Our Goal is to Provide Assistance to Utica College Students in Financing Their Education
Office of Student Financial Services

- Financial Aid
- Counseling
  - Determine Financial Aid Eligibility
  - Create Financial Aid Packages
  - Complete Federal Verification Process
- Student Account Operations
  - Upload Bills
  - Accept Payments
  - Cash Checks
    - Student Payroll
    - Personal checks up to $50
Student Financial Services
Communication Consent Form
What is it?

- It is a security measure that our office will use to verify the identity of our students and anyone calling on behalf of our students.

- Students and their authorized individuals create a password and then provide that password whenever they communicate with the Office of Student Financial Services.

- If a student chooses to, they may offer a parent or another party authorization to speak with our office on their behalf.
The SFS Communication Consent Form is the best way we have to protect the personal and financial information of our students and their families.

Per both FERPA (Family Educational Rights and Privacy Act) and Red Flag regulations we are required to implement these procedures.

Every school will create their own policy and procedure as to how they will address these regulations. This is how Utica College has decided to safeguard their information.
The student initiates the process from by visiting: www.utica.edu/consent

The student will then access the form using their Banner log in.

Your login information is the same as your Utica College e-mail username and password.
Students can change their password at any time.

Students can terminate any individual or any topic at any time.

Students can initiate the SFS Communication Consent Form on paper; however, the electronic form is the preferred method.

Please be advised that information provided on the FAFSA can only be discussed with the student and or parent listed on the FAFSA, regardless of the student’s consent.

An **SFS Communication Consent password** should only be provided to a member of the **Office of Student Financial Services**!
All students who receive Federal Financial Aid (also called Title IV funds), must complete an authorization form.

All parents who receive a Parent (PLUS) Loan must also complete an authorization form.

Electronic form available at www.utica.edu/titleiv
Without a completed authorization we cannot disburse your Federal Aid to your account which could result in an unnecessary balance and, if eligible, a delay in receiving your excess funds.

The Electronic Form can be used to accept or deny authorization

**Please be advised that a denial may result in a balance due at a later time **
Reggie Trax  
1 Pioneer Dr.  
Utica College, NY 13502

December 1, 2012  
ID: 000100001  
Dependent/On-campus/Full-time

Utica College is pleased to offer you the following in financial assistance for the 2012-2013 academic year. Your eligibility for financial aid was based on the information you listed on your Free Application for Federal Student Aid (FAFS). Receipt of additional awards not listed below or changes to information submitted may change award eligibility or amounts. Please read the Statement of Conditions on the reverse side, as it pertains to your eligibility for financial aid. Your enrollment constitutes your acceptance of awards and agreement to the terms stipulated in the award notice and other Student Financial Services publications.

<table>
<thead>
<tr>
<th>Expected Annual Direct Costs</th>
<th>Possible Additional Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition*</td>
<td>Books**</td>
</tr>
<tr>
<td>Undergraduate Fees*</td>
<td>$642</td>
</tr>
<tr>
<td>Room and Board**</td>
<td>Transportation*</td>
</tr>
<tr>
<td>Total</td>
<td>$484</td>
</tr>
<tr>
<td></td>
<td>Personal Expenses*</td>
</tr>
<tr>
<td></td>
<td>$642</td>
</tr>
</tbody>
</table>

*Based on your anticipated course load  **Cost of Attendance components are estimated and your actual costs may vary.

<table>
<thead>
<tr>
<th>Estimated Financial Aid Awards</th>
<th>Fall 2012</th>
<th>Spring 2013</th>
<th>Total Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer Achievement Award</td>
<td>$0.00</td>
<td>$5,000.00</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>Residence Hall Grant</td>
<td>0.00</td>
<td>1,000.00</td>
<td>1,000.00</td>
</tr>
<tr>
<td>Utica College Grant</td>
<td>0.00</td>
<td>600.00</td>
<td>600.00</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>0.00</td>
<td>2,250.00</td>
<td>2,250.00</td>
</tr>
<tr>
<td>Fed. Direct Unsubsidized Loan</td>
<td>0.00</td>
<td>1,000.00</td>
<td>1,000.00</td>
</tr>
<tr>
<td>Total Aid Offered</td>
<td>$0.00</td>
<td>$9,850.00</td>
<td>$9,850.00</td>
</tr>
</tbody>
</table>

Please feel free to contact a staff member if you have any questions regarding your aid. Awards will be disbursed after verification of enrollment and upon completion of all required documentation. Information on Utica College payment options can be found at: www.utica.edu/sfs.

If you wish to DECLINE or REDUCE your federal direct Stafford Loan award(s) offered, please complete the "Federal Loan Decline Form" available in Student Financial Services or on the web at www.utica.edu/sfs under "Important Forms" and return to the Office of Student Financial Services.

1800 Burrstone Road  •  Utica, NY 13502-4482  
Voice: 315.792.3179  •  Fax: 315.792.3368  
www.utica.edu  
tradition. opportunity. transformation.
Search For Scholarships From Outside Sources That Fit Your Profile Using Free Services Offered On the Web. You May Need To Answer A Few Questions And The Services Will Give You A List Of Scholarships You Might Be Eligible For.

DO NOT APPLY FOR SCHOLARSHIPS THAT REQUIRE A FEE

http://www.amsa.com/
http://www.fastweb.com/
http://www.collegenet.com/mach25/
http://apps.collegeboard.com/cbsearch_ss/welcome.jsp
http://www.finaid.org/scholarships/unusual.phtml
http://www.uncf.org  - (For Minority Students
http://www.hsf.net   OR
http://www.chci.org   - For Hispanic Students)
http://www.cbcfinc.org  - For African-American Students
http://www.collegefund.org  - For Native-American Students
http://www.scholarship.ihs.gov  - For Native-American & Alaska Native Students
July 15 - All Verification Documentation Needs to be Submitted
- Application for Plus Loans and Alternative Loans Must be Completed

August 1 - Final High School Transcript Must be on File in the Admissions Office
- MPN (Master Promissory Note) and Entrance Interview for Federal Loans
  MPN – www.studentloans.gov
  Entrance – www.studentloans.gov
- New York State TAP Application - www.hesc.ny.gov
What is the next step?

- Waive Health Insurance
  - Payment Options
- Set up Payment Portal
To Waive Health Insurance

www.studentinsuranceprograms.com/utica

All Full-Time students are required to be covered by Health Insurance

Deadline to waive Health Insurance

*August 30, 2013*

**If you do not waive coverage by the deadline date of August 30, 2013 you will be responsible for the annual premium on your Billing Statement**
Payment Requirements

Four Options:

1 - Payment in full
2 - Deferred Payment Plan
3 - Parent (PLUS) Loan
4 - Alternative Education Loan
Utica College offers a secure online payment portal where you can:

- Make Payments
- Receive Electronic Statements

Our secure site is our preferred method of payment but mail and in person payments are still accepted.
Options Available Through Our Secure Payment Portal

- Make a Payment by Credit Card or Electronic Check
- Enroll in Utica College’s Installment Payment Plan
- Give permission to authorized user(s) of your choice to have access to make payment and to receive statements
- Enroll in Direct Deposit of refunds
How do I access the secure portal to make my payment?

- The student will use their Banner log in at https://bannerweb.utica.edu and Enter Secure Area.
- After logging in, click on Student and Financial Aid and then Student Account.
View Billing Statement
Enroll in Payment Plan
Authorize Users
### Payment Summary

**Statement Date:** 05/22/2013  
**Student ID:**  
**Current Balance:** $5,017.00  
**Due Date:** 07/10/2013  
**Total Amount Due:** $5,017.00

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**Reggie Trax**  
1600 Burrstone Rd  
Utica, NY 13502

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If you are mailing a payment, include the top portion. Keep the lower portion for your records.

<table>
<thead>
<tr>
<th>Date</th>
<th>Statement Activity</th>
<th>Charge</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/22/2013</td>
<td>BILL NUMBER: UCE05221230151722 Fall 2013</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Charges**

- Health and Safety Fee: $100.00
- Student Health Insurance Fee: $710.00
- Transition Fee: $150.00
- Student Activities Fee: $80.00
- Technology Fee: $100.00
- Housing Charges: $3,167.00
- Gold Meal Plan Charges: $2,800.00
- Tuition - Day Program: $12,140.00
- Nursing Testing Fee: $50.00
- Science Lab Fees: $50.00

**Estimated Aid**

- Federal Direct Subsidized Loan: $1,732.00
- Federal Direct Unsubsidized Loan: $990.00
- Founders Scholarship: $8,000.00
- Federal Pell Grant: $948.00
- Residence Hall Grant: $1,020.00
- Utica College Grant: $5,100.00
- NYS Tuition Assistance Program: $250.00

**Deposits on Account**

- 25812: $200.00
- 25812: $100.00

**Total Amount Due:** $5,017.00
Option 3: Parent PLUS Loan

To request a Parent PLUS Loan, the student must be enrolled in at least 6 credit hours.

www.utica.edu/sfs
- Important Forms
• **Initiate Parent PLUS Application**

• *Student* must log in and provide parent borrower’s email address.

• *Parent* must follow link in email to complete the application.
Option 4:

Alternative Education Loan

Search websites for best borrower benefits

Many websites available including
www.collegefinancecenter.org/student-loans.html
If you will be paying your balance with a Parent (PLUS) Loan or an Alternative Education Loan, the student must notify the Office of Student Financial Services by going to the following link by July 31, 2013.

www.utica.edu/loan_options

*To allow for processing time, please complete loan applications by July 15, 2013*
Deadline to Waive Health Insurance – August 30, 2013

Installment Plan Due Dates

- Down Payment Due – July 10, 2013
- 1st Payment Due – August 10, 2013
- 2nd Payment Due – September 10, 2013
- 3rd Payment Due – October 10, 2013
- 4th Final Payment Due – November 10, 2013

Certification Requirements of Alternative Loans and Parent Loan Documentation Complete – July 31, 2013

If you are selected for Verification, all required documents MUST be submitted to SFS before any Federal Funds will be disbursed to your account.
Office of
Student Financial Services

Questions???
www.utica.edu/sfs
Ph. 315-792-3179
Fax 315-792-3368
sfs@utica.edu