



3 EASY STEPS TO FINALIZING YOUR SPRING 2013 ENROLLMENT

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

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 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 <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.

To View Your Bill – Under "Your Bills" click on "View." Your charges are based on the number of credit hours you have registered and, if residing in the residence halls, a room assignment and meal plan in accordance with your room selection and housing contract. 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. We have calculated your estimated amount due by subtracting your financial aid and any payments you may have already made from your charges.

I have applied for a Grad PLUS loan. What do I do?

If you have been approved for an Grad 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 Grad PLUS Loan appears and covers the entire Spring balance, there is no need to make a payment at this time. However, if your Grad PLUS Loan does not cover your entire Spring balance, you must make a payment by the January 2, 2013 due date.

If you did not receive a Grad PLUS Loan in the Fall semester but are interested in one for the Spring semester, please contact our office. A Grad PLUS Loan is available to Grad students only who are registered for a minimum of 5 credit hours. If the amount you choose to borrow does not cover the Spring balance you must make a payment.

I have applied for Alternative Education Loan. What do I do?

If you have been approved for an Alternative Education 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 Education Loan appears and covers the entire Spring balance, there is no need to send a payment at this time. However, if your Alternative Education Loan does not cover your entire Spring balance, you must make a payment by the January 2, 2013 due date.

If you did not receive an Alternative Education Loan in the Fall semester but are interested in one for the spring semester, please apply as soon as possible. This is not a guaranteed federal loan and must go through an approval process which 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 lender. We encourage you to research various websites, including www.studentlendinganalytics.com/alternative_loan_options to secure a lender that offers the best borrower benefits. Please remember that if an approval is not received by SFS on or before January 2nd, you must be prepared to make a payment.

I have waived by 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 Charge. However, your waiver will appear under Credit on your Billing Statement. If there has been a change in your situation and you would like to either enroll or waive the charge for the Spring semester, you need to contact Taylor, Freyer and Coon at 1-800-289-1501.

Can I use Financial Aid to help buy my books?

If you are a returning student and 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. Eligible students can request this option by contacting your SFS Counselor and completing a "Request for Excess Funds for Books."

I'll 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 provided by the Residence Life Office. 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 Residence Life at 315-792-3285 so that your housing status can be updated. 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 2013 please notify the Office of the Registrar at registrar@utica.edu or the Office of Student Financial Services at sfs@utica.edu.