Introductions

FINANCIAL AID OFFICE

Millennium Student Center
Room 327

Phone: (314)516-5526
Email: financialaid@umsl.edu

CASHIER’S OFFICE

Millennium Student Center
Room 285

Phone: (314)516-5151
Email: cashiers@umsl.edu
Who knows how to play the Game of Life?
4 Steps To Get Your Financial “Game of Life” Started Here at UMSL.

1. Getting Started
2. Funding Your Education
3. Paying Your Bills
4. Renewal
Let’s introduce our student players

**Player 1: Louie**
- Lives on Campus In Residential Life and Housing
- Hasn’t gone through the Financial Aid process yet

**Player 2: Triton**
- Living at home and commuting to school
- Has researched Financial resources and feels comfortable with financial literacy
Step One: Getting Started
All official correspondence from our Offices are sent via your UMSL student e-mail account!

- Billing Statement Reminders
- Cancellation Warnings
- Announcements and Reminders
- Financial Aid Award letters
- To do items
Check UMSL Email

1. www.umsl.edu

2. MyGateway Student Portal
   MyGateway is our central portal for all UMSL student applications including student email access, Canvas course management, MyView enrollment and payment services, MyDegree academic progress, MyConnect advising services, MyDrive Google services and much more. SSO required.

3. SSO login page
   - Username
   - Password
   - Login

4. SSO @mail.umsl.edu
   - Enter password
   - Forgot my password
   - Sign in

5. Student Email
   - Official school communications
Parking on Campus

Anyone driving a vehicle onto the UMSL campus will need a permit!

- Parking Tickets
- Parking Permits
- Metro Link Passes

Students will receive an email each semester once the Metro Passes and Parking Permits are available to pick up in the Cashier’s Office.
What is financial aid?

- **FREE**
  - Grants
  - & Scholarships

- **MUST PAY BACK**
  - Loans

Work Study
Have you?

1. Completed your FAFSA

2. Submitted any additional documents

3. Reviewed your Financial Aid Award Letter
MyView (myview.umsl.edu)

- Account Balance
- Billing Statements
- Make Payments Online
- Manage Direct Deposit
- Additional Authorized Access
SCENARIO 1

Louie Player: “Since my parents are going to pay my bill, can they call and receive any information that they
FERPA

(Family Educational Rights and Privacy Act)

• Protects Student Information

• FERPA release

• Additional Authorized Access (AAA)
  • Authorized User given a login
Additional Authorized Access (TouchNet)

Authorized Users

You can give others (parents, employers, etc.) the ability to access your account information. In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), your student financial records may not be shared with a third party without your written consent. Adding an authorized user is your written consent that an individual may view your account information and make payments on your behalf. Please note that authorized users DO NOT have access to your stored payment methods, academic records, or other personal information.

Email address of the authorized user

Would you like to allow this person to view your billing statement and account activity?
Would you like to allow this person to view your 1098-T tax statement?
Would you like to allow this person to view your payment history and account activity?
Step Two: Funding your education
Award Letter/Emails

You will only receive a paper award letter when you initially enter UMSL. Each new academic year you’ll receive an award letter electronically emailed to your UMSL account.

The award letter in your email is formatted to look the same as those mailed out.
How much aid should I accept?

Refunds:
• Not necessarily “free money”
• Typically loan money
• “Needs” vs. “wants” when funding your education
• Refer to your bill to see how much you owe

Got a large loan refund

Just Right

Do not have enough funds
MyView: Accept/Decline Awards

Welcome to MyView

MyView is a tool for UMSL students to view and manage their academic information. Use the links in the menu on the left to begin.

Student Center - Click here for easy access to a variety of helpful information.

- Log in to view your grades, get information about your transcripts, update your address and phone number.
- Accept Financial Aid awards, check To Do Lists and hold to ensure you have done your part to get your aid.
- View and pay your bill, retrieve tax information, manage your direct deposit, and much more.

Statement of Financial Responsibilities:

MyView provides access to your academic information. Use it responsibly.

- Log in to view your grades, get information about your transcripts, update your address and phone number.
- Accept Financial Aid awards, check To Do Lists and hold to ensure you have done your part to get your aid.
- View and pay your bill, retrieve tax information, manage your direct deposit, and much more.

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MyView: Accept/Decline Awards

**Holds:** Items that can prevent you from enrolling or requesting transcripts

**To Do’s:** Items that you need to do for a specific office

**Additional Authorized Access:** Where to register a family member

**Accept/Decline Awards**
MyView: Accept/Decline Awards

It is important to click on each award hyperlink to get more information about your awards like disbursement dates, how much is taken out of your loan for origination fees, and if there are any other requirements needed to receive the award. For example, many grants and scholarships require full time enrollment.
Getting Familiar With Your Loans

**Subsidized Loan**
- Start to pay back 6 months after graduation or you stop attending
- Does NOT accrue interest while you are in school
- Need based

**Unsubsidized Loan**
- Start to pay back 6 months after graduation or you stop attending
- ACCRUES interest immediately
- NOT need based

**Parent PLUS Loan**
- Start to pay back after it disburses (can defer)
- ACCRUES interest immediately
- NOT need based
- In parent’s name, not transferable

Yearly amounts depend on Dependency status and year in school (see pamphlet).
## Getting Familiar With Your Loans

<table>
<thead>
<tr>
<th>Aggregate Stafford Loan Limits</th>
<th>Subsidized Stafford Loans (5.6%)</th>
<th>Unsubsidized Stafford Loans (5.6%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Interest accrues after school</td>
<td>Interest accrues during school</td>
</tr>
<tr>
<td>Dependent Undergraduate</td>
<td>$23,000</td>
<td>$31,000</td>
</tr>
<tr>
<td>Independent Undergraduate</td>
<td>$23,000</td>
<td>$57,500</td>
</tr>
<tr>
<td>Graduate/Professional</td>
<td>N/A</td>
<td>$138,500</td>
</tr>
</tbody>
</table>

### Federal Pell Grant

You may use up to 600% and cannot receive the grant for more than 12 semesters or the equivalent.
SCENARIO 2

Louie and Triton Players: “I just got my refund, how should I use it?”
Let’s Show You...
30 to a Year

• **Know** how many credit hours needed for your degree

• **Consider** all your options – summer classes and online courses can help you graduate on time

• **Remember** attending school full time (12 credits) doesn’t mean you’ll graduate on time
Satisfactory Academic Progress

Students must:
- Maintain 2.0+ GPA
- Complete 66% or more of their credit hours after the first week of classes
- Complete their degree within 150% of the credit hours required for the degree

If you need to drop a course, consult us first!
Step Three: Paying Your Bills
UMSL Billing Statement

- Online Only*
- Email Reminder
- Additional Authorized Access (AAA)
- Static Image

*You may get your first bill in the mail, but this will switch to online only after your initial MyView log in.

Statement Details

<table>
<thead>
<tr>
<th>Date Posted</th>
<th>Term</th>
<th>Description</th>
<th>Message Code</th>
<th>Reference Number</th>
<th>Amount Due</th>
<th>Subtotal</th>
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</thead>
<tbody>
<tr>
<td>03/19/2019</td>
<td>SS2016</td>
<td>Tuition-Undergraduate</td>
<td>500</td>
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<td>1,500.00</td>
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<td>03/19/2019</td>
<td>SS2016</td>
<td>Student Fee Surcharge</td>
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<td>SS2016</td>
<td>Tuition-Undergraduate</td>
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OTHER CHARGES

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<th>Reference Number</th>
<th>Amount Due</th>
<th>Subtotal</th>
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<td>04/02/2019</td>
<td>FS2016</td>
<td>Finance Charges</td>
<td>500</td>
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<td>0.54</td>
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<tr>
<td>03/11/2019</td>
<td>FS2016</td>
<td>Refund-Credit Balance</td>
<td>500</td>
<td></td>
<td>858.68</td>
<td>858.68</td>
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</table>

Account Balance: $6,013.66

Adjusted Amount Due: $6,013.66

Messages

500 - Fall 2016 tuition is $346.76 per credit hour but is reduced for students assessed as Missouri resident undergraduates by $145.00 per credit hour. As part of a university and state budget agreement, this reduced 1.1% waiver may not continue in future.

- Unpaid Adjusted Amount Due is subject to a 1% monthly finance charge. A late fee of $25 will be assessed on the next statement if the minimum payment is not received by the due date. The University reserves the right to modify by increase or decrease, the tuition and fees charged for attendance and other services at the University at any time when, in the discretion of the governing board, the same is in the best interest of the University, provided that no increases can or will be effective unless approved by the governing board not less than thirty (30) days prior to the beginning of the academic term (semester, etc.). Notice that tuition and fees are applicable, with all modification of tuition and fees to be effective retroactive as to whether tuition and fees have not been paid by or on behalf of the student prior to the effective date of the modification. Any communications concerning disputed debts, including instruments tendered as full satisfaction of a debt, must be sent to Account Disputes, 1 University Blvd, 282 Millennium Student Center, St. Louis, MO 63121-4400.
To avoid finance charges, payment of the adjusted Amount Due must be received by 2019-05-01. Make check payable to University of Missouri - St Louis and write the student's name and student ID number on the check. Visa, MasterCard, Discover, American Express, and check payments are available on-line at http://ebill.umsl.edu.

<table>
<thead>
<tr>
<th>Date Posted</th>
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<th>Message Code</th>
<th>Reference Number</th>
<th>Amount</th>
<th>Subtotal</th>
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<tbody>
<tr>
<td>2/6/2019</td>
<td>FS2019</td>
<td>BALANCE FROM LAST STATEMENT</td>
<td></td>
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<td>0.00</td>
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<tr>
<td>2/6/2019</td>
<td>FS2019</td>
<td>ACADEMIC RELATED ACTIVITY</td>
<td>134</td>
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<tr>
<td>2/6/2019</td>
<td>FS2019</td>
<td>Tuition - Undergraduate</td>
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<td></td>
<td>4,150.80</td>
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<td></td>
<td></td>
<td>College of Education Supp Fee</td>
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<td></td>
<td>85.80</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Online Suppemntal Fee</td>
<td></td>
<td></td>
<td>373.80</td>
<td></td>
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<tr>
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<td></td>
<td>4,610.40</td>
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<td></td>
<td>PAYMENTS/CREDITS</td>
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<td></td>
<td>REFUNDS</td>
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<td>3/11/2019</td>
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<tr>
<td>3/11/2019</td>
<td>FS2019</td>
<td>Federal Pell Grant</td>
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<td>3,098.00</td>
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<tr>
<td></td>
<td></td>
<td>Chancellor's Transfer Scholarship</td>
<td></td>
<td></td>
<td>2,500.00</td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5,598.00</td>
<td></td>
</tr>
</tbody>
</table>

Account Balance 4,610.40

Adjusted Amount Due -987.60
To avoid finance charges, payment of the adjusted Amount Due must be received by 2019-05-01. Make check payable to University of Missouri - St Louis and write the student’s name and student ID number on the check. Visa, MasterCard, Discover, American Express, and check payments are available on-line at http://sbill.umsl.edu.

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<th>Subtotal</th>
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<tbody>
<tr>
<td>2/6/2019</td>
<td>FS2019</td>
<td>BALANCE FROM LAST STATEMENT</td>
<td></td>
<td></td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>2/6/2019</td>
<td>FS2019</td>
<td>ACADEMIC RELATED ACTIVITY</td>
<td>134</td>
<td></td>
<td>4,150.80</td>
<td>4,150.80</td>
</tr>
<tr>
<td>2/6/2019</td>
<td>FS2019</td>
<td>Tuition - Undergraduate</td>
<td></td>
<td></td>
<td>85.80</td>
<td></td>
</tr>
<tr>
<td>2/6/2019</td>
<td>FS2019</td>
<td>College of Education Supp Fee</td>
<td></td>
<td></td>
<td>373.80</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Online Supplemental Fee</td>
<td></td>
<td></td>
<td></td>
<td>4,610.40</td>
</tr>
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</table>

PAYMENTS/CREDITS

REFUNDS

<table>
<thead>
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<th>Term</th>
<th>Description</th>
<th>Amount</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/11/2019</td>
<td>FS2019</td>
<td>ANTICIPATED AID</td>
<td>3,098.00</td>
<td>3,098.00</td>
</tr>
</tbody>
</table>

Account Balance: 4,610.40

Adjusted Amount Due: 1,512.40
### Account Activity Since Last Statement

**Student Account Activity**

<table>
<thead>
<tr>
<th>Description</th>
<th>Date</th>
<th>Amount ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment CC - Mastercard</td>
<td>5/1/19</td>
<td>$0.00</td>
</tr>
<tr>
<td>Tuition-Undergraduate-Metro</td>
<td>5/1/19</td>
<td>$1,049.10</td>
</tr>
<tr>
<td>Online Supp Fee-100-Business</td>
<td>5/1/19</td>
<td>$186.90</td>
</tr>
<tr>
<td>College of BA Ugrad Course Fee</td>
<td>5/1/19</td>
<td>$245.10</td>
</tr>
<tr>
<td>UMSL Illinois Waiver</td>
<td>5/1/19</td>
<td>-$11.40</td>
</tr>
</tbody>
</table>

**Total:** $1,469.70
Minimum Payment Option

Fall Semester

<table>
<thead>
<tr>
<th>Payment Due Date</th>
<th>Minimum Payment Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 10(^{th})</td>
<td>25% of account balance</td>
</tr>
<tr>
<td>September 10(^{th})</td>
<td>33% of account balance</td>
</tr>
<tr>
<td>October 10(^{st})</td>
<td>50% of account balance</td>
</tr>
<tr>
<td>November 10(^{th})</td>
<td>Full remaining balance</td>
</tr>
</tbody>
</table>

- 1% Finance Charge
- $25 Late Payment Charge
- Cancellation For Non-Payment*

* August 10\(^{th}\) Due Date – Finance charges and late payment charges are assessed, but courses are not cancelled. No cancellation during Summer Semesters.
Payment Information

Mail

- Mail a check to the address on the monthly billing statement.

In Person

- Cash
- Check or Money Order
- PIN Based Debit Card

Online

- eCheck (bank account info, NO SERVICE FEE)
- Credit Card (2.85% service fee)
Cashier’s Office

- Processed as Direct Deposit or Check.
  - Direct Deposit takes 3-5 business days.
  - Check takes up to 2 weeks.

- Parent PLUS Refund
  - Addressed to the parent or student.
  - Sent via direct deposit or check.

- Update Direct Deposit Information!

**Charges applied after refund are the student’s responsibility!**
Dropped Course Reassessment

- 100% Reassessment - *First week of the semester for regular session courses (Fall and Spring only).*

<table>
<thead>
<tr>
<th>Withdrawal/Drop Date</th>
<th>Fee % Due University</th>
</tr>
</thead>
<tbody>
<tr>
<td>Through Aug 25, 2019</td>
<td>0%</td>
</tr>
<tr>
<td>Through Sept 16, 2019</td>
<td>50%</td>
</tr>
<tr>
<td>Through Oct 13, 2019</td>
<td>75%</td>
</tr>
<tr>
<td>October 14, 2019 and beyond</td>
<td>100%</td>
</tr>
</tbody>
</table>

Cashier’s Office website ➡️ Guide To Paying Fees
SCENARIO 3

Triton Player: “Can my classes be cancelled if I am receiving financial aid in a semester?”
Step Four: Renewal
Remember: It starts over next year (October 1)

Complete your FAFSA each year

Complete UMSL’s Competitive Scholarship Application

Always read your UMSL email and look for notices from our office
Contact Information

FINANCIAL AID OFFICE
Millennium Student Center
Room 327
Phone: (314)516-5526
Email: financialaid@umsl.edu

CASHIER’S OFFICE
Millennium Student Center
Room 285
Phone: (314)516-5151
Email: cashiers@umsl.edu
QUESTIONS