



# IMPORTANT INSTRUCTIONS FOR FINALIZING YOUR FALL 2013 ENROLLMENT

## STEP 1

Create a password through the Student Financial Services (SFS) Communication Consent form at [www.utica.edu/consent](http://www.utica.edu/consent)

## STEP 2

Determine whether you need to participate in Utica College's health insurance plan. Health insurance coverage is required for all full-time students. **If you have no other health insurance, you will automatically be enrolled in Utica College's insurance plan and charged the required fee.** If you are currently insured through someone else's policy, you will need to submit a waiver online at [www.studentinsuranceprograms.com/utica](http://www.studentinsuranceprograms.com/utica). If you have already submitted a waiver, it may not yet appear on your account. Therefore, you will need to deduct \$ 750 from the balance in order to calculate the amount due. A waiver needs to be completed every year.

## STEP 3

When your Billing Statement is ready for viewing you will receive an email. Log in to your Utica College account through the Banner Web Site at <http://bannerweb.utica.edu> and "Enter Secure Area" where you can view your Billing Statement.

## STEP 4

After viewing your Billing Statement, determine whether you will pay the amount due in full or enroll in our payment plan. Utica College's payment plan requires a down payment of 1/5 of the semester balance **plus** \$ 75 enrollment fee due on or before July 10, 2013. You can make a secure online credit card and/or electronic check payment by visiting Banner Web at <http://bannerweb.utica.edu> and "Enter Secure Area." User Guides with detailed information are available on our Web site under New Payment Portal on the right side of our Web site ([www.utica.edu/sfs](http://www.utica.edu/sfs)).

*If you do not plan to attend Utica College this Fall, please notify the Office of the Registrar at [Registrar@utica.edu](mailto:Registrar@utica.edu) or our office at [sfs@utica.edu](mailto:sfs@utica.edu).*

## Frequently asked questions

### ***Why do I have to create a password to be able to speak with SFS?***

Creating a password through the SFS Communication Consent Form is the best way we have to verify your identity and secure your personal and financial information. As of June 1, 2010, students are required to provide a password to verify their identity before speaking with any member of the Student Financial Services concerning offered aid, eligibility for aid and/or account information. Students can access the electronic form under the Important Forms section of the Student Financial Services Web site or at [www.utica.edu/consent](http://www.utica.edu/consent).

### ***How do I view my bill, make my payment or enroll in a Payment Plan?***

You are able to view your bill, enroll in a Payment Plan and make a secure online credit and/or electronic check payment as well as access a variety of other options by visiting banner web at <http://bannerweb.utica.edu> and "Enter Secure Area." You will be prompted to enter your UC user name and password. You then click on the following: Student and Financial Aid -> Student Account-> Access My Account.

### **Viewing your Billing Statement**

Under "Your Bills" click on "View." Your charges are estimated based on the charges for full-time enrollment and, if residing in the residence halls, a double-room and gold meal plan. Once your course selection, room assignment and meal plan are final, your charges could change, resulting in an increase or decrease in your

balance due. Your Financial Aid amounts are based on the information we have received as of the date of this billing. If you have not yet applied for Financial Aid, you can do so at [www.fafsa.gov](http://www.fafsa.gov). Until all required Financial Aid documentation is complete, your Financial Aid is estimated and is subject to change, which could also result in you owing more or less at a later billing date. We have calculated your estimated amount due by subtracting your financial aid (with the exception of work study) and any payments you may have already made (including your paid deposit) from your charges.

### **Paying your Total Amount Due**

If you choose to pay your balance in full, you need to click on *Make Payment* located in the first box on the left side of your payment screen. The due date for the payment in full option is July 31, 2013.

If you opt for the Payment Plan, you need to click on *Enroll in the Fall 2013 Payment Plan* located in the second box on the right side of your payment screen. You will be required to make your down payment plus the \$ 75 enrollment fee by July 10, 2013. More detailed information on using your payment screen is available by viewing User Guides under New Payment Portal on the right side of our website.

If we do not receive a payment by July 31, 2013, you will automatically be enrolled in our payment plan and charged as \$ 75 enrollment fee.

You can also pay with cash, though to do so, you must appear in person. Please do not send cash in the mail.

### ***How does the Payment Plan work?***

Enrolling in the Payment Plan allows you to pay the semester balance over a period of five months. When you enroll, you will be required to make an initial down payment of 1/5 of the total amount due for the Fall 2013 semester on or before July 10. The amount will be calculated out for you. The remaining balance will be payable in four installments and are due as follows: August 10, September 10, October 10 and November 10. If you enroll after July 10, you will be required to pay the down payment, the \$ 75 enrollment fee and first installment.

### ***I cannot pay the amount that is required at this time. What are my options?***

If you are unable to pay the required amount you have two options:

#### **Parent (PLUS) Loan**

A Parent (PLUS) Loan is a federal loan that is available to parents of dependent, undergraduate students who are attending school. The PLUS loan is taken out for both the Fall 2013 and Spring 2014 semester and is in the parent's name. A credit check is required for a PLUS loan. If the PLUS loan is not approved, the parent can choose to try again with an endorser or the student can choose to take out an additional Federal Unsubsidized Loan up to \$4,000 for the academic year. If you would like to apply for a Parent PLUS Loan, the student must visit the Student Financial Services webpage at [www.utica.edu/sfs/plus](http://www.utica.edu/sfs/plus). The student will be required to log into banner web using their secure UC user ID and password, and will be asked to provide the borrower's (parent's) email address where the application should be sent. New students who have not yet activated their UC login can find instruction on how to do so at [www.utica.edu/enroll](http://www.utica.edu/enroll). Once a student submits a request for a Parent PLUS application, the borrower (parent) will receive an email containing a secure link to the application. Please be advised, only one application may be submitted and changes cannot be made to an application after its submission. To estimate the "Requested Loan Amount," double the amount that appears as your "Total Amount Due" on your Billing Statement and add \$500 (to allow for the deposit payment already applied to the Fall 2013 semester and Federal processing fees). We will process the amount you have indicated for the entire academic year (Fall 2013 and Spring 2014 semester). Please remember that if your Parent (PLUS) Loan will cover the entire academic year, you do not need to send a payment. However, if the amount you choose to borrow does not cover the academic year charges or if you do not receive an approval by the due date, you must make a payment. If approval is not received by July 31, 2013, you will be automatically enrolled in our Payment Plan and assessed a \$ 75 enrollment fee.

#### **Alternative Education Loan**

An Alternative Education Loan is an education loan in the student's name. It is not a guaranteed federal loan and must go

through an approval process that usually needs a creditworthy co-signer. Borrowers will be required to submit several time-sensitive disclosures back to lenders as part of the loan process. It is important to carefully read all of the communication sent to you electronically or by mail from Utica College and your alternative loan lender. We encourage you to research various websites, including [www.collegefinancecenter.org/student-loans.html](http://www.collegefinancecenter.org/student-loans.html). Like the Parent (PLUS) Loan, the Alternative Education Loan is taken out for the Fall 2013 and Spring 2014 semesters. To estimate the amount to borrow, double the amount that that appears as your "Total Amount Due" on your Billing Statement and add \$ 300 (to allow for the deposit payment already applied to the Fall 2013 semester). Please remember that if your Alternative Education Loan will cover the entire academic year, you do not need to send a payment. However, if the amount you choose to borrow does not cover the academic year charges or if you do not receive an approval by the due date, you must make a payment. We will finalize your payment arrangements when we receive a certification request that a loan has been approved to cover your anticipated balance. If a certification request is not received by July 31, 2013, you will be automatically enrolled in our Payment Plan and assessed a \$ 75 enrollment fee.

### ***If I am not making a payment at this time and have been approved for a Parent (PLUS) or Alternative Education Loan how do I notify you so my enrollment can be finalized?***

When you receive notification that your loan has been approved, please log in to [www.utica.edu/loan\\_options](http://www.utica.edu/loan_options). You will be required to log into banner web using your secure UC user ID and password. Once this has been done, you will be brought to a form titled "Notification of Payment Arrangements." Complete the information that applies to you and click on submit.

### ***I will be living in the residence halls but my Billing Statement does not reflect room and board charges – why is that?***

Housing status is based on the information you provided to the Office of Admissions. If your room and board charges do not appear or if room and board charges do appear and you do not intend to live on campus, please contact the Office of Admissions at 315-792-3006 so that your housing status can be updated. When this had been completed, you will receive a notice in your UC email that an updated bill is ready for viewing. Please note: All students residing in the residence halls are required to enroll in a meal plan.

### ***What if I have any other questions that aren't answered here or on the Student Financial Services (SFS) website?***

Please call (315) 792-3179 and an SFS Information Specialist will be happy to help you with any questions you may have.

## **IMPORTANT**

If you do not plan on attending the Fall 2013 semester please notify the Office of the Registrar at [registrar@utica.edu](mailto:registrar@utica.edu) or the Office of Student Financial Services at [sfs@utica.edu](mailto:sfs@utica.edu).