S T E P 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.

S T E P 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.”

S T E P 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 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 for us 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
Payment in full - If you choose to pay your balance in full, please click on Make Payment located in the first box on the left side of your payment screen. Your payment is due on or before January 4, 2016.
Payment Plan - If you opt for the Payment Plan, you need to click on Enroll in the Spring 2016 Payment Plan located in the second box on the right side of your payment screen. You will be required to make an initial down payment of 1/5 of the total Spring 2016 balance plus a $75 enrollment fee by January 4, 2016. More detailed information is available by viewing User Guides under “New Payment Portal” on the right side of our website.
Cash Payments - 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 your Spring balance in full by January 31, 2016, you will automatically be enrolled in our payment plan and charged a $75 enrollment fee.

I have applied for a Parent (PLUS) Loan. What do I do?
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 4. If you are a new student or a returning student who did not receive a Parent (PLUS) Loan in the Fall semester, you are able to apply for one for the Spring semester. In order to do so, please visit www.studentloans.gov to complete 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 Parent (PLUS) Loan, please contact your student Financial Services Counselor.

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 4. If you are a new student or a returning student and did not receive an Alternative Loan in the Fall semester, you can apply for an Alternative Loan for the Spring semester. We encourage you to research various private loans. New York State provides a useful private loan comparison tool at www.utica.edu/loan-compare. Once you have decided on a loan product you should apply directly through the lender.

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

Returning students - 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 www.cdphp.com/uticacollege. 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** Because the Spring semester includes one additional month of coverage, the Health Insurance fee for the Spring semester is higher than the Fall semester.

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

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

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. 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 your SFS Counselor will be happy to help you with any questions you may have.

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**IMPORTANT**

If you do not plan on attending the Spring 2016 please notify the Office of the Registrar at registrar@utica.edu or the Office of Student Financial Services at sfs@utica.edu