



PAYMENT INSTRUCTION GUIDE

SPRING 2015

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."

Payment on the Spring semester is due on or before January 5, 2015.

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 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. 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 applied for a 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 covers the entire Spring balance, there is no need to make a payment at this time. If the Grad (PLUS) loan appears but does not cover the entire Spring balance, a payment is required on or before January 5. If you did not receive a Grad (PLUS) Loan in the Fall semester, but would like to apply for one for the Spring semester, visit our website at www.utica.edu/sfs. On the left side, click on **Important Forms** then click on **Initiate Grad PLUS Application**. If the 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.

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

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 5. If you did not receive an Alternative Loan in the Fall semester, but would like to apply for one for the Spring semester, we encourage you to research various websites, including www.collegefinancecenter.org/student-loans.htm.

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 the Charge column. However, your waiver will appear under the Credit column on your Billing Statement. The insurance carrier will review your current coverage and will notify you of any changes in your waiver status. If there has been a change in your situation and you would like enroll for the Spring semester, please visit

www.studentinsuranceprograms.com/utica or call 1-877-440-6839 after December 1, 2014 and before February 1, 2015.

****If you are a new student** to Utica College for the Spring semester and currently have health insurance coverage, you will need to submit a waiver online at www.studentinsuranceprograms.com/utica after December 1, 2014 and before February 1, 2015.

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. 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 the Spring 2015 please notify the
Office of the Registrar at registrar@utica.edu
or the Office of Student Financial Services at sfs@utica.edu*