Haven! Below you will find helpful information as you prepare for your first semester at LHU.

Many things will be happening during the time leading up to the start of the semester and you will undoubtedly have many questions. The information included in this guide is intended to answer those questions and address concerns that you may have.

As always, you are encouraged to contact an admissions representative for additional assistance or more information.

Things to do immediately...

1. Carefully read this guide. 😊
   (We promise you will find lots of helpful information!)

2. Make sure you complete all of the tasks marked with a ✓

3. Connect with your classmates via the LHU Class of 2020 Facebook page

4. Download the Haven Mobile app either through iTunes, Google Play, or by scanning this QR code:
Important Offices
Many different offices will contribute to your success as a student. One of the first things we want you to know is how to contact these offices and what services they provide. You will use services provided by these offices throughout your entire college career.

**Clearfield Campus students should refer to www.lhup.edu/clearfield/ or visit the main office on the Clearfield Campus for assistance**

- **Bookstore**—
  Parsons Union Building
  (570-484-2750)
  bookstore.lhup.edu

- **Center for Excellence & Inclusion**—
  Orientation, mentoring, study skills
  Ulmer Hall
  (570-484-2154)
  www.lhup.edu/students/student_resources/cei/

- **Disability and Counseling Services**—
  Disability services, counseling
  Ulmer Hall
  (570-484-2665)
  www.lhup.edu/colleges/Business_Information/academic_development/

- **Financial Aid Office**—
  Financial aid awards
  Ulmer Hall
  (570-484-2424)
  www.lhup.edu/students/financialaid/

- **Student and Residence Life Office**—
  On-campus housing and dining plans
  Ulmer Hall
  (570-484-2317)
  www.lhup.edu/students/housing/ and
  www.campusdish.com/en-us/CSE/LockHaven/

- **Information Technology Helpdesk**—
  Computer-related questions
  Robinson Hall
  (570-484-2286- option 1)
  www.lhup.edu/About/finance_administration/information_technology.html

- **Public Safety**—
  University police, parking, safety
  Glennon Building
  (570-484-2278)
  www.lhup.edu/students/campus_safety/

- **Registrar’s Office**—
  Schedules, transcripts, degree audits
  Ulmer Hall
  (570-484-2006)
  myhaven.lhup.edu/ICS/Registrar/

- **Student Accounts Office**—
  Student bills, refunds, payment plan
  Ulmer Hall
  (570-484-2425)
  www.lhup.edu/students/studentaccounts/

- **Tutorial Services**—
  Tutoring for many entry level courses
  Stevenson Library
  (570-484-2442)
  lhup.edu/students/student_resources/tutoring/
GETTING STARTED

We have identified areas and topics that are important to students (and parents). Below you will information that we believe you will find to be helpful and hope that it will help you navigate the way to and through your transition to The Haven!

- LHU Email Account
- Math Assessment
- myHaven Web Portal
- Scheduling of Classes
- Housing and Meal Plans
- Orientation
- Parking
- Public Safety
- Buying Books
- Student ID Cards
- Disability Services
- Campus Employment
- Registrar’s Office (academic records)
- Financial Aid
- Student Accounts (billing)

HU EMAIL ACCOUNT

Each student is assigned an LHU email account, which will end with “@lhup.edu.” This account is to be used for all university business. Most offices will only correspond with students via their LHUP email account. It is important that you sign into your account, change your password, and check it regularly. It is important to pay close attention to messages received at your LHU email account.

The first time you log into your LHU email account, we strongly suggest you change your password. Your password will expire every 90 days. Depending on when you paid your enrollment deposit, your password may already be expired. Additional details, including step-by-step instructions, can be found online at: community.lhup.edu/computing_and_tech/documents/stu_comp_info.pdf.

✔ Log in to your LHU email account. Your email address was mailed to you in a letter. The letter also described how to determine your temporary password.

If you need assistance, please contact the LHU IT Helpdesk at 570-484-2286 (select option 1) or helpdesk@lhup.edu.
ATH ASSESSMENT

All LHU students are required to take the math assessment. This exam allows the Registrar’s Office to schedule you for the appropriate level math course, while also identifying whether you have met the pre-requisite for non-math courses, such as chemistry.

Take the math assessment. Carefully read the instructions prior to attempting the exam.

• Question: Do transfer students have to take the math assessment?
If you completed one or more math courses at a previous institution, you may not have to take the exam. However, it is highly recommended that you take the exam to ensure that you are scheduled appropriately for any future courses that require a math placement score (i.e. Principles of Chemistry).

• Question: I am having trouble accessing the math assessment. What should I do?
Are you using a Mac? Unfortunately, the exam must be taken on a PC. If you do not have one at home, please check with your local library or high school. If you are using a PC, make sure your browser meets the requirements outlined on the math placement website: www.lhup.edu/mathplacement. If you continue to have trouble, email mathchair@LHUP.edu

Be sure that you have set aside adequate time to take the exam as the test cannot be saved. If you quit before finishing the exam, you will be locked out and will need to email mathchair@LHUP.edu to have your test reset.

• Question: What happens if I miss the deadline?
You will still be able to take the exam; however, this may prevent you from being scheduled to take a math course during your first semester. This may also prevent you from being scheduled for other courses that you may need to take, such as Principles of Chemistry.

YHAVEN WEB PORTAL

MyHaven is the web portal that gives current students, faculty, and staff secure access to administrative data stored in the University’s student information system (SIS). This is where you will view your schedule, register for courses, and check your financial aid, student bill and much more.

To log in to myHaven, visit myhaven.lhup.edu/ICS/. Enter your username (the first part of your email address, before @lhup.edu). Then enter the new LHU email password you created when you set up your email account.

When you are finished working in myHaven, you should always click the "Logout" link at the top of the page to prevent others from accessing your information.
SCHEDULING

All first-time LHU students have a schedule assigned to them by the Registrar’s Office. This occurs for several reasons. Primarily, it is because new students are often not familiar with our course structure, process for scheduling and have not yet been assigned an academic adviser.

By having a schedule developed by the Registrar’s Office, students are assured that they are scheduled for appropriate freshmen level courses, are taking courses that apply to their declared major and do not select courses that have pre-requisites.

Beginning with a student’s second semester at LHU, he/she makes his/her own class schedule, in consultation with his/her academic adviser.

• Question: How do I get a class schedule? Can I make changes?
  Your first semester schedule will be prepared by the Registrar’s Office. (If you will be attending the Clearfield campus, the staff there will prepare your first semester schedule). Login to your myHaven account after July 15 to view your schedule.

  Changes may be possible after speaking with your adviser, as your adviser is the one who will make your schedule changes. This may occur during the first week of classes. Please do not contact the Registrar’s Office (or Clearfield Office) about your schedule, as personal requests for changes cannot be accommodated before the start of the semester.

• Question: How do I schedule classes next semester?
  You will meet with your academic adviser in late-October or early-November to discuss the following semester’s schedule. You will register for classes using myHaven. Information about registration will be sent to your LHU email account (yet another great reason to check your LHUP email account regularly!).

HOUSING & DINING

The mission of the Housing Office is to provide an environment where our students can develop into mature, responsible, caring students who share and experience a common sense of community. On-campus housing provides convenience, high value, security, and a wide scope of programs and services designed specifically to help students succeed.

✓ Complete the Housing and Dining Preferences form (click on the myHousing tab) as soon after April 1st as possible.

• Question: Can I pick my room?
  Yes, through the myHaven portal, you will be able to view available rooms and select the room you prefer.
• **Question: Do I have to live on campus?**
  Research shows that nationally students perform better academically when they live on campus. As such, **LHU requires students to reside in on-campus housing for their first four semesters.** Students who live within 30 miles of campus may request an exemption by completing the form on the myHousing tab of the myHaven portal. Transfer students may include semesters from previously attended colleges, providing they were regular semesters (summer and winter sessions not included).

• **Question: What are the residence halls like?**
  Students at Lock Haven have four different housing options. New students may live on-campus in “The Suites,” or “The Halls,” and once students have lived on campus for two semesters, they can also choose to live in Campus Village or Evergreen Commons. In total, we house over 1,700 students on-campus each year. For more information on LHU’s housing options, [click here](#).

• **Question: What should I bring to college?**
  We have learned over the years what students should (and shouldn’t) bring to college. If you would like to see our recommendations check out: [www.lhup.edu/students/Housing/what_to_pack.html](http://www.lhup.edu/students/Housing/what_to_pack.html)

• **Question: What is the food like?**
  Lock Haven University offers unparalleled variety and convenience when it comes to food services. The main campus features six dining opportunities, Starbucks, a convenience store, and more -- all conveniently located near the residence halls. [Learn more](#) about the food.

• **Question: What are the meal plan options?**
  When it comes to selecting a meal plan and flex dollars, students have several options. [Learn more](#) about different meal plans. You will select your preference when you complete the Housing and Dining Preferences form.

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**ORIENTATION** *(mandatory)*
National research shows that participation in orientation is one of the best ways to support college success. The orientation program will provide students with a better understanding of academic expectations, give them a clearer understanding of their role, expose them to LHU resources, how to access those resources, and most importantly, strengthen the student/parent/LHU partnership.

[Register for orientation online at www.lhup.edu/students/orientation](http://www.lhup.edu/students/orientation)

• **Question: What are the goals of the orientation program?**
  - To introduce entering undergraduate students to the opportunities and responsibilities of academic life at the University
- To create a welcoming environment that builds a sense of community among the incoming class and connects them to faculty, staff, administrators, and other students
- To familiarize parents of new students with the University experience, and understand what their student can expect while attending Lock Haven University
- To introduce incoming students and parents to the many available resources
- To emphasize the importance of being involved in campus life and taking initiative and responsibility for personal growth and development

• **Question: What can I expect at orientation?**
  - Receive class schedule information
  - Meet with faculty who can answer your questions about majors, core requirements, etc.
  - Meet other new students
  - Meet with current LHU students who will be able to answer your questions about college
  - Explore ways to get involved in campus activities
  - Meet with LHU faculty, staff, and administrators
  - Preview important first-year college issues
  - Learn about campus life from current LHU students
  - Become familiar with LHU’s campus
  - Gain confidence about starting at LHU

• **Question: What will I need to bring to orientation?**
  - Comfortable shoes (you will be doing a lot of walking!)
  - Paper and pens (for taking notes)
  - Enthusiasm
  - An open mind!

**Parking**

Lock Haven University recognizes that students often have a vehicle that they want to bring to campus. Well, we have good news! LHU guarantees parking for all students living on-campus and all students living outside the designated parking perimeter.

During orientation, students will be given an opportunity to enter a lottery for a parking pass in a prime parking area. Lottery winners will be notified via their LHU email on or about August 5, 2016.

Clearfield campus students with questions about parking should contact clearfieldadmissions@lhup.edu
• **Question: Can I bring my car to campus?**
  YES! Students may register a vehicle with the Public Safety Office. Learn more at community.lhup.edu/parking/regulations.htm.

• **Question: I will be a commuter student living outside the designated parking perimeter. How do I get a parking pass?**
  Bring your driver’s license, vehicle registration, and $40.00 to the Public Safety Office. Learn more at community.lhup.edu/parking/regulations.htm.
  Commuter student’s living outside of the parking perimeter will be permitted to register their vehicle starting August 15, 2016.

• **Question: I will be a commuter student living within the designated parking perimeter. How do I get a parking pass?**
  Bring your driver’s license, vehicle registration, and $80.00 to the Public Safety Office. Decals for the reserved area will be available starting at 8 am on Sunday, August 28, 2016 and sold on a first come first serve basis. Learn more at community.lhup.edu/parking/regulations.htm.

• **Question: How much is the parking pass?**
  A parking pass costs $40.00 or $80.00 depending on the parking permit purchased. Learn more at community.lhup.edu/parking/regulations.htm.

• **Question: Where can I find a map of the parking areas?**
  Visit community.lhup.edu/parking/FullCampus7_27_15.pdf.

**PUBLIC SAFETY**

Lock Haven University takes safety very seriously and is committed to providing a safe and healthy campus environment. Officers patrol campus 24 hours/day, 7 days/week. Emergency call boxes are available on the exterior of most buildings and include a button that links directly to the LHU Public Safety Office.

• **Question: Does LHU have a safe campus?**
  We sure do. Read all about it in our annual security report available online at www.lhup.edu/students/campus_safety/clery_crime_report.html

• **Question: Is LHU capable of notifying students of an emergency?**
  Yes. We provide emergency notification via text alerts, telecommunication system, LHU website and by posting notices in designated areas. In the event of an emergency, telephones and paging systems in all classrooms, offices and other academic spaces will simultaneously provide an audible notification of the emergency as well as any incident-specific instructions provided by the Public Safety staff.
BUYING BOOKS
We strongly encourage students to buy their textbooks from the LHU Bookstore. Purchasing from the LHU Bookstore ensures you get the correct edition, provides online ordering, in-store pick-up and easy returns.

Please understand that due to various circumstances, student schedules are subject to change until the week before classes begin. Therefore, we caution against purchasing books too far in advance.

Regardless of where you buy your textbooks, be sure to understand the refund policy prior to making the purchase.

STUDENT ID CARD
Student ID cards will be available at the Parson’s Union Building (PUB) during move-in weekend. Students must bring another valid form of photo ID.

Clearfield Campus students may refer to lhup.edu/Clearfield/clearfield_student_resources/

DISABILITY SERVICES
Students with disabilities seeking accommodations must identify as an individual with a disability and provide documentation from the appropriate professional how the disability limits their participation in courses, programs, services, jobs, activities, and facilities.

Upon receipt of documentation of a disability, it is the responsibility of the Office for Disability Services for Students (ODSS) to explore and facilitate reasonable accommodations, academic adjustments, and/or auxiliary aids and services for individuals with disabilities in courses, programs, services, activities, and facilities.

Students anticipating the need for accommodations, both before and after enrollment, are encouraged to contact Disability Services as soon as possible.

Visit the Disability Services website or more information.

CAMPUS EMPLOYMENT
Many students find that working a few hours per week on campus allows them to earn a little spending money, develop time management skills, and meet other people. The LHU Career Services Office posts job openings online. All students are able to apply for campus employment opportunities, regardless of financial need.
The Registrar’s Office is the keeper of a student’s academic record. The Registrar’s Office is responsible for student scheduling, processing grades, verification of enrollment and degrees, processing transcript requests, transfer credit evaluations, administering academic policies, and final graduation clearance.

• **Question: When does the semester begin? Where can I find the semester calendar?**
  The fall 2016 semester begins on Monday, August 29. The academic calendar is available on the web at [www.lhup.edu/About/academic_calendars.html](http://www.lhup.edu/About/academic_calendars.html).

• **Question: I want to change my major. How do I do that?**
  Until August 1, you may request to change your major through the Office of Admissions by emailing admissions@LHUP.edu. Once that date passes, you must wait until the semester begins and complete a change of major form.

• **Question: What is an academic adviser and how will I get one?**
  An academic adviser is a faculty member in your chosen major who will guide you through your academic career at LHU. He/she will assist in course selection, discuss career options, as well as provide help and guidance when you have questions.

  An adviser will be automatically assigned to you. You can locate your academic adviser by accessing myHaven. Please note that some students may not have advisers assigned until the first week of classes. If you do not have an adviser assigned, you may contact the department chairperson of your major for assistance.

• **Question: How do I verify enrollment for insurance, deferments, etc.?**
  Students are able to process their own verification of enrollment at LHU. By following the steps below, students access the National Student Clearinghouse website and print an Enrollment Verification Certificate. The National Student Clearinghouse is the university’s agent for verifying enrollment. The document printed from the Clearinghouse’s website includes a statement indicating this and includes a watermark to ensure originality. Updated enrollment data is provided to the Clearinghouse on the fifth of every month during the semester.

  **Student Self-Service Enrollment Verification process:**
  - Log in to myHaven using your student ID and password.
  - Select National Student Clearinghouse. Read the screen and proceed as indicated.
  - From the National Student Clearinghouse website, select “Obtain an enrollment certificate.”
  - Print the document that appears on the screen and mail to the requestor for enrollment verification.

  In very limited instances, recipients may require additional information for their enrollment verification process. If you still require a form from the university select the “Enrollment Verification Request form”; print it; complete it; and mail or fax as
indicated. However, we strongly suggest that you first complete the Student Self-Service process provided above.

• **Question: What is the LHU Probation/Suspension Policy?**
  Students must maintain at least a 2.000 cumulative grade point average to avoid probation and suspension. Letters notifying students of these actions will be mailed to the student at his/her home address. Carefully review the policy.

  If you decide not to attend, you must notify the university. If you do not, you will be responsible for tuition and fees and you will receive failing grades. This may affect your ability to enroll at LHU in the future or to enroll at another college or university.

  Keep in mind that much of the information you will need as a student is available via the Registrar’s tab on the myHaven portal.

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### FINANCIAL AID

The Financial Aid staff evaluates student FAFSAs (Free Application for Federal Student Aid) and determines eligibility for federal and state financial aid programs, including loans.

• **Question: How can I pay for a college education?**
  This is a question many students and parents ask themselves, especially when they consider that earning an undergraduate degree typically requires four years of study.

  Here at Lock Haven University, we are committed to providing everyone with an opportunity to receive an excellent education . . . without regard to a family’s financial status. We fulfil this commitment by answering your questions and guiding you through financial aid applications, by coordinating and allotting scholarship and other aid programs, and by providing Federal Work Study and campus employment opportunities. The commitment is strong: approximately $70 million is awarded through the various programs annually.

  About 80% of our students receive some form of financial aid. We understand that without it, many students simply could not afford an education. We also know that the entire financial aid application process can seem confusing. Below, you will find responses to the most common areas of questions and concern.

• **Question: What types of financial aid are available at Lock Haven University?**
  As a student at LHU, you may qualify for federal and state financial aid including the: Federal Pell Grant; Federal Supplemental Educational Opportunity Grant (FSEOG); Federal TEACH Grant; Pennsylvania State Grant; Federal Work Study Program; Federal Perkins Loan; Federal Direct Stafford Loan; and Federal Direct PLUS Loan.

• **Question: Is it possible to receive financial aid for distance education?**
  Yes. In general, the same type of federal and state financial aid available to students taking traditional, classroom courses is available to students taking online courses. All students must be degree seeking, academically eligible, and for most financial aid
programs, enrolled at least half time. Federal Pell Grants may be available to eligible undergraduate students enrolled less than half time. Financial aid packages for undergraduate students may consist of grants, work-study, and loans, while most aid for graduate students comes from federal loan sources.

Important Note for Undergraduate Students Enrolled in Online Programs -- Students enrolled in online, undergraduate degree programs do not qualify for Pennsylvania (PA) State Grants administered by the Pennsylvania Higher Education Assistance Agency (PHEAA). PHEAA requires that at least 50 percent of an online program’s course requirements be completed through traditional, classroom instruction in order for students in those programs to receive state grant funding. For example, students enrolled in LHU’s RN to BSN program do not qualify for a PA State Grant because all courses required for that program are delivered online. However, LHU will nominate otherwise ineligible students enrolled in distance education coursework for the PA State Grant. The student needs to do nothing on his/her end. The Financial Aid Office will pull student listings at the beginning of each semester and nominate all RN to BSN students, along with others who are enrolled in 50% or more online coursework for the term. There is no guarantee that these students will be approved as PHEAA has a set budget that is awarded on a first-come, first-serve basis.

• **Question: How do I know if it is worth applying for financial aid?**
  Unfortunately, that is not an easy question to answer. Because many factors (e.g. household size, number of family members in college, income, certain assets, etc.) are considered in the determination of your eligibility for financial aid, it is difficult to estimate your eligibility based on income alone. The LHU Financial Aid Office recommends that every student apply for financial aid at least once to have his or her eligibility reviewed. Keep in mind that, in general, any accepted student is eligible for some type of financial assistance (e.g. Federal Stafford Loans) regardless of his or her calculated financial need.

• **Question: How do I apply for financial aid?**
  To apply for both federal and state financial aid programs, you must complete the Free Application for Federal Student Aid (FAFSA). Students are encouraged to complete the FAFSA online at www.fafsa.ed.gov. More information about the LHU financial aid application process can be found via the LHU home page at www.lhup.edu/students/financialaid/.

• **Question: The FAFSA asks for Lock Haven University’s Federal School Code. What is it?**
  Lock Haven University’s Federal School Code is 003323.

• **Question: What are the application deadlines or suggested completion dates for the filing of a FAFSA?**
  Students are able to complete the FAFSA beginning January 1st of the year that they will enroll in college (e.g. January 1, 2016 for the 2016-2017 academic year). The LHU Financial Aid Office recommends that students complete the FAFSA each year by March 15th. Late applicants will be considered on a funds-available basis.
• **Question: My parent(s) cannot help me with college expenses. Does that mean I will receive more money?**

Financial aid programs are based on the belief that students (and their parents or spouses, if applicable) have primary responsibility for paying their educational expenses. If you are a dependent student, your parent’s inability to assist you with expenses should be evident from the information you and your parent provide on the FAFSA form. Although it may mean a significantly increased amount of debt, which should be carefully considered, most students can cover their educational expenses with the help of available financial aid programs.

• **Question: Does applying as an independent student increase my financial aid eligibility?**

Your dependency status determines whose information you must report on the Free Application for Federal Student Aid (FAFSA).

- If you are a dependent student, you will report your and your parents’ information.
- If you are an independent student, you will report your own information (and, if married, your spouse’s).

The federal student financial aid programs are based on the concept that it is primarily your and your family’s responsibility to pay for your education. Because a dependent student is assumed to have the support of parents, the parents’ information has to be assessed along with the student’s, in order to get a full picture of the family’s financial strength. If you are a dependent student, it does not mean your parents are required to pay anything toward your education; this is just a way of looking at everyone in a consistent manner.

Your answers to questions on the FAFSA determine whether you are considered a dependent or independent student. For the 2016-17 school year, a student is considered independent only if he or she can answer "yes" to any one of the following questions *(Please Note: Not living with parents or not being claimed by them on tax forms unfortunately does not make you an independent student for purposes of applying for federal student aid):*

- Were you born before January 1, 1993?
- As of today, are you married? (Also, answer “Yes” if you are separated but not divorced.)
- At the beginning of the 2016–2017 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, Ph.D, Ed.D, graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017?
• Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2017?

• At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

• Are you or were you an emancipated minor as determined by a court in your state of legal residence?

• Are you or were you in legal guardianship as determined by a court in your state of legal residence?

• At any time on or after July 1, 2015, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?

• At any time on or after July 1, 2015, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?

• At any time on or after July 1, 2015, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

A student who answers "yes" to any one of the questions above is independent and must complete only the student sections of the FAFSA. The Financial Aid Office will need to verify this status with official documentation; therefore, independent students should be prepared for this request.

All other students must file the FAFSA as a dependent student and report their parent(s)' information. When reporting parental information on the FAFSA, here are some guidelines to help:

• If your parents are living together, regardless of marital status, students must answer the questions about both of them.

• If your parent is widowed or single, answer the questions about that parent. If your widowed parent is remarried as of the day you sign the FAFSA, answer the questions about that parent and the person whom your parent married (your stepparent).

• If your parents are divorced or separated and not living together, answer the questions about the parent with whom you lived more during the past 12 months. If this parent is remarried as of today, answer the questions on the FAFSA about that parent and the person whom your parent married (your stepparent). If you lived the same amount of time with each divorced parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent 12 months that you actually received support from a parent.

• The following people are not your parents unless they have legally adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts.
• **Question: I was selected for federal verification. What does that mean?**

Verification is a process the Department of Education uses to make sure that the information reported on the FAFSA is accurate and true. Some FAFSA applications are selected because of inconsistent information and others are chosen at random.

For applications that are selected, the Financial Aid Office may request copies of any or all of the following: IRS tax transcripts, W-2 forms, institutional verification form, and other forms of untaxed income documentation. The Financial Aid Office then compares information on the tax returns and other documents to the FAFSA and corrects any errors. The student is notified of any corrections made and the effect the changes have had on his or her aid eligibility.

[Learn more about verification.](#)

• **Question: Our family has special circumstances (e.g. recent loss or reduction of income, considerable unreimbursed medical or dental expenses, etc.). Can the Financial Aid Office consider these circumstances when reviewing my eligibility for financial aid?**

Please contact the Financial Aid Office to discuss any special circumstances you feel might affect the amount you and your family can contribute toward your educational expenses. A staff member will determine whether your eligibility for financial aid can be re-evaluated due to your family’s special circumstances.

• **Question: When will I know how much financial aid I am eligible to receive?**

The Financial Aid Office begins sending financial aid award letters to new freshmen and transfer students in March.

• **Question: What is the difference between subsidized and unsubsidized Direct Stafford Loans?**

Federal Direct **Subsidized** Stafford Loans are need-based loans available to undergraduate students enrolled at least half time. The government pays the interest to the lender on behalf of qualified borrowers for as long as students are enrolled at least half time in a degree-seeking program and for six months thereafter, at which time repayment of the principal and interest must begin. Payment is deferred if the student returns to school.

Federal Direct **Unsubsidized** Stafford Loans are non-need-based loans available to undergraduate and graduate students enrolled at least half time. The government does not pay the interest to lenders on behalf of the borrowers. Repayment of the interest is the student’s responsibility from the date the loan is disbursed and may be paid or capitalized (added) to the principal balance of the loan. Repayment of principal does not begin until six months after the student drops below half time. Payment is deferred if the student returns to school.

In addition, interest rates on subsidized and unsubsidized loans may vary.

• **Question: I do not need the entire Federal Direct Stafford (or Direct PLUS) Loan amount that has been approved. How can I reduce the loan amount?**

Student and parent borrowers may reduce or cancel their approved loans by completing a Loan Change/Cancellation Form.
• **Question: I need more money than I have been offered. What else is available?**

The Financial Aid Office provides information about educational loan programs and payment options with each Financial Aid Award Letter.

If you are considering an educational loan like a parent PLUS or alternative loan, please apply early. The Financial Aid Office will process your loan and other financial aid applications as quickly as possible. These processes, from the time of application to the disbursement of those funds, normally take at least 14 to 21 business days. During peak processing periods, it may take longer. Here are some things you can do to help:

- Apply early to allow sufficient time for the processing of your application. Even with today’s technology, the fact is that the processing of most financial aid and loan applications takes time. Apply for parent PLUS and/or Alternative Loans at least 4 to 6 weeks before those funds are needed to pay educational expenses.
- Respond in a timely manner to any requests for additional information (i.e. proof of income, etc.) that you receive from the Financial Aid Office and/or your lender.
- Be patient. It takes time for our staff to process the large volume of applications received. Periodically checking on the status of your application is a good idea. You may call us at 570-484-2424, email us at finaid@LHUP.edu, or stop by our office to inquire during office hours.

• **Question: Where can I find a list of all my student loans?**

You can find information about your federal (i.e. Title IV) student loans by logging into the National Student Loan Data System at nslds.ed.gov. You may use the web site to make inquiries about your federal loans (e.g. Stafford, Perkins) and/or federal grants (e.g. Pell). You can also find information on loan and/or grant amounts, outstanding balances, loan statuses, and disbursements. In addition, the site lists the names of your loan servicers and organizations that send bills, collect loan payments, process requests for deferment of payment, etc.

• **Question: Where can I get information about scholarships?**

Information regarding scholarship opportunities for incoming freshman is available online at www.lhup.edu/Admissions/scholarships.html.

Other possible sources of scholarship information include: your high school guidance office; libraries; employers; unions; churches; civic organizations; chambers of commerce; and the internet. The following web sites provide financial aid and/or scholarship information: fastweb.com, collegenet.com, collegeboard.org, finaid.org, pheaa.org, and studentaid.ed.gov

• **Question: The amount of financial aid I am receiving exceeds my bill. Can I use my refund to buy my books?**

Financial aid refunds may be used for any educational expenses a student incurs, including books. Keep in mind, however, that we cannot guarantee that your refund will be available in time for you to buy your books. Therefore, you should plan to use other funds to buy your books. In general, students spend $400-550 per semester on books and supplies.
STUDENT REFUNDS

Each student who enrolls at Lock Haven University will receive the green envelope (pictured→). This is your refund selection kit. This allows you to choose how you will receive any refund that you may get throughout your time at Lock Haven University.

Once you have your kit, simply review your choices and make your selection online at HavenCard.com. It is best to do this even if you think you may not get a refund. This way you are covered in the event money is owed to you at a later date. This kit will be used for the entire time you attend the University, so please be sure to make your selection quickly and keep the information in a safe place.

You must identify how you wish to receive your refund. Your choices are:

1. Have the money deposited into another account that you already have.
   Your funds will be available within two to three business days from the time LHU releases the money.

2. Have your refund put on your Higher One Haven Card.
   Your funds will be available the same business day that LHU releases the money.
   If you choose the Higher One checking account, the Haven Card can be used to make purchases wherever Debit MasterCard is accepted. It is important to note that the Haven Card is not a credit card, but rather a debit card backed by the purchasing power of the MasterCard Network. You must have funds available on the card in order for the transaction to process. A card will be mailed to you if this is the option you select.

   Fees may be associated with this option. Please contact Higher One for additional information.

3. Have a paper check mailed to you.
   The check should arrive within five to seven business days from the time LHU releases the money.

If you have any questions regarding the refund process, please contact the Student Accounts Office by calling 570-484-2425; emailing stuaccts@lhup.edu; or visiting us at 224A Ulmer. Learn more about the refund process.
STUDENT ACCOUNTS (billing)

The Student Accounts Office generates and issues bills to students for each term they are enrolled at Lock Haven University. Bills include charges for tuition and fees, housing, and meal plans. Bills are generated and mailed to the student’s home address on file with the University. After the beginning of the semester, bills are generated and mailed on a monthly basis. Students can view their bill in real-time through the myHaven portal (see instructions below).

• **Question: When will I receive my fall semester bill?**
  Typically, the fall semester bill is mailed by the end of July. All awarded federal and state financial aid will be listed on the bill and deducted from your fall semester charges. If any of your federal, state, or other financial aid is not listed on your bill, please contact the Financial Aid Office for assistance. Please note that Federal Work Study will not be listed on the bill. Students employed under the Federal Work Study Program receive a bi-weekly paycheck for wages earned.

• **Question: How Can I View My Bill?**
  Students can view their bill in real time by logging into the myHaven portal.

  After logging in:
  • Click “Student Accounts” tab at the top of the page
  • Click “My Student Account” on the left side menu bar
  • View “My Account Info” or generate “Course and Fee Statement”

Students can also request a statement of their account activity by visiting the Student Accounts Office in Ulmer Hall.

It is the student’s responsibility to check their student account on a regular basis as changes to their course registration, financial aid package, or housing and meal plan choices can affect their student bill.

• **When do I have to pay my bill?**
  Payment is due by the due date printed on the bill. Please note that if your bill states “due upon receipt,” this means that the bill is currently due and should be paid immediately. Charges for any changes made after the semester begins are due immediately.

  Because students are able to view their bill in real time through the myHaven portal, the failure to receive a bill in the mail does not negate the obligation to pay, nor does it extend the due date.

• **Question: Does LHU offer a monthly payment plan?**
  Lock Haven University has partnered with Tuition Management Systems (TMS) to offer our students the option to set up a monthly payment plan. Students have the option to set up this payment plan for any semester enrolled at LHU.

  Once enrolled in your payment plan, participants will receive a student bill, which will include the
total payment plan amount deducted from your total charges. Any balance due indicates that your payment plan is under budget. The student will need to increase their budget with TMS or pay LHU the outstanding balance due. Any credit balance (negative amount) due indicates your account is over budget. In this case, you can lower your monthly payment plan or receive a refund once the payment plan is paid in full.

To set up your payment plan, or if you have questions regarding your budget, please contact TMS by calling (888) 285-3052 or by visiting https://www.afford.com/lhup. Please note that the monthly payment plan option is only available for the spring and fall semesters.

• Question: How do I pay my student bill?

Students can send their check or money order to the Student Accounts Office by using the enclosed envelope provided with the student bill. Please include the bill stub with your payment to ensure accurate processing.

Please send payment along with any other correspondence (including scholarship information) to the following address:

Student Accounts Office
Lock Haven University
401 North Fairview Street
224A Ulmer Hall
Lock Haven, PA 17745

Students are also able to pay their student bill online via the myHaven portal. Acceptable methods of online payment include Visa, MasterCard, Discover, and electronic check (eCheck). Please note there is a convenience fee for any credit card payments made. The fee is based on a percentage of the amount of payment being made and will be disclosed prior to payment submission. There are no fees associated with the eCheck option. For additional information regarding online payments, please visit our “Online Payment Information” section.

Financial Holds –
Financial holds disallow the processing of transcripts and / or diplomas as well as any registration changes for the subsequent semesters. It is University policy to place a financial hold on any student account with a balance due past the specified date. This hold will not be lifted until the student account is paid in full.

Late Fees –
A $50 late fee is added to the student account for each session that is past due. If a student feels they should not have been charged the late fee, there is a Late Fee Appeal Policy. Please refer to the Students Accounts Office Policies for information regarding policies.

Delinquent Accounts –
Statements of the student’s account are sent on a monthly basis. It is the responsibility of the student to obtain a bill and to satisfy the balance on the account. Students can obtain a copy of their bill through the myHaven portal, or by contacting the Student Accounts Office.