**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. 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 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 1/3 of the semester balance and a $ 75 enrollment fee due on or before January 2, 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).

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.

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**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 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 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. 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.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 (with the exception of work study) and any payments you may have already made (including any housing deposit if applicable) from your charges.

**Paying your Total Amount Due**  
If you opt for the Payment Plan for the Spring 2013 semester, please click on Enroll in the Spring 2013 Payment Plan. If you choose to pay your balance in full, please click on Make a Payment. 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.

**How does the Payment Plan work?**  
If you enroll in our Payment Plan, a minimum of 1/3 of the total amount due for the Spring 2013 semester and a $ 75 enrollment fee is due on or before January 2, 2013. The remaining balance will be payable in two installments due on February 28, 2013 and March 28, 2013.

**I have applied for a Parent (PLUS) Loan. What do I do?**  
If you have been approved 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) appears but does not cover the entire Spring balance, please make the required 1/3 payment on or before January 2nd. If you did not receive a Parent (PLUS) Loan for the Fall semester, but would like to apply for the Spring semester only, please contact the Office of Student Financial Services and a counselor will be happy to assist you. 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 applied for an 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 covers your entire balance, there is no need to make a payment at this time. If the Alternative Education Loan appears but does not cover the entire Spring balance,
please make the required 1/3 payment on or before January 2nd.
If you did not receive an Alternative Education Loan for the Fall semester, but would like to apply for the Spring semester only, please apply for one 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. We encourage you to research various websites to secure a lender that offers the best borrower benefits. One such website is www.studentlendinganalytics.com/alternative_loan_options. 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. 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 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 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.

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. 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’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 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 Spring 2013 semester please notify the Office of the Registrar at registrar@utica.edu or the Office of Student Financial Services at sfs@utica.edu.