What You Need to Know About FERPA

“But I’m the parent paying the bill! What do you mean you can’t discuss the account with me?”

What is FERPA?
The Family Education Rights and Privacy Act of 1974 (FERPA) is a federal law designed to protect the privacy of student educational records. FERPA also applies to student financial records. In accordance with FERPA, BGSU is required to have the student’s permission in order to release financial information.

Why should a student submit a FERPA release?
Without a FERPA release, parents/guardians can only have access to:
- Name, address, phone
- Major/enrollment status
- Dates of attendance
- Activities and sport

With a FERPA release, parents/guardians can also have access to:
- Account balance
- Payment history
- Specific charge information

How can I authorize FERPA for my Parent/Guardian?
(Also known as ACCESS BGSU)

> Log into MyBGSU
> Select Student Center
> Select Profile
> Select Share My Information
> Select Delegate Access to A New Contact
> Read the Terms and Conditions
> Select I accept

Fill in the Contact Information, which will include the parents/guardians name and email address. Ensure you select Bursar Information to authorize your parent/guardian to be able to receive billing/account related information.

Student Account Billing

Student bills are available exclusively online through MyBGSU. Your online student account summary serves as BGSU’s official bill. Students can login using their user name and password. Authorized users can also access the student online bill using their unique user name and password.

The online bill reflects the student’s current registration and billing information. Because the bill is real time, students can verify that all fees are satisfied before the payment deadlines listed online.

Here’s how to view your online bill:
> Log into MyBGSU
> Select Student Center
> Select My Account

For Parents/Guardians to view the online bill:
Students may allow parents/guardians to view their online bill and to make payment by granting parents/guardians access to ACCESS BGSU.

Once granted permission to ACCESS BGSU, here is how to log in:
> Go to www.bgsu.edu/ACCESSBGSU
> Select Access BGSU Sign On
> Enter email address and password
> Select View Bill & Make Payment
> Select your Student’s Name (if applicable)

The student administers ACCESS BGSU. If a parent/guardian needs a password reset, click on the forgot password link or contact ITS at 419.372.0999 for further assistance.

Paying your Online Bill:

Methods of Payment
- Online with MasterCard, Discover, American Express, and Visa. A non-refundable convenience fee will be assessed.
- Online with a checking or savings account (no convenience fee assessed)
- In person at the Office of the Bursar (cash, check, money order, bank check only)
- U.S. Mail (do not mail cash)

Make checks, money orders, or bank checks payable to Bowling Green State University and send to:
Office of the Bursar
132 Administration Building
1001 East Wooster Street
Bowling Green, OH 43403

Please include the student’s BGSU identification number on the check.

Here’s how make a payment:
> Log into MyBGSU
> Select Student Center
> Select My Account
> Select Make a Payment
**BGU Offers a Payment Plan:**
Bowling Green State University offers a payment plan to help students and families manage the cost of educational expenses.

**IPP (Installment Payment Plan)**
- Enrollment Required Each Semester
- 4 Installment Plan (Fall & Spring)
- 3 Installment Plan (Summer)
- Based on Actual Semester Charges
- Must be Enrolled in Current Semester

Ensure you enroll promptly each semester to maximize the number of installments and benefit of this plan.

**Here’s how to enroll in the Installment Payment Plan:**
- Log into MyBGSU
- Select Student Center
- Select Make A Payment
- Select Enroll in your Installment Payment Plan

**Late Payment Fees/Service Charges**
Bowling Green State University charges a $100 late payment fee for students who are not paid in full or not current on an Installment Payment Plan as of the first day of each semester. In addition, balances not paid by the posted due date will be assessed a 1.5% monthly service charge.

**Payment Policy**
Student accounts must be paid in full or be current in an approved payment plan arrangement by the posted due date. This policy also applies to occupancy in residence halls; i.e., students will not be permitted to move in (or return to) their residence hall rooms unless they have fulfilled their financial obligations according to the University’s approved payment due dates. Failure to satisfy financial obligations, both past due and current charges, will result in cancellation of student class registration, on-campus housing and dining/meal plans.

**My Online Bill: What is this charge?**

**Definitions of Common Fees:**
- Career Services fee - Supports the operations/utilization of the Career Services Center for all students.
- Counseling Center fee - Supports the operations/utilization of the Counseling Center for all students.
- Course fees - Some specific classes require additional fees.
- Excess credit fee - Assessed for each hour enrolled over 18 credit hours. Students must obtain written permission from their college office to enroll in more than 18 credit hours.
- General fees - Extracurricular activities, sporting events, Rec Center, etc.
- Instructional fees - Tuition, cost of instruction.
- Matriculation fee - Assessed to all new main campus undergraduate, degree-seeking students to get them into the system. This is a one-time fee for recording purposes.
- Meal plan - Required when living in a residence hall (dining options).
- Parking Permits - Students must register their vehicles and order their parking permits online. For more information, please contact Parking Services at (419) 372-2776.
- Registration fee - Assessed each semester a student is registered for classes.
- Room charge - Living in residence halls.
- Special Student Facility fee - Supports the new Convocation Center. This fee was approved by the student body through a campus wide vote. This fee is assessed in the fall and spring semesters only.
- Student Health Insurance - Assessed to all main campus students taking eight or more credit hours, and all International students with one credit hour or greater of registration.

**Here’s how to waive the student health insurance:**
- Log into MyBGSU
- Select Student Insurance Requirement (Located in Quick Links)
- Technology Fee - Supports the academic and personal use of technology on campus — including software, hardware and infrastructure.
- Upper Class Division Fees - College of Business - Support of specialized services and technology to prepare students for careers in business related fields. These include the Business Career Accelerator and the Bloomberg Laboratory. College of Technology - Supports the increasing and recurring cost of keeping equipment and labs up-to-date.

**Optional Fees**
- Green Initiatives Fund - Supports environmental and educational projects proposed and selected by BGSU students.
- Student Legal Service fee - Provides legal services to students in the areas of contracts, misdemeanor and/or traffic cases, and other miscellaneous legal matters.
- Student Media fee - Supports student media operations at BGSU (BG News, BG 24, and Other Web Based Outlets).

**Here’s how to waive these fees:**
- Log into MyBGSU
- Select Student Center
- Select My Account
- Select Optional Fees

Please visit the Office of the Bursar’s website for a current listing of all board-approved fees and amounts at: [http://www.bgsu.edu/bursar.html](http://www.bgsu.edu/bursar.html)
Refund Options

Definition of Refund:
Financial Aid money left over in a student’s account after all tuition and fees have been paid. Refunds may also be issued for other reasons, such as reimbursement for a dropped class.

BGSU Refund:
This is the way to go! It’s faster and safer! Sign up for BGSU Refund (Direct Deposit) to a checking or savings account.

Here’s how to activate BGSU Refund:
> Log into MyBGSU
> Select Student Center
> Select My Account
> Select BGSU Refund

Follow the prompts to provide requested information.

A confirmation email will be sent to your BGSU email address.

Bank account information must be updated whenever an account change has been made. Failure to update this information may result in a delay of your refund.

Check Refund:
If you choose to receive a check, please ensure that your address is current. All refund checks are mailed to the student’s home address.

Here’s how to update your Home address:
> Log into MyBGSU
> Select Student Center
> Select Profile
> Select Addresses
> Select Current (under Home Address)

Other Financial Options

Financial Aid Authorization
If you are receiving Title IV funds (Federal Loans or Grants), we encourage you to complete a Financial Aid Authorization. This authorization allows us to apply your Title IV funding to miscellaneous charges on your account.

Most Common Miscellaneous Charges:
- Parking Permits
- BG1 Card
- Health Insurance
- Service Charges
- Bookstore Charges
- Library Service Charges
- Parking Tickets

Here’s how to set your authorization:
> Log into MyBGSU
> Select Student Center
> Select To Do List
> Select Financial Aid Authorization

1098-T
The 1098-T form is used by eligible educational institutions to report information about their students to the IRS as required by the Taxpayer Relief Act of 1997. The 1098-T form is informational only and should not be considered as tax advice. It serves to alert students that they may be eligible for federal income tax education credits such as the Lifetime Learning and the American Opportunity Credit as part of their Federal Income Tax Return.

Here’s how to elect to receive your 1098T form electronically:
> Log into MyBGSU
> Select Student Center
> Select To Do List
> Select Authorization for Electronic 1098T

Follow the prompts to provide your consent to receive your 1098-T electronically.

A confirmation statement will appear showing you have elected to receive your 1098-T electronically.

Here’s how to view your 1098T tax form:
> Log into MyBGSU
> Select Student Center
> Select My Account
> Select View 1098-T
> Select the Year you wish to view