

## PAYMENT INSTRUCTION GUIDE Graduate Students SPRING 2016

#### STEP1

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

#### STEP2

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 <a href="http://bannerweb.utica.edu">http://bannerweb.utica.edu</a> and "Enter Secure Area."

#### STEP3

After viewing your Billing Statement, determine whether you will pay the amount due in full or use a Graduate PLUS Loan or Alternative Education Loan. You can make a secure online credit card and/or electronic check payment by visiting Banner Web at <a href="http://bannerweb.utica.edu">http://bannerweb.utica.edu</a> and "Enter Secure Area."

Payment on the Spring semester is due on or before January 4, 2016.

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 <a href="https://www.utica.edu/consent">www.utica.edu/consent</a>.

### How do I view my bill and make a payment?

You are able to view your bill 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 <a href="http://bannerweb.utica.edu">http://bannerweb.utica.edu</a> 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.

<u>To View Your Bill</u> – 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 <a href="www.fafsa.ed.gov">www.fafsa.ed.gov</a>. 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 and any payments you may have already made from your charges.

## I would like to apply for a Grad (PLUS) Loan. What do I do?

If you are a returning student and were approved for a Grad (PLUS) Loan for the academic year, your Spring disbursement will appear on the Billing Statement. If you are a new student or a returning student who did not receive a Grad (PLUS) Loan in the Fall semester, you can apply for at <a href="www.studentloans.gov">www.studentloans.gov</a> and select Spring only in the application. Please be advised, only one application may be submitted and changes cannot be made to an application after its submission. If you would like to make changes to the Grad (PLUS) Loan, please contact your Student Financial Services Counselor.

\*\*If the Grad (PLUS) Loan is approved and/or appears on your account and covers the entire balance, there is no need to make a payment at this time. If the Grad (PLUS) loan does not cover the entire balance, a payment is required on or before January 4, 2016.

#### I would like to apply for an Alternative Education Loan. What do I do?

If you are a returning student and were approved for a Alternative Education Loan for the academic year, your Spring disbursement will appear on the Billing Statement. If you are a new student or a returning student and did not receive an Alternative Loan in the Fall semester, you can research various private loans at <a href="www.utica.edu/loan-compare">www.utica.edu/loan-compare</a>. Once you have decided on a loan product you should apply directly through the lender to apply and select Spring only on the application.

\*\*If the Alternative Education Loan is approved and/or appears on your account and covers the entire balance, there is no need to make a payment at this time. If the Alternative Education Loan does not cover the entire balance, a payment is required on or before January 4, 2016.

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

<u>Returning students</u> - 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.

If you have enrolled in the Health Insurance for the Fall 2015 semester and no longer need the Student health Insurance for the Spring semester, you are able to waive the fee for the Spring semester by visiting <a href="https://www.cdphp.com/uticacollege">www.cdphp.com/uticacollege</a>. However, if you are no longer covered under another plan and would like to enroll in the Health Insurance for Spring 2016, please contact Haylor, Fryer and Coon at 315-453-2164.

\*\*Please note\*\* <u>Because the Spring semester includes one</u> additional month of coverage, the Health Insurance fee for the Spring semester is higher than the Fall semester.

<u>New Students</u> – If you already receive Health Insurance coverage, you can waive the fee by visiting <u>www.cdphp.com/uticacollege</u>.

\*\*The last day day to waive your Student Health Insurance is January 18, 2016\*\*

#### Can I use Financial Aid to help buy my books?

If you are a returning student ad your finalized Financial Aid exceeds your charges, you may be eligible to transfer an advance of excess funds from your account to the Utica college Bookstore to purchase books. If you are eligible, you can request this option by contacting your SFS Counselor, Jenna Urbanke at <a href="mailto:jurbanke@utica.edu">jurbanke@utica.edu</a> to complete a Book Line of Credit (BLOC) form

What if I have any other questions that aren't answered here or on the Student Financial Service's (SFS) website? Please contact the SFS office at sfs@utica.edu or 315-792-3179 and your counselor will be happy to assist you.

### **IMPORTANT**

If you do not plan on attending the Spring 2016 please notify the Office of the Registrar at <a href="mailto:registrar@utica.edu">registrar@utica.edu</a> or the Office of Student Financial Services at <a href="mailto:sfs@utica.edu">sfs@utica.edu</a>