



PAYMENT INSTRUCTION GUIDE

Graduate Students

FALL 2016

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

Determine whether you need to participate in Utica College's health insurance plan. Health insurance coverage is required for all full-time students (a minimum of 6 credit hours). If you are currently insured through someone else's policy, you will need to submit a request online to waive the coverage starting **after July 18, 2016** at www.cdphp.com/uticacollege. **The last day to submit a waiver is September 16, 2016.**

If you are covered by another health insurance plan but do not complete the waiver, **you will automatically be enrolled in Utica College's insurance plan and charged the required fee.** A waiver request must be completed every year.

STEP 3

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 4

After viewing your Billing Statement, determine how you will pay the amount due

If you do not plan to attend Utica College this Fall, 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, 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 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. 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 August 12, **2016.**

****NEW**** We are now offering a payment plan for Graduate Students. If you would like to enroll, you need to click on *Enroll in the Fall 2016 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 August 12, 2016.

How does the Payment Plan work?

Enrolling in the Payment Plan allows you to pay the semester balance over a period of four months. When you enroll, you will be required to make an initial down payment of 1/4 of the total amount due for the Fall 2016 semester on or before August 12, 2016. The amount will be calculated on the total charges less Financial Aid as of the date of your enrollment. The Fall balance is due in 3 additional installments as follows September 8, October 7, and November 4.

I cannot pay the amount that is due. What are my options?

***Grad PLUS loan** – The Grad PLUS Loan is a federal loan that is available to graduate students and is taken out to cover the charges for both the Fall 2016 and Spring 2017. To apply for a Grad PLUS Loan, please visit www.studentloans.gov to complete an 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. A credit check is required for a Grad (PLUS) Loan. You will receive notification of approval once you submit the application. If the Grad (PLUS) 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**

An Alternative Education Loan is an education loan that is in the student's name. It is not a guaranteed

federal loan and must also go through an approval process that usually requires a creditworthy co-signer. 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. Borrowers will be required to submit several time-sensitive disclosures back to the 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 loan lender. Like the Grad PLUS Loan, the Alternative Education loan is taken out for the Fall 2016 and Spring 2017 semesters.

***Please note: If your approved Grad PLUS or Alternative Education Loan covers your academic year charges, you do not need to make a payment at this time.**

Can I use Financial Aid to help buy my books?

If 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 jurbanke@utica.edu to complete a "Request for Excess Funds for Books."

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 Fall 2016 please notify the
Office of the Registrar at registrar@utica.edu
or the Office of Student Financial Services at sfs@utica.edu*