You have decided to enroll with us here at Houghton College Online! Congratulations! At Houghton, you will experience a personal environment online that will foster both academic and spiritual growth. Houghton College faculty are dedicated, experienced educators who integrate their professional backgrounds with outstanding scholarship-they are experts in their fields!

All students enrolled in a degree program at the undergraduate or graduate level are assigned an academic advisor. Please see below for advisor’s contact information based on your program enrollment. Expect to hear from your academic advisor regarding your required courses and degree completion plan. Your advisor will also serve as a resource academically, spiritually, and professionally throughout your time with Houghton Online.

Our staff is available to provide additional support even if she is not your assigned advisor or if you are a non-matriculated student (i.e. registered for one or two courses online and are not enrolled in a degree program).

You will find that faculty here at Houghton College are extremely accessible. Most are available within less than 24 hours via email and also give their personal contact information like cell phone/home phone as well as their office hours (both virtual and physical office hours on campus where applicable). Keep a look out for frequent Skype or Google chats help sessions from faculty as well. They are always the first person you should contact with any questions regarding a specific course. Let’s get started!
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**Part I: New Student Information**

**Houghton College Online**

Part I is designed to help you navigate and understand various sites you will use as an online student and can be used as a reference when searching for how to access important information.

1. **START HERE: Current Student Portal**
   Access everything you need as an online student right from this page! We highly recommend all new students BOOKMARK this page as it is a helpful starting point for all resources here at Houghton College including:
   a. Student Webmail/Gmail
   b. Moodle (LMS where courses are housed)
   c. Self-Service (View Grades/Course Registration/Transcripts)
   d. Student Accounts (Pay Your Bill & View Financial Aid package**)
   
   **Financial aid available for students matriculated fully in an online degree program**

Scroll to the bottom of the Current Student Portal for links and resources specific to ONLINE STUDENTS including, Houghton Online Academic Calendar & Important Dates, Online Course
2. **Accessing your Student Gmail:**
Once enrolled, you will receive an automatic email to your personal email address prompting you to create an account. You will need to enter your graduation year (this should be your **anticipated college**, not high school graduation year). Contact your advisor if you need to know what this is. **Bookmark your student Gmail account and begin checking the account immediately.** Access Houghton Student Email Here. (**Houghton College undergraduate alumni enrolled in a graduate program will not need to create a new email account).**

3. **Accessing Moodle:**
Moodle is our digital platform that all course content, assignments, tests, projects, and quizzes are housed. In order to access Moodle you must first create a Houghton College email account. You should have received an auto email to your personal account prompting you to create the email address.

To log in to Moodle, you will need to bookmark [https://moodle.houghton.edu/my/](https://moodle.houghton.edu/my/). This link can be accessed as well by navigating to the [Current Student Portal](#).

**To Login to Moodle, you must enter:**
*Username:* Casey.Conklin19 *(example)*  
*Password:* Password you created for your email

Here is a screenshot of the Moodle Login Page:
3. **Watch Moodle Orientation Video BEFORE classes begin:**
   a. Log in to Moodle using your username and password.
   b. View Moodle homepage. Your homepage is where you will see a list of all Houghton courses you are signed up for. Courses from previous modules will also appear but your most recent courses should be at the top.
   c. View
d. Written Moodle Navigation instructions:
   i. On the Homepage Screen- select “In Progress” Courses to be sure all of you current courses will appear
   ii. To Navigate to the Homepage of your specific course(s), click on your course’s box
   iii. View or [Managing Your Moodle Dashboard Video](#) for helpful tips about how to keep the courses you want to see visible when you log in

e. Sample Navigation of Course Homepage:
   Option 1: Use the drop down menu on left hand side to read all introductory materials AND to navigate to each week’s assignments
   Option 2: Use the center column for the same navigation

f. Once you are on a course homepage (see below), always read through the syllabus, course policies, and any other introductory information. Navigate or click on Week 1 or Unit 1 to get started with your first week of work. All content (videos, lectures, forums in which you need to post content, information about paper submissions, quizzes, etc.) will be visible underneath Week 1/Unit 1 or by clicking on the link to that week’s page.
4. Ordering/Accessing Textbooks:

Houghton College has a completely Online Bookstore where you can look up and order all of the course materials you will need. Nearly all of our required textbooks for Houghton Online courses are offered as either an e-book or a hard copy. If you are enrolling just a few days before a module begins, it will be in your best interest to choose the e-book option to make sure you have immediate access to your books.

Benefits of purchasing your books through our bookstore:

a. Competitive pricing and multiple ordering options from different vendors (functions like Amazon). Digital and used as well as new hard-copy books available.

b. Charge your Houghton College student account for course material fees

**Students may apply extra/available financial aid funds towards the balance due for course materials**

c. Multiple payment options available via our online textbook site. Simply add your required materials to your cart and proceed to check out.

d. For ease of purchase, students will need to log in to the textbook site with their Houghton username and password. All upcoming courses with relevant materials are automatically loaded to your dashboard for convenience.

e. Digital/eBooks are accessed by logging in to the site and navigating to your eLibrary

f. For Houghton College textbook support- please contact their customer service department https://houghton.textbookx.com/help
5. **FREE COPY of Microsoft Office Suite:**

6. **Student Self-Service:**
   - Access Student Self-Service
     a. View your grades & transcripts.
     b. Access your registration information.

7. **Withdrawing from a Course:**
   a. Students may withdraw from a Houghton Online course until the end of Week 4 of any given module.
   b. **Students have until the END OF THE SECOND DAY of class in any given module/session by 11:59 pm to notify of a request to drop a course for a FULL REFUND.** Partial refunds are given on a pro-rated basis through the end of Week 2 of any given module or session (see p. 7 for a refund schedule).
   c. For specific add/drop & withdrawal deadlines and other important dates, see the Houghton Online Academic Calendar found on the portal page.
d. To officially withdraw from an online course, please visit the Registrar’s [Forms for Students](#) page, and select the “Course Withdrawal Form” from the list. Note that your financial aid (if applicable) may be impacted by withdrawing from a course, it is best to contact your Academic Advisor and/or Student Financial Services to discuss.

8. **Helpful Resources: HelpDesk, Library, Writing Center Tutors, VOCA (Career Services)**
   The following are free resources available to you!
   a. HelpDesk: [HelpDesk@houghton.edu](mailto:HelpDesk@houghton.edu) 585-567-9349 (Technical Assistance).
   b. Library: [http://libguides.houghton.edu/WJHL](http://libguides.houghton.edu/WJHL) Research resources, thousands of scholarly articles and e-texts, and more!
   c. Writing Center: Tutors available twice a week to assist online students with writing papers and documents. Contact your advisor for up-to-date information on tutor availability via Skype.
   d. VOCA (Vocational Opportunities and Career Advising): For job seekers, online job search tools, resume/interview building resources, etc [http://www.houghton.edu/students/voca/](http://www.houghton.edu/students/voca/).
   e. [Learning Resources](#) through CASA (Center for Academic Advisement & Achievement).
Part II: Student Financial Services Office Handbook
Houghton College Online

Part II is designed to help you navigate your financial aid and student account in order to understand what is needed both at the beginning and throughout your time studying with Houghton College Online.

1. **Contact Information:**
   
   **Mail:** Student Financial Services Office
   Houghton College
   One Willard Avenue
   Houghton, NY 14744
   
   **Phone:** 585.567.9328
   **Fax:** 585.567.9610
   **Email:** FinancialAid@Houghton.edu

2. **Cost and Billing Considerations**
   
   a. Bills are due by the end of the first week of classes. You must have funding in place, make payment in full, and/or set up a payment plan by the bill due date (funding options discussed in more detail below).

   b. Account balances not fully covered by the end of the second week of classes are subject to a late fee of $250.00.

   c. Financial aid and payment options are listed under the Financial Aid Checklist.

3. **Student Accounts Policies**

   a. Refund and Policy Schedule (see chart below) - During the first two weeks of classes, you may drop a course from your schedule and receive a whole or partial refund. The refund given is based on when Houghton College receives official notification from the student. Please carefully consider your options before dropping or withdrawing from courses as this may also impact your financial aid eligibility. *Contact the Student Financial Services Office regarding how your aid may be impacted, since a portion of financial aid may need to be returned to the federal government.*

   **Online Course Refund Schedule**

<table>
<thead>
<tr>
<th>Days</th>
<th>Percent of Charges Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Days 1-2 (Drop/Add)</td>
<td>100%</td>
</tr>
<tr>
<td>Days 3-7 (remainder of 1st week)</td>
<td>75%</td>
</tr>
<tr>
<td>Week 2</td>
<td>50%</td>
</tr>
<tr>
<td>Week 3 and after</td>
<td>0%</td>
</tr>
</tbody>
</table>

   b. **Students MUST complete all requested paperwork by the end of Week #1 of a given module in order to receive financial aid and avoid late penalty charges.**

4. **Financial Aid Checklist**
a. Complete the Federal Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov if you are intending to use federal aid. If you will not be using federal aid to pay your tuition, notify sfso@houghton.edu so that the FAFSA requirement may be waived.

b. Complete the New York State TAP Application at www.hesc.ny.gov, if you are a full-time student and New York State resident.

c. Submit verification paperwork, if requested
   i. You will be notified via your Houghton College email account if you are selected for the verification process.

d. If this is your first semester borrowing federal loans, complete Loan Entrance Counseling & Master Promissory Note at https://studentloans.gov (instructions below)

e. Sign the Houghton College Billing and Financial Permissions Form

f. Register for the Student Account Center at www.Houghton.afford.com (registration email will come to your Houghton College email account)
   i. Add additional users to Student Account Center (optional)
   ii. Real-time account activity along with your billing statement is available through the SAC and should be checked regularly

g. Pay balance in full by the end of the first week of classes:
   i. Checks or money orders should be made payable to Houghton College and mailed to: Student Financial Services Office
      Houghton College
      One Willard Avenue
      Houghton, NY 14744
   ii. Online payments from a US bank account (no fee) or credit card (processing fee applies):
      1. Log into Student Account Center at www.Houghton.afford.com to view account and make a payment, OR
          a. Scroll to the bottom of the page and select “Make a One-Time Payment”
          b. Enter student information and payment amount and proceed through payment information
   iii. International Payments – Canadian & International students may use Flywire (formerly PeerTransfer) to pay with international currencies.
   v. Private Loan – to be completed by student and co-signer, if needed
      1. Visit preferred lender list at www.Houghton.edu/PreferredLenders and follow application instructions listed there
      2. If the lender you would like is not listed, please advise the Student Financial Services Office of how to process your loan
   vi. Submit appropriate documentation for anything unique to your situation
      1. Certificate of Eligibility for Veteran’s Benefits
      2. Outside Scholarship award letters

5. **Completing your FAFSA (Free Application for Federal Student Aid):**
   *To Be Completed by Students Who Are Applying for Federal Aid*
a. Go to www.fafsa.gov and sign in with your FSA ID (if you do not have one, you may create one at https://fsaid.ed.gov/).
b. Complete the FAFSA and be sure to list Houghton’s school code (002734).
c. If possible, transfer your tax information directly from the IRS into the FAFSA.
d. Sign and submit the FAFSA.

6. Federal Aid
   a. Federal Grants
      i. Pell Grant – a need-based grant for undergraduate students enrolled in a minimum of 3 credits per semester
      ii. TEACH Grant – most applicable to M.S.ed graduate students, but eligibility requirements and application may be found at https://studentaid.ed.gov/sa/types/grantsscholarships/teach.
   b. Federal Direct Loans
      i. Subsidized Loan – a need-based student loan with no interest while in school for undergraduate students enrolled in a minimum of 6 credits per semester
      ii. Unsubsidized Loan – a non-need-based student loan for undergraduate AND graduate students enrolled in a minimum of 6 credits per semester; interest begins accruing upon disbursement. Most students are eligible for the Federal Unsubsidized Direct Loan, regardless of income.
      iii. Parent PLUS Loan – parents of dependent undergraduate students may apply at https://studentloans.gov
      iv. Graduate/Professional PLUS Loan – graduate students may apply at https://studentloans.gov

If you have qualified for and are accepting Federal Direct Subsidized/Unsubsidized Loan funding for the first time, the following steps must be completed:

Direct Loan Entrance Counseling
1. Go to https://studentloans.gov and select “Log In.” You will do this with your FSA ID.
2. Select “Complete Counseling.”
3. Choose “Entrance Counseling.”
4. Complete all five sections. If you have any questions, you may call 800.557.7394.

Direct Loan Master Promissory Note (MPN) (also found at https://studentloans.gov, see above):
1. After signing in with your FSA ID, select “complete MPN.”
2. For the type of direct loan you would like to receive, select “Subsidized/Unsubsidized.”
3. You will need names and addresses of two references.
4. After you have completed the process, we suggest that you review the signed MPN and save or print a copy for your personal records.

7. New York State TAP (Tuition Assistance Program):
   To be completed by New York State residents who are applying for State aid
   a. Go to www.hesc.ny.gov and complete a TAP (Tuition Assistance Program) Application, using your New York State Taxes.
   b. TAP is a need-based grant for eligible students enrolled in a minimum of 12 credits per semester (typically for undergraduate students only)
8. **Financial Aid Policies**
   a. Frequency: Federal Student Loans may only be awarded for two semesters per academic year. The Pell Grant may be received year-round.
   b. Document Submissions: If a student is applying for financial aid, all applicable documentation must be submitted for processing prior to the start of classes. If this documentation is not received by the end of the first week of classes, the student will be required to pay for classes by check or online payment, or be terminated from Online Education. If termination occurs, the student will still be liable for the cost of the course.
   c. Financial Authorization: All students are required to sign the electronic “Houghton College Billing and Financial Permissions Form” prior to your first day of classes. Students must use their Houghton college email account and password to complete the form. The consent form explains that bills are sent electronically and outlines the ramifications of unpaid student account balances. Title IX and other federal/state aid is not applicable for high school program. Please read this document and keep a copy for your records. If you have questions, contact the Student Financial Services Office.
   d. Satisfactory Academic Progress: In order to maintain eligibility for federal and/or state aid, students must be making satisfactory academic progress toward a degree. Undergraduate SAP policies may be found at: https://www.houghton.edu/admission/financial-aid/resources-and-faqs/financial-aid-policies/. The Graduate SAP policy is to be determined for 2019-2020.

9. **Consumer Information Disclosure:**
   a. Houghton’s consumer information disclosure may be found at: http://www.houghton.edu/consumer-information-disclosure/