



PAYMENT INSTRUCTION GUIDE

SPRING 2015

STEP 1

If you have not already done so, create a password through the Student Financial Services (SFS) Communication Consent form at www.utica.edu/consent.

STEP 2

When your Billing Statement is ready for viewing you will receive an email at your Utica College email address. Log in

to your Utica College account through the Banner Web Site at <http://bannerweb.utica.edu> and "Enter Secure Area."

STEP 3

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 total charges plus a \$75 enrollment fee on or before January 5, 2015.

If you do not plan to attend Utica College this Spring, please notify the Office of the Registrar at Registrar@utica.edu or our office at 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 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 webpage or at www.utica.edu/consent.

How do I view my bill, make a 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 card and/or electronic check payment as well as access a variety of other options by visiting banner 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 Services-> Student Account -> Access My Account.

To View Your Bill – Under "Your Bills" click on "View." Your charges are based on the number of credit hours for which you have registered. 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.ed.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. In addition, if you have filed your FAFSA and your enrollment is less than full-time, your complete Financial Aid will not appear on your Billing Statement. You will need to enroll in a minimum of 12 credit hours. When this has been completed, you will receive a notice in your UC email that an updated bill is ready for viewing. We have calculated your estimated amount due by subtracting your financial aid and any payments you may have already made from your charges.

Paying your total amount due - If you choose to pay your balance in full, please click on *Make Payment* located the first box on the left side of your payment screen. Your payment is due on or before **January 5, 2015**.

If you opt for the Payment Plan, you need to click on *Enroll in the Spring 2015 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 January 5, 2015.

More detailed information is available by viewing User Guides under "New Payment Portal" on the right side of our website. You can also pay with cash, though to do so, you must appear in person. Please do not send cash in the mail.

If we do not receive a payment by January 31, 2015, you will automatically be enrolled in our payment plan and charged a \$ 75 enrollment fee.

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 Spring 2015 semester on or before January 5. The amount will be calculated on the total charges less Financial Aid as of the date of your enrollment. The Spring balance is due in 4 additional installments as follows: February 5, March 5, April 5 and May 5. If you enroll after January 5, you will be required to pay the down payment, the \$ 75 enrollment fee and the 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

If you have applied for a Parent (PLUS) Loan for the academic year and the Fall semester disbursement has been applied to your account the Spring amount will appear on the Billing Statement under Credit. If the Parent (PLUS) Loan covers the entire Spring balance, there is no need to make a payment at this time. If the Parent (PLUS) loan appears but does not cover the

entire Spring balance, a payment is required on or before January 5. If you did not receive a Parent (PLUS) Loan in the Fall semester, but would like to apply for one for the Spring semester only, visit our website at www.utica.edu/sfs. On the left side, click on Important Forms then click on Initiate Parent (PLUS) Application. If the loan is not approved, you have the option to appeal this decision with the Direct Loan Program Center or obtain a credit worthy endorser. If you chose the endorser option, they will need to complete an addendum online at www.studentloans.gov.

Alternative Education Loan

If you have applied for an Alternative Loan for the academic year and the Fall semester disbursement has been applied to your account the Spring amount will appear on the Billing Statement under Credit. If the Alternative Loan covers the entire Spring balance, there is no need to make a payment at this time. If the Alternative Loan appears but does not cover the entire Spring balance, a payment is required on or before January 6. If you did not receive an Alternative Loan in the Fall semester, but would like to apply for one for the Spring semester, we encourage you to research various websites, including www.collegefinancecenter.org/student-loans.htm.

I have waived my Health Insurance fee in the Fall semester. Why does it still appear?

If you have completed a waiver in the Fall semester, your charge will still appear under the Charge column. However, your waiver will appear under the Credit column on your Billing Statement.

The insurance carrier will review your current coverage and will notify you of any changes in your waiver status. If there has been a change in your situation and you would like enroll for the Spring semester, please visit www.studentinsuranceprograms.com/utica or call 1-877-440-6839 after December 1, 2014 and no later than February 1, 2015. **If you are a new student to Utica College for the Spring semester and currently have health insurance coverage, you will need to submit a waiver online at www.studentinsuranceprograms.com/utica after December 1, 2014 and no later than February 1, 2015.

I'll be living in the residence halls but my Billing Statement does not reflect the correct room and board charges – why is that?

Housing status is based on the information provided by the Residence Life Office. However, your housing charges may change once the Spring housing assignments have been finalized. When this has 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 Service (SFS) website?

Please contact the SFS office at sfs@utica.edu or 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 Spring 2015 please notify the
Office of the Registrar at registrar@utica.edu
or the Office of Student Financial Services at sfs@utica.edu*