Student Financial Aid Office

In alignment with the university's enrollment goals, Student Financial Aid consistently optimizes the utilization of all financial aid resources in order to recruit and retain a high quality and diverse student population. Student Financial Aid strives to deliver superior services that exceed the expectations of students, parents, and internal and external constituencies. Student Financial Aid identifies, creates and delivers strategies that facilitate the integration of financial aid policies. These policies align with current and future university recruitment, retention and enrollment priorities.

How Aid Works
Our financial aid program is need-based, meaning that all aid eligibility is determined by a student's family's financial circumstances. While student's and families have the primary responsibility for paying for college, financial aid can bridge the gap between the total costs and ability to pay.

Nearly half of our undergraduate students rely on some type of financial aid to pay for educational expenses. While many of our graduate students are offered departmental scholarships, grants, stipends, assistantships and fellowships, some rely on other resources, like federal loans, available through the Student Financial Aid Office.

Student financial aid packages may be comprised of scholarships and grants, student employment, and loans. In addition, options like the monthly payment plan may be suggested as a way to help budget payments of educational expenses and to limit debt. Like any major investment, most families pay for education with a mix of current income, savings and borrowing. Finding the right balance among these resources can save money.

For more information or complete steps for applying for financial aid at CMU, visit www.cmu.edu/sfs/financial-aid (https://www.cmu.edu/sfs/financial-aid/).

Types of Financial Aid
There are several types of financial aid available to students, such as federal and private loans, university scholarships, outside scholarships, federal and state grants, and student employment. A full listing and explanation of these types of aid may be found at www.cmu.edu/sfs/financial-aid/types (https://www.cmu.edu/sfs/financial-aid/types/).

Student Financial Aid Terms and Conditions
All students, regardless of whether they are financial aid recipients, are required to confirm agreement to the university’s student financial aid terms and conditions upon their initial log-in to Student Information Online (SIO) and before any financial aid disburses to their account. The terms and conditions upon their initial log-in to Student Information Online (SIO) and before any financial aid disburses to their account. The terms and conditions upon their initial log-in to Student Information Online (SIO) and before any financial aid disburses to their account. The terms and conditions upon their initial log-in to Student Information Online (SIO) and before any financial aid disburses to their account. The terms and conditions upon their initial log-in to Student Information Online (SIO) and before any financial aid disburses to their account.


INTERNATIONAL Undergraduate Students
Only U.S. Citizens or Eligible Non-citizens are eligible to receive federal student aid. U.S. Citizens who were not born in the United States will need to send documentation of citizenship (i.e., a copy of passport or naturalization certificate). Verification is required for Eligible Non-citizens or refugees. Acceptable forms of verification include a photocopy of both sides of the student’s I-551 or I-551C Card.

Undergraduate international students are not eligible to receive federal or state student financial aid. Additionally, Carnegie Mellon does not award any institutional financial aid funds to undergraduate international students.

Student Accounts Office
Kurt Steinhilmer, Director of Student Accounts
Location: Warner Hall, 5000 Forbes Avenue, Pittsburgh, PA 15213
Phone: 412-268-8186
Fax: 412-268-6651

Student Financial Aid Office
Lisa Krieg, Associate Vice President & Director of Enrollment Services and International Programs
Location: Warner Hall A19, 5000 Forbes Avenue, Pittsburgh, PA 15213
Phone: 412-268-8186
Fax: 412-268-8084
thehub@andrew.cmu.edu
www.cmu.edu/hub (http://www.cmu.edu/hub/)


The division leads and delivers integrated services that support students' academic goals from enrollment through graduation. The Enrollment Services staff strive to champion collaborative administrative services and counsel for all CMU campuses and programs in alignment with the university's strengths in technology and effectiveness.

VISION
CMU students - around the world - achieve their educational goals while benefiting from our expert staff and services.

MISSION
Guide and counsel CMU students, in partnership with CMU faculty and staff, through advising, administration and systems support, to engage in the university's educational mission.

The HUB & ID Card Services
Maggie Sikora, Director of The HUB & Associate Director of Enrollment Services
Location: Warner Hall A12, 5000 Forbes Avenue, Pittsburgh, PA 15213
Phone: 412-268-8186
Fax: 412-268-8084
thehub@andrew.cmu.edu
www.cmu.edu/hub (https://www.cmu.edu/hub/)

The HUB Student Service Center
The HUB staff delivers comprehensive service and counsel to students and families regarding financial aid, billing and payment, registration, academic records, and ID Card services. In direct support of student enrollment and persistence, The HUB offers students and families highly integrated information through personal attention and technologically responsive tools in a professional, forward-thinking, and accessible environment.

The Assistant Directors in The HUB serve as liaisons for specific colleges and support enrolled students with key aspects of the enrollment process – financial aid, billing and registration. Contact information for assigned HUB Liaisons can be found on The HUB website (https://www.cmu.edu/hub/contact/) or the student’s personalized Student Information Online (SIO) account.

Regular office hours for The HUB are: Monday, Wednesday, and Friday (8:30 a.m. to 4:30 p.m.) or Tuesday and Thursday (10:30 a.m. to 4:30 p.m.).

ID Card Services in The HUB
One of the most important items students will need at Carnegie Mellon is their official identification card. The CMU ID Card, administered through The HUB, classifies you as a member of the Carnegie Mellon community and is a part of everyday campus life. From bus access and P Bild to campus events and museum entry, the ID Card is an essential tool for on and off campus.

View more information at www.cmu.edu/idplus (http://www.cmu.edu/idplus/).

Student Financial Services
Brian Hill, Director of Student Financial Services
Location: Warner Hall A12, 5000 Forbes Avenue, Pittsburgh, PA 15213
Phone: 412-268-8186

www.cmu.edu/sfs (https://www.cmu.edu/sfs/)
The university does not initiate a withdrawal from a student's account unless the student has not paid the charges due in the future. Students receive a notification to their email address, with an invoice due date being subject to a 1.5% interest charge each month until the balance is paid in full.

Carnegie Mellon does not print and mail student account invoices. Payments for amounts due from a monthly invoice must be received by the due date to avoid interest charges due in the future.

The university has a policy for approving full-time paying undergraduate and graduate students to take courses at other institutions. For most entering freshmen, registration is accomplished during the academic year. Currently enrolled students select their courses for the upcoming semester and discuss those selections with an academic advisor. We strongly encourage students to meet with their academic advisor before registering for courses. Services that they will be attending the university by registering for courses. For additional information, view www.cmu.edu/sfs/billing/adjustment/.

The university wishes to be transparent about the financial obligations resulting from this activity. The office strives to serve students by accurately reflecting and communicating these financial obligations, providing timely and consistent responses to inquiries, and insisting on financial responsibility and accountability with clear and concise guidance.

Student Financial Obligation Terms

Carnegie Mellon University wishes to be transparent about the financial expectations of students to the university. All students must acknowledge their agreement to the financial obligation terms only one time during their career at the university before access to Student Information Online (SIO) can be granted.

The student financial obligation terms (https://www.cmu.edu/sfs/docs/sfo-terms.pdf) detail the student's responsibility to remit payment for charges incurred at the university as well as repercussions of non-payment.

UNIVERSITY CHARGES

All charges incurred at the university are reflected on your student account. Charges include tuition and fees and may include housing, dining, sorority or fraternity charges, health insurance, Plaid Cash, DineXtra, and other miscellaneous charges incurred. Charges include tuition and fees and may include, but are not limited to, music lessons, library fines, parking fines, or emergency loans.

STUDENT ACCOUNT INVOICES

Student account invoices are produced on the last day of each month. Invoices detail all transactions processed in the month, as well as any charges due in the future. Students receive an email notification to their email address, with an invoice due date being subject to a 1.5% interest charge each month until the balance is paid in full.

Carnegie Mellon does not print and mail student account invoices. Payments for amounts due from a monthly invoice must be received by the due date to avoid interest charges due in the future.

BILLING AUTHORIZATIONS & MY PLAID STUDENT

Students may authorize Carnegie Mellon to send a PDF copy of their invoice to another individual's email address. After completing the authorization process, designated recipients will receive an email with a PDF attachment of the invoice and any related billing messages.

Students can also invite a bill payer or other individual to use My Plaid Student (https://www.cmu.edu/hub/MyPlaidStudent/), which gives authorized users access to a student's invoices and student account activity, as well as the ability to make payments to the student's account. Students may also authorize their users to request enrollment verifications, and view grades and course schedules, via MPS. For more information, visit www.cmu.edu/hub/parents-and-family/.

Tuition Assessment

The tuition charged to each student will be automatically adjusted on the 10th regularly scheduled class day (refer to the specific date noted in the official Academic Calendar (http://www.cmu.edu/hub/calendar.html), as the last day to add courses) based upon each student's schedule at that time. The tuition charged will be increased whenever the number of units added justifies tuition charges greater than those paid by the student at the time of fee settlement. After that time, no tuition adjustments will be made, with the exception of second minis for that particular semester.

For additional information, visit www.cmu.edu/sfs/tuition/adjustment/.

Payment Options

Carnegie Mellon University is pleased to offer a wide variety of payment options for students and families. A full listing of these, as well as more information on each type, is available at www.cmu.edu/sfs/billing/payments/.

We recommend that students enroll in Online Banking by linking a U.S. bank account to their student account via SIO. This is the fastest, easiest, and most convenient way to make a payment to or receive a refund from the university. The university does not initiate a withdrawal from a student's bank account; funds are only withdrawn when a student schedules a payment through SIO.

Refunds

If a student account has a negative balance resulting from an overpayment, financial aid, or a reduction of charges, the Student Accounts Office will review the account and issue a refund. All students are encouraged to authorize electronic deposit of their student account refunds directly into their U.S. checking or savings accounts. Taking advantage of this opportunity eliminates the need to stand in line at The HUB to pick up a refund check and makes the funds available to the student within two business days.

If electronic refunding is not selected, the refund will be generated as a paper check that must be picked up in The HUB. Students who are issued a paper check for a student account refund have six months to cash the check. If the check is not cashed within six months, it will be voided and credited back to the student account and applied to any outstanding charges.

For more details about refunds, visit www.cmu.edu/sfs/billing/refunds/.

University Registrar's Office

John Papinchak, University Registrar
Location: Warner Hall A19, 5000 Forbes Avenue, Pittsburgh, PA 15213
Fax: 412-268-6651
cmuregistrar@andrew.cmu.edu (http://www.cmu.edu/hub/Registrar/)

The University Registrar's Office performs the essential roles of administering the collection and maintenance of student records, ensuring their accuracy and integrity, and enforcing academic policies while providing the best possible services. The University Registrar's Office strives to provide exceptional, environmentally-conscious services, while anticipating and meeting growing customer requirements with innovative processes, training, and self-service applications. The office strives to foster and promote an environment of professional development and appreciation.

The University Registrar's Office produces the Academic Calendar (www.cmu.edu/hub/calendar/). Undergraduate Enrollment

Enrollment is the process whereby eligible students notify Enrollment Services that they will be attending the university by registering for courses and settling their student accounts. Enrollment must be completed before students may begin classes and before they may utilize university facilities.

Registration

Registration is the process of selecting courses for the upcoming semester and discussing those selections with an academic advisor. We strongly encourage students to meet with their academic advisor before finalizing selections and registering for courses. Registration is completed within Student Information Online (SIO) (https://www.cmu.edu/hub/sio/about.html).

For most entering freshmen, registration is accomplished during the summer, with the assistance of associate deans and department heads. Academic placement and elective choice information is collected through mailed questionnaires during June and July. Most freshmen receive their schedules and enrollment information prior to the first day of classes. Currently enrolled students select their courses for the upcoming semester during Registration Week, prior to the end of each semester. The Schedule of Classes (https://enr-apps.as.cmu.edu/open/SOC/SOCservlet/) is available online prior to Registration Week, listing available courses along with general enrollment information. The university reserves the right to make changes to hours, units or instructional staff when such changes seem necessary or advisable.

Students are not permitted to register for courses in which the prerequisites have not been satisfied. Exceptions to the rule may be granted only upon the recommendation of the teaching department concerned. If the prerequisites are satisfied or special approval is obtained when the student enters the course, no credit can be allowed for the course.

PCHE Cross-Registration

Cross-registration provides opportunities for enriched educational programs by permitting full-time paying undergraduate and graduate students to
cross register for one course at a Pittsburgh Council on Higher Education (PCHE) Institution. Students who are paying full-time Carnegie Mellon tuition (per the requirements of their home college) are eligible. The PCHE course may not count towards full-time status, there is no additional tuition charge, except for special course or laboratory fees. Carnegie Mellon students do not acquire status at the Host Institution, but are given library and bookstore privileges. Credit and grades are transferred directly to the home institution. Cross-registration is not applicable during the Summer Session or during intersessions.

For more information, visit www.cmu.edu/hub/registrar/registration/cross/.

Faculty Course Evaluations (FCEs)

Students play an integral role in the academic life of the university when they participate in the evaluation of the faculty through the Faculty Course Evaluation process. FCE data is important in the evaluation of teaching and learning, as an important piece of the promotion and tenure process and as part of the process for course design and curriculum development. Participation in the FCE process is critical to the university’s commitment to quality teaching and academic excellence. Students are strongly encouraged to participate in the process with constructive feedback that is relevant to teaching and course content. More information on the Faculty Course Assessment process and results from previous years may be found at www.cmu.edu/hub/fce/.

Office of International Education & Study Abroad

Linda Gentile, Director of OIE
Location: Cyert Hall, First Floor Atrium, 5000 Forbes Ave., Pittsburgh, PA 15213
Phone: 412-268-5231
E (thehub@andrew.cmu.edu) (eie@andrew.cmu.edu) (oie@andrew.cmu.edu)
W (https://www.cmu.edu/hub/www.cmu.edu/oie/ (https://www.cmu.edu/oie/)

The Office of International Education (OIE) is committed to supporting, promoting and celebrating individuals in an intercultural environment. We advocate for and facilitate international and cross cultural experiences, perspectives, and initiatives. OIE is the primary contact for study abroad programs and non-immigrant matters for all students and scholars (foreign professors and researchers) who are not United States citizens or permanent residents. OIE encourages both U.S. and international students to participate in international programs and events on campus, and we also welcome volunteers to participate and assist with programs sponsored by the office.

Foreign Students & Scholars

OIE serves as the liaison to the university for all non-immigrant students and scholars. The foreign student and scholar advisors provide many services including advising on immigration, academic, social and acculturation issues; presenting programs of interest such as international career workshops, tax workshops, and cross-cultural and immigration workshops; supporting international and cultural student groups such as the International Student Union and the International Spouses and Partners Organization; maintaining a foreign student resource library that includes information on cultural adjustment, international education and statistics on foreign students in the United States; posting pertinent information to students through email and our website; and conducting orientation programs.

Study Abroad

Carnegie Mellon students in every major can spend a summer, semester, or year abroad. Over 400 students go to all corners of the globe each year and receive credit for pre-approved study abroad. There is a wide range of funding options. The study abroad office assists students in all stages of the process of going abroad. The advisors promote study abroad, advise students, work with the academic departments and conduct information sessions, pre-departure orientations and welcome back workshops. For more detailed information about Carnegie Mellon’s study abroad program, see the Undergraduate Options (http://coursecatalog.web.cmu.edu/aboutcmu/undergraduateoptions/#studyabroadtext) section of this catalog or visit www.cmu.edu/studyabroad/.

Summer Studies

Location: Warner Hall A19, 5000 Forbes Avenue, Pittsburgh, PA 15213
Phone: 412-268-8186
summer-studies@andrew.cmu.edu

www.cmu.edu/summer (https://www.cmu.edu/summer/)

The university continues to offer outstanding, innovative, and educational programming throughout the summer. All university resources and offices are still available to assist students with academic support, health and wellness, career exploration, and more. Students have the opportunity to take exciting and enriching coursework, participate in research, work on campus or in the city, and attend a variety of local events/activities.

Visit the w (https://www.cmu.edu/summer) (https://www.cmu.edu/summer/) to learn more about summer at CMU.

SUMMER COURSEWORK

Summer semester offers a great opportunity to enroll in Carnegie Mellon’s innovative courses and programs in fine arts, business, engineering, technology, liberal arts, and more. Summer classes allow more flexibility to focus on studies outside the typical fast-paced campus environment, and more interactive learning with a smaller class size. Our visiting and non-degree program (https://www.cmu.edu/hub/registrar/registration/visiting-non-degree.html) also allows professionals and non-CMU students to expand their education, and to learn from award-winning faculty. Summer courses are offered via three sessions: Summer All, Summer One and Summer Two.

SUMMER RESEARCH AND PROGRAMS

Carnegie Mellon offers many opportunities for academic enrichment and research during the summer months. These programs (https://www.cmu.edu/summer/research-and-programs/) are designed to meet the academic needs of CMU students and visiting students by providing a wealth of services dedicated to academic achievement. Students have the opportunity to have a seamless educational experience that does not end in the classroom. In collaboration with other departments and organizations, these opportunities facilitate students' individual growth and development, helping them to reach and often surpass their academic goals.

SUMMER (RE)CHARGE PROGRAM

Summer (re)CHARGE (https://www.cmu.edu/summer/research-and-programs/recharge/) is a collaborative, campus-wide initiative designed to ensure that all students are able to maximize their opportunities and take advantage of all that Carnegie Mellon University has to offer. This program is the perfect option for rising sophomores and juniors who are needing to enhance their academic profile, longing for a greater connection with the university community, interested in re-taking a pre-requisite course, planning a return to the university after a leave of absence, or exploring a new major that might be a better fit.