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**
- Finished two years at a Community College
- Lives on campus
- Is a little familiar with the Financial Aid process of Community College

**Player 2: Triton**
- Transferred from a University and took 2 years off before returning to school
- Commutes to campus
- Has researched Financial resources and feels comfortable with financial literacy
Step One: Getting Started
Office Communications

All official correspondence from the 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
   Username
   Password
   Login

4. Microsoft
   Enter password
   Password
   Forgot my password
   Sign in

5. Hello,
   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.
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
FERPA
(Family Educational Rights and Privacy Act)

- Protects Student Information
- FERPA release
- Additional Authorized Access (AAA)
  - Authorized User given a login
First, log on to MyView and go to:
Main Menu → Self Service → Additional Authorized Access

- Schedule of Classes
- Grades
- Financial Aid
- Student Account Info
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.

### Estimated UMSSL Cost

<table>
<thead>
<tr>
<th></th>
<th>2017 Fall Semester</th>
<th>2018 Spring Semester</th>
<th>Academic Year Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$500.00</td>
<td>$500.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Housing (Room and Board)</td>
<td>$5,016.00</td>
<td>$5,016.00</td>
<td>$10,032.00</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>$40.00</td>
<td>$40.00</td>
<td>$80.00</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$1,519.00</td>
<td>$1,519.00</td>
<td>$3,038.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>$250.00</td>
<td>$250.00</td>
<td>$500.00</td>
</tr>
<tr>
<td>Tuition</td>
<td>$4,697.00</td>
<td>$4,697.00</td>
<td>$9,394.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$12,022.00</strong></td>
<td><strong>$12,022.00</strong></td>
<td><strong>$24,044.00</strong></td>
</tr>
</tbody>
</table>

Your estimated Cost of Attendance is made up of Direct and Indirect Costs. Direct costs (those paid to UMSSL) include tuition and fees and on campus room and board. Indirect costs are incurred while you attend UMSSL but not paid to UMSSL. In addition to tuition, you may be charged Supplemental Course Fees. Information about tuition and fees is available on the Cashier's Office website.

### Financial Aid Offers

<table>
<thead>
<tr>
<th></th>
<th>2017 Fall Semester</th>
<th>2018 Spring Semester</th>
<th>Academic Year Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants and Scholarships (does not require repayment and each program may have specific renewal criteria)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Academic Scholarship</td>
<td>$1,000.00</td>
<td>$1,009.00</td>
<td>$2,009.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$2,935.00</td>
<td>$2,935.00</td>
<td>$5,870.00</td>
</tr>
<tr>
<td>UMSSL Grant</td>
<td>$800.00</td>
<td>$800.00</td>
<td>$1,600.00</td>
</tr>
</tbody>
</table>

### Estimated Cost to Attend UMSSL After Grants and Scholarships Are Applied

<table>
<thead>
<tr>
<th></th>
<th>2017 Fall Semester</th>
<th>2018 Spring Semester</th>
<th>Academic Year Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Loan Option(s) (must be repaid, with interest)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DL Sub Stafford Loan #1</td>
<td>$1,750.00</td>
<td>$1,759.00</td>
<td>$3,509.00</td>
</tr>
<tr>
<td>DL Unsub Stafford Loan #1</td>
<td>$1,000.00</td>
<td>$1,009.00</td>
<td>$2,009.00</td>
</tr>
</tbody>
</table>

### Estimated Cost to Attend UMSSL if Using all Aid Offered

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Financial Aid</td>
<td>$7,287.00</td>
<td>$7,287.00</td>
<td>$14,574.00</td>
</tr>
</tbody>
</table>

The award letter in your email is formatted to look the same as those mailed out.
SCENARIO 1

Louie Player: “I just earned my Associate Degree, when should I expect to see the Associate Degree Scholarship applied to my account?”
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

**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
If you need to drop a course, consult us first!

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

Satisfactory Academic Progress

<table>
<thead>
<tr>
<th>Course Completion Rate</th>
<th>GPA</th>
<th>Total Credit Hours Attempted</th>
<th>Financial Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Credit Hours Attempted
SCENARIO 3

Triton Player: “I was planning on taking summer classes, how do I receive financial aid?”
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</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/19/2019</td>
<td>SS2018</td>
<td>Tuition-Undergraduate</td>
<td>500</td>
<td></td>
<td>1,500.00</td>
<td>1,500.00</td>
</tr>
<tr>
<td>03/19/2019</td>
<td>FS2018</td>
<td>Student Fee Surcharge</td>
<td>500</td>
<td></td>
<td>3,500.00</td>
<td>3,500.00</td>
</tr>
<tr>
<td>03/19/2019</td>
<td></td>
<td>Tuition-Graduate</td>
<td></td>
<td></td>
<td>100.00</td>
<td>100.00</td>
</tr>
<tr>
<td>04/02/2019</td>
<td>FS2018</td>
<td>Finance Charges</td>
<td>500</td>
<td></td>
<td>0.54</td>
<td>0.54</td>
</tr>
<tr>
<td>03/11/2019</td>
<td>FS2018</td>
<td>Refund-Credit Balance</td>
<td></td>
<td></td>
<td>858.46</td>
<td>858.46</td>
</tr>
</tbody>
</table>

Account Balance: $6,013.05
Adjusted Amount Due: $6,013.05

Messages

500 - Fall 2018 tuition is $349.76 per credit hour but is reduced for Missouri residents undergraduates ($45.00 per credit hour. As part of a university and state budget agreement, this limited 14% 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 your next statement. If the minimum payment is not received by the due date, the University reserves the right to modify the increase or decrease, the tuition and fees charged for attendance and other services of the University or time when, in the discretion of the governing board, the same is in the best interest of the University, provided that no increase can or utilize effective unless approved by the governing board and less than thirty (30) days prior to the beginning of the academic term (semester, etc.). After the tuition and fees are assessed, with all modifications of tuition and fees to be effective irrespective as to whether tuition and fees have not been paid or to the extent of the modification - Any communications regarding disputed debts, including instruments tendered as full satisfaction of a debt, must be sent to Account Disputes, University of Missouri, 280 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>
<th>Term</th>
<th>Description</th>
<th>Message Code</th>
<th>Reference Number</th>
<th>Amount</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>2/6/2019</td>
<td>FS2019</td>
<td>ACADEMIC RELATED ACTIVITY</td>
<td></td>
<td>134</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>85.80</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>373.80</td>
</tr>
<tr>
<td></td>
<td>FS2019</td>
<td>Online Supplemental Fee</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PAYMENTS/CREDITS**

**REFUNDS**

<table>
<thead>
<tr>
<th>Date Posted</th>
<th>Term</th>
<th>Description</th>
<th>Message Code</th>
<th>Reference Number</th>
<th>Amount</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>3/11/2019</td>
<td>FS2019</td>
<td>ANTICIPATED AID</td>
<td></td>
<td></td>
<td>3,098.00</td>
<td>3,098.00</td>
</tr>
<tr>
<td>3/11/2019</td>
<td>FS2019</td>
<td>Federal Pell Grant</td>
<td></td>
<td></td>
<td>2,500.00</td>
<td>2,500.00</td>
</tr>
<tr>
<td></td>
<td>FS2019</td>
<td>Chancellor's Transfer Scholarship</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Account Balance** 4,610.40

| Adjusted Amount Due | -987.60 |
# UMSL Billing Statement

**University of Missouri - St. Louis**  
Cashier's Office  
285 Millennium Student Center  
One University Blvd  
St. Louis, MO 63121-4400  
314.516.5151  
https://www.umsl.edu/cashiers

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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## 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</th>
<th>Subtotal</th>
</tr>
</thead>
<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></td>
<td>134</td>
<td>4,150.80</td>
<td>4,610.40</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></td>
<td></td>
<td>College of Education Supp Fee</td>
<td></td>
<td></td>
<td>373.80</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Online Supplemental Fee</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>PAYMENTS/CREDITS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>REFUNDS</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>3/11/2019</td>
<td>FS2019</td>
<td>ANTICIPATED AID</td>
<td></td>
<td></td>
<td>3,098.00</td>
<td>3,098.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Federal Pell Grant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Account Balance</td>
<td></td>
<td></td>
<td>4,610.40</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Adjusted Amount Due</td>
<td></td>
<td></td>
<td>1,512.40</td>
<td></td>
</tr>
</tbody>
</table>

---
# Real Time Account Status

<table>
<thead>
<tr>
<th>Statement Date</th>
<th>Due Date</th>
<th>Amount</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/02/2019</td>
<td>05/01/2019</td>
<td>$6,013.66</td>
<td></td>
</tr>
</tbody>
</table>

Showing 1 to 1 of 1 entries

## Account Activity Since Last Statement

### Student Account Activity

| Summer 2019 | $1,495.24 |

<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)
Refunds

- 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).**

  - [Cashier’s Office website](#)
  - [Guide To Paying Fees](#)

### Fall 2019 Reassessment Schedule

<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>
SCENARIO 4

Louie Player: “I need to drop my class can I just do this online? ”
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

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