



OFFICE OF  
STUDENT FINANCIAL  
SERVICES

Suite 117  
in Hubbard Hall

[www.utica.edu/sfs](http://www.utica.edu/sfs)  
315-792-3179  
Fax: 315-792-3368



OFFICE OF  
STUDENT FINANCIAL SERVICES

Our Goal is to Provide Assistance to  
Utica College Students in Financing  
Their Education



**UTICA**  
**COLLEGE**

## Office of Student Financial Services

- Financial Aid
- Counseling
- Determine Financial Aid Eligibility
- Create Financial Aid Packages
- Complete Federal Verification Process

- Student Account Operations
  - Upload Bills
  - Accept Payments
  - Cash Checks
  - Student Payroll
  - Personal checks up to \$50

# Student Financial Services Communication Consent Form



# Student Financial Services

## Communication Consent Form



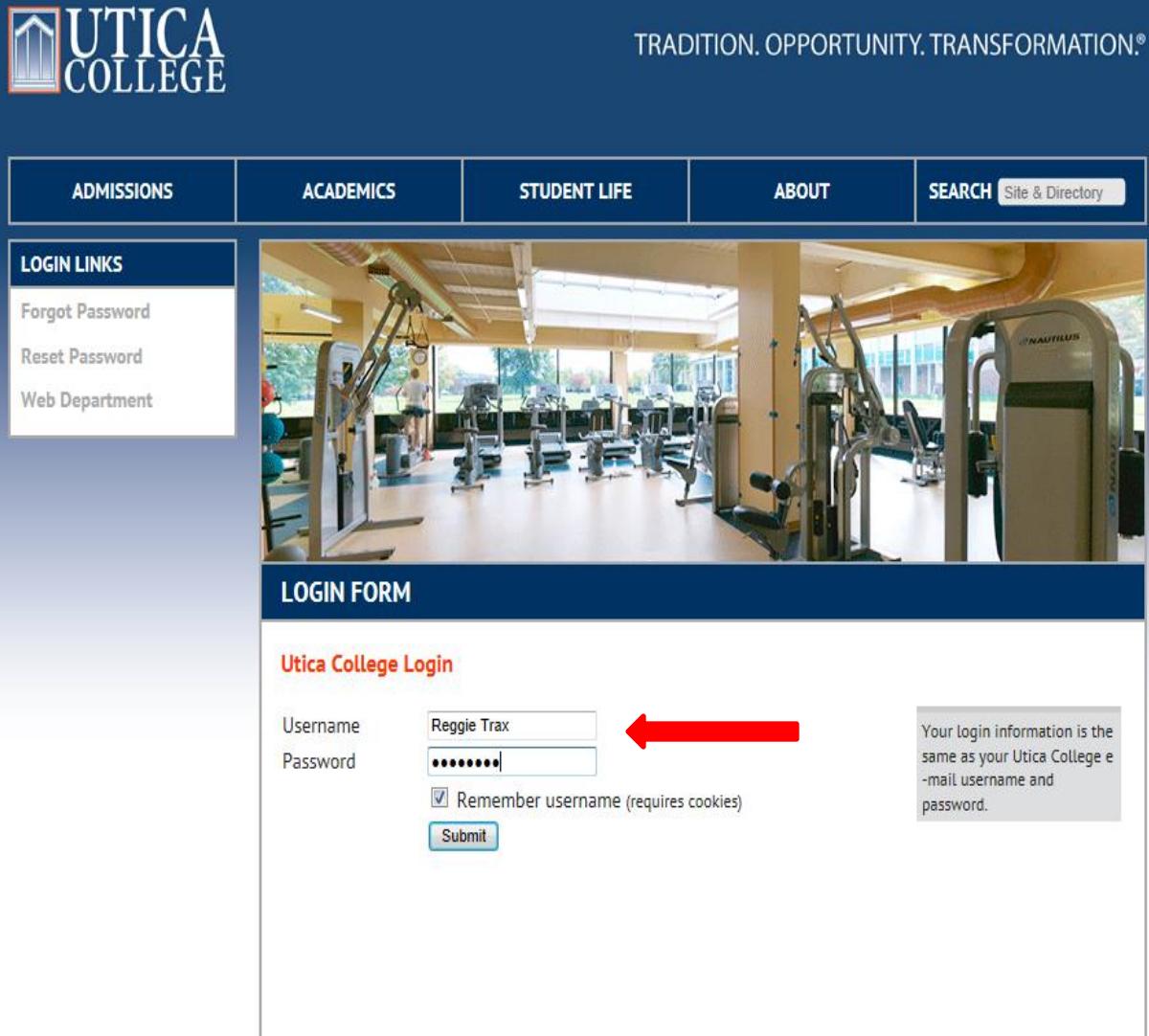
### What is it?

- It is a security measure that our office will use to verify the identity of our students and anyone calling on behalf of our students.
- Students and their authorized individuals create a password and then provide that password whenever they communicate with the Office of Student Financial Services.
- If a student chooses to, they may offer a parent or another party authorization to speak with our office on their behalf.

# Why is this necessary?

- The SFS Communication Consent Form is the best way we have to protect the personal and financial information of our students and their families.
- Per both FERPA (Family Educational Rights and Privacy Act) and Red Flag regulations we are required to implement these procedures.
  - Every school will create their own policy and procedure as to how they will address these regulations. This is how Utica College has decided to safeguard their information.

# How is a password created?



The image shows the Utica College website. The header features the Utica College logo, the tagline "TRADITION. OPPORTUNITY. TRANSFORMATION.®", and a navigation menu with links for ADMISSIONS, ACADEMICS, STUDENT LIFE, ABOUT, and SEARCH Site & Directory. On the left, a sidebar titled "LOGIN LINKS" includes links for Forgot Password, Reset Password, and Web Department. The main content area shows a photograph of a gym with various exercise equipment. Below the photo is a "LOGIN FORM" section. It contains fields for "Username" (Reggie Trax) and "Password" (represented by a series of asterisks). A red arrow points to the password field. There is also a checkbox for "Remember username (requires cookies)" and a "Submit" button. A note on the right side of the form states: "Your login information is the same as your Utica College e-mail username and password."

The student initiates the process from by visiting: [www.utica.edu/consent](http://www.utica.edu/consent)

The student will then access the form using their Banner log in.

Your login information is the same as your Utica College e-mail username and password.

# How is a password created?

- Students can change their password at any time.
- Students can terminate any individual or any topic at any time.
- Students can initiate the SFS Communication Consent Form on paper; however, the electronic form is the preferred method.

Please be advised that information provided on the FAFSA can only be discussed with the student and or parent listed on the FAFSA, regardless of the student's consent.

An **SFS Communication Consent password** should only be provided to a member of the **Office of Student Financial Services**!

# Title IV Authorization

- All students who receive Federal Financial Aid (also called Title IV funds), must complete an authorization form
- All parents who receive a Parent (PLUS) Loan must also complete an authorization form
- Electronic form available at  
[www.utica.edu/titleiv](http://www.utica.edu/titleiv)

# Title IV Authorization

- Without a completed authorization we cannot disburse your Federal Aid to your account which could result in an unnecessary balance and, if eligible, a delay in receiving your excess funds.
- The Electronic Form can be used to accept or deny authorization

**\*\*Please be advised that a denial may result in a balance due at a later time \*\***



OFFICE OF STUDENT FINANCIAL SERVICES

Reggie Trax  
1 Pioneer Dr.  
Utica College, NY 13502

December 1, 2012  
ID: 000100001  
Dependent/On-campus/Full-time

Utica College is pleased to offer you the following in financial assistance for the 2012-2013 academic year. Your eligibility for financial aid was based on the information you listed on your Free Application for Federal Student Aid (FAFSA). Receipt of additional awards not listed below or changes to information submitted may change award eligibility or amounts. Please read the Statement of Conditions on the reverse side, as it pertains to your eligibility for financial aid. Your enrollment constitutes your acceptance of awards and agreement to the terms stipulated in the award notice and other Student Financial Services publications.

**Expected Annual Direct Costs**

Tuition*	\$ 15,445
Undergraduate Fees*	260
Room and Board**	6,209
Total	\$ 21,914

**Possible Additional Expenses**

Books**	\$ 642
Transportation*	484
Personal Expenses*	464
	\$ 1,590

or

\*Based on your anticipated course load

\*\*Cost of Attendance components are estimated and your actual costs may vary.

<b>Estimated Financial Aid Awards</b>	<b>Fall 2012</b>	<b>Spring 2013</b>	<b>Total Academic Year</b>
Transfer Achievement Award	\$ 0.00	\$ 5,000.00	\$ 5,000.00
Residence Hall Grant	0.00	1,000.00	1,000.00
Utica College Grant	0.00	600.00	600.00
Federal Direct Subsidized Loan	0.00	2,250.00	2,250.00
Fed. Direct Unsubsidized Loan	0.00	1,000.00	1,000.00
 <b>Total Aid Offered</b>	 <b>\$ 0.00</b>	 <b>\$ 9,850.00</b>	 <b>\$ 9,850.00</b>

Please feel free to contact a staff member if you have any questions regarding your aid. Awards will be disbursed after verification of enrollment and upon completion of all required documentation. Information on Utica College payment options can be found at: [www.utica.edu/sfs](http://www.utica.edu/sfs).

If you wish to DECLINE or REDUCE your federal direct Stafford Loan award(s) offered, please complete the "Federal Loan Decline Form" available in Student Financial Services or on the web at [www.utica.edu/sfs](http://www.utica.edu/sfs) under "Important Forms" and return to the Office of Student Financial Services.

1600 BURRSTONE ROAD • UTICA, NY 13502-4892

VOICE: 315.792.3179 • FAX: 315.792.3368

[WWW.UTICA.EDU](http://WWW.UTICA.EDU)

TRADITION . OPPORTUNITY . TRANSFORMATION .

VOICE: 315.792.3179 • FAX: 315.792.3368

WWW.UTICA.EDU

TRADITION. OPPORTUNITY. TRANSFORMATION. \*



# Financial Aid Award Letter



# Scholarship Search

Search For Scholarships From Outside Sources That Fit Your Profile Using Free Services Offered On the Web. You May Need To Answer A Few Questions And The Services Will Give You A List Of Scholarships You Might Be Eligible For.

**DO NOT APPLY FOR  
SCHOLARSHIPS THAT  
REQUIRE A FEE**



<http://www.amsa.com/>

<http://www.fastweb.com/>

<http://www.collegenet.com/mach25/>

[http://apps.collegeboard.com/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp)

<http://www.finaid.org/scholarships/unusual.phtml>

<http://www.uncf.org> - (For Minority Students)

<http://www.hsf.net> OR

<http://www.chci.org> - For Hispanic Students)

<http://www.cbcfinc.org> - For African-American Students

<http://www.collegefund.org> - For Native-American Students

<http://www.scholarship.ihs.gov> - For Native-American & Alaska Native Students



## Important Dates to Finalize Financial Aid

**July 15** - All Verification Documentation Needs to be Submitted

- Application for Plus Loans and Alternative Loans Must be Completed

**August 1** - Final High School Transcript Must be on File in the Admissions Office

- MPN (Master Promissory Note) and Entrance Interview for Federal Loans

MPN - [www.studentloans.gov](http://www.studentloans.gov)

Entrance - [www.studentloans.gov](http://www.studentloans.gov)

- New York State TAP Application - [www.hesc.ny.gov](http://www.hesc.ny.gov)

# What is the next step?

- Waive Health Insurance
  - Payment Options
  - Set up Payment Portal



To Waive Health Insurance

**[www.studentinsuranceprograms.com/utica](http://www.studentinsuranceprograms.com/utica)**

All Full-Time students are required to be covered by Health Insurance

**Deadline to waive  
Health Insurance  
*August 30, 2013***

**\*\*If you do not waive coverage by the  
deadline date of August 30, 2013  
you will be responsible for the annual  
premium on your Billing Statement\*\***



## Payment Requirements

Four Options:

- 1 - Payment in full
- 2 - Deferred Payment Plan
- 3 - Parent (PLUS) Loan
- 4 - Alternative Education Loan

# If I choose Option 1 or Option 2 How do I make my payment?

Utica College offers a secure online payment portal where you can:

- Make Payments
- Receive Electronic Statements

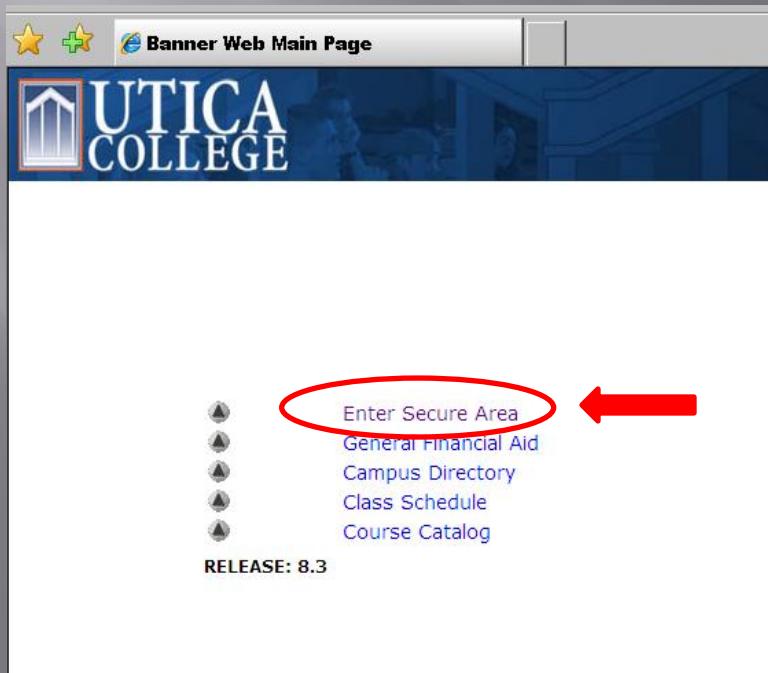
Our secure site is our preferred method of payment but mail and in person payments are still accepted.

# Options Available Through Our Secure Payment Portal

- Make a Payment by Credit Card or Electronic Check
- Enroll in Utica College's Installment Payment Plan
- Give permission to authorized user(s) of your choice to have access to make payment and to receive statements
- Enroll in Direct Deposit of refunds

# How do I access the secure portal to make my payment?

- The student will use their Banner log in at <https://bannerweb.utica.edu> and Enter Secure Area
- After logging in, click on Student and Financial Aid and then Student Account.



The screenshot shows the 'User Login' page. The page has a header with the college's logo and name. Below the header, the text 'User Login' is displayed. A message instructs users to enter their 'Faculty/Staff/Student Utica Web Mail Username and Password'. It also notes that both are case sensitive and advises users to exit and close the browser after logging in. A red box highlights the 'Username' field. At the bottom, there are 'Login' and 'Click Here for Help with Login?' buttons.

Please enter your Faculty/Staff/Student Utica Web Mail **Username** and **Password**. When finished, click **Login**.

\*\*\* please remember that both the username and password are case sensitive. \*\*\*

When you are finished, please Exit and close your browser to protect your privacy.

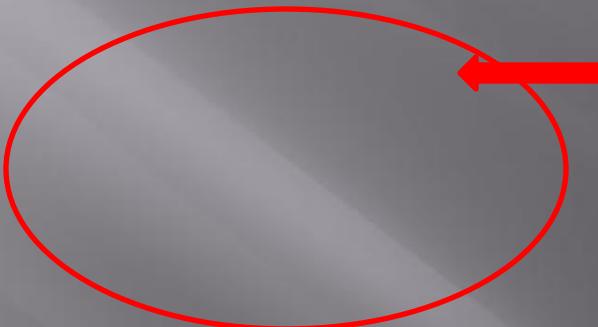
**Attention:** To retrieve your Username and Password, please visit <http://password.utica.edu>.

Username:

Password:

[Click Here for Help with Login?](#)

Reggie Trax



View Billing  
Statement

Enroll in  
Payment Plan



Authorize Users



Office of Student Financial Services  
1600 Burrstone Road  
Utica, NY 13502  
315-792-3179

Reggie Trax  
1600 Burrstone Rd  
Utica, NY 13502

#### PAYMENT SUMMARY

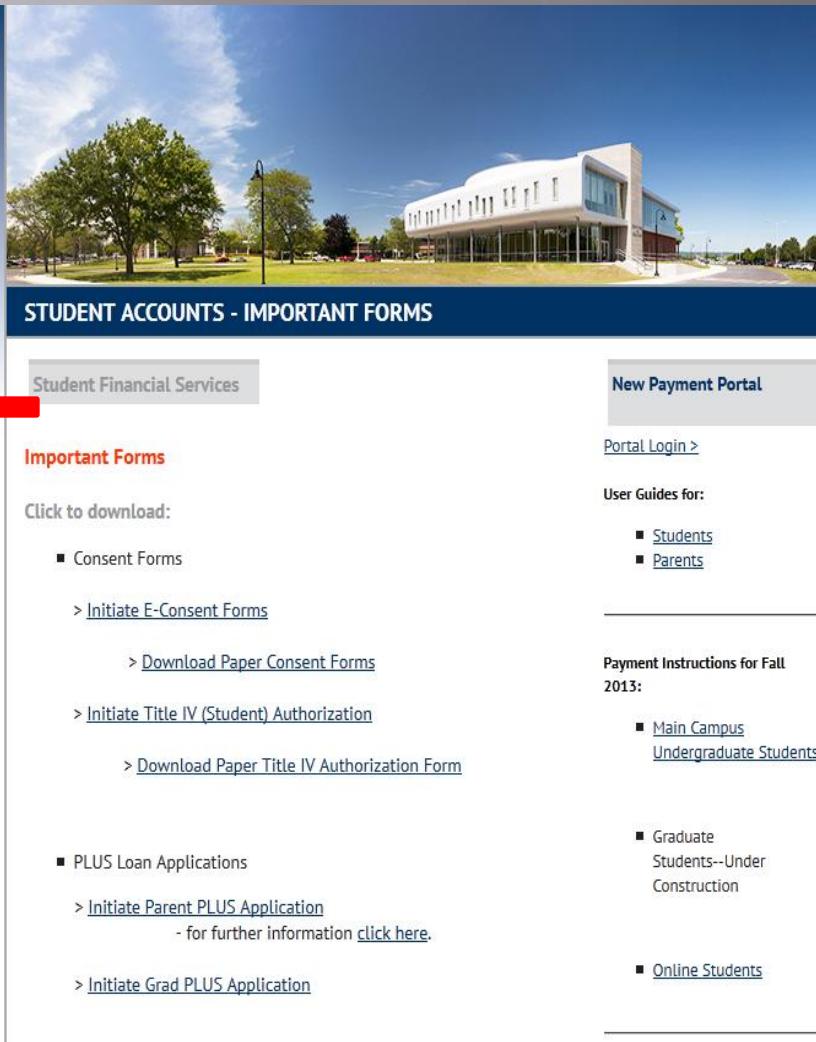
Statement Date:	05/22/2013
Student ID:	
Current Balance:	\$5,017.00
Due Date:	07/10/2013
<b>TOTAL AMOUNT DUE:</b>	<b>\$5,017.00</b>

If you are mailing a payment, include the top portion. Keep the lower portion for your records.

DATE	STATEMENT ACTIVITY	CHARGE	CREDIT
05/22/2013	BILL NUMBER: UCE0522130151722 Fall 2013		
	***** CHARGES *****		
	Health and Safety Fee	\$100.00	
	Student Health Insurance Fee	\$710.00	
	Transition Fee	\$150.00	
	Student Activities Fee	\$60.00	
	Technology Fee	\$100.00	
	Housing Charges	\$3,167.00	
	Gold Meal Plan Charges	\$2,800.00	
	Tuition - Day Program	\$16,140.00	
	Nursing Testing Fee	\$60.00	
	Science Lab Fees	\$60.00	
	***** ESTIMATED AID *****		
	Federal Direct Subsidized Loan	\$1,732.00	
	Fed Direct Unsubsidized Loan	\$990.00	
	Founders Scholarship	\$8,000.00	
	Federal Pell Grant	\$948.00	
	Residence Hall Grant	\$1,000.00	
	Ulica College Grant	\$5,100.00	
	NYS Tuition Assistance Program	\$250.00	
	***** DEPOSITS ON ACCOUNT *****		
	23812	\$200.00	
	23812	\$100.00	

TOTAL AMOUNT DUE: \$5,017.00

# Billing Statement



**STUDENT FINANCIAL SERVICES**

SFS Home  
Financial Aid  
> How to Apply  
> Aid Options  
> Typical Awards  
> FAQ  
Student Accounts  
> Billing  
> Important Forms ←  
> Account Login  
> Secure Payment  
Useful Web Sites  
Contact Us

**SFS RELATED LINKS**

Tuition and Costs  
Net Price Calculator  
Office of the Vice President of Financial Affairs  
Office of Student Employment  
Office of Advancement  
Student Right to Know

**CONTACT**

**STUDENT ACCOUNTS - IMPORTANT FORMS**

**Student Financial Services**

**New Payment Portal**  
[Portal Login >](#)

**User Guides for:**

- [Students](#)
- [Parents](#)

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**Payment Instructions for Fall 2013:**

- [Main Campus Undergraduate Students](#)
- [Graduate Students--Under Construction](#)
- [Online Students](#)

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**Important Forms**

Click to download:

- Consent Forms
  - > [Initiate E-Consent Forms](#)
  - > [Download Paper Consent Forms](#)
- PLUS Loan Applications
  - > [Initiate Parent PLUS Application](#)  
- for further information [click here](#).
  - > [Initiate Grad PLUS Application](#)

# Option 3: Parent PLUS Loan

To request a Parent PLUS Loan, the student must be enrolled in at least 6 credit hours

[www.utica.edu/sfs](http://www.utica.edu/sfs)  
• Important Forms



## STUDENT ACCOUNTS - IMPORTANT FORMS

### Student Financial Services

#### Important Forms

Click to download:

- Consent Forms

> [Initiate E-Consent Forms](#)

> [Download Paper Consent Forms](#)

> [Initiate Title IV \(Student\) Authorization](#)

> [Download Paper Title IV Authorization Form](#)

- PLUS Loan Applications

> [Initiate Parent PLUS Application](#)

- for further information [click here](#).

> [Initiate Grad PLUS Application](#)

### New Payment Portal

[Portal Login >](#)

User Guides for:

- [Students](#)
- [Parents](#)

Payment Instructions for Fall 2013:

■ [Main Campus Undergraduate Students](#)

■ Graduate Students--Under Construction

■ [Online Students](#)

- Initiate Parent PLUS Application

- *Student* must log in and provide parent borrower's email address.

- *Parent* must follow link in email to complete the application.

## STUDENT FINANCIAL SERVICES

SFS Home

Financial Aid

> How to Apply

> Aid Options

> Typical Awards

> FAQ

Student Accounts

> Billing

> Important Forms

> Account Login

> Secure Payment

Useful Web Sites

Contact Us

## SFS RELATED LINKS

Tuition and Costs

Net Price Calculator

Office of the Vice President of Financial Affairs

Office of Student Employment

Office of Advancement

Student Right to Know

## CONTACT



## Option 4:

### Alternative Education Loan

Search websites for best borrower benefits

Many websites available including

**[www.collegefinancecenter.org/student-loans.html](http://www.collegefinancecenter.org/student-loans.html)**

# If I choose Option 3 or 4, how do I notify Utica College?

If you will be paying your balance with a Parent (PLUS) Loan or an Alternative Education Loan, the student must notify the Office of Student Financial Services by going to the following link by July 31, 2013.

[www.utica.edu/loan\\_options](http://www.utica.edu/loan_options)

\*To allow for processing time, please complete loan applications by July 15, 2013\*



# Important Payment Dates

Deadline to Waive Health Insurance – **August 30, 2013**

## Installment Plan Due Dates

Down Payment Due – **July 10, 2013**

1<sup>st</sup> Payment Due – **August 10, 2013**

2<sup>nd</sup> Payment Due – **September 10, 2013**

3<sup>rd</sup> Payment Due – **October 10, 2013**

4<sup>th</sup> Final Payment Due – **November 10, 2013**

Certification Requirements of Alternative Loans  
and Parent Loan Documentation Complete – **July 31, 2013**

**If you are selected for Verification, all required documents MUST be submitted to SFS before any Federal Funds will be disbursed to your account.**



# Office of Student Financial Services

Questions???

[www.utica.edu/sfs](http://www.utica.edu/sfs)

Ph. 315-792-3179

Fax 315-792-3368

[sfs@utica.edu](mailto:sfs@utica.edu)

