



## **EMPLOYER REIMBURSEMENT DEFERRED PAYMENT PLAN (ERDPP)**

The University of Missouri - St. Louis is pleased to offer the Employer Reimbursement Deferred Payment Plan (ERDPP). Many companies offer some type of educational assistance to their employees. Some pay the university directly, while others prefer reimbursing the employee after they receive their grades. If this is the case for you, ERDPP may be beneficial to you. Students who participate in a company reimbursement plans may be eligible for ERDPP.

This agreement allows the student to defer payment of the reimbursable portion of their educational fees until the date specified each semester. ERDPP allows you to extend your payment due date to approximately 30 days from the close of the semester. All finance charges and late payment fees are suspended through the dates of your participation and you will not be canceled. ERDPP maybe used for those not able to pay their fees by the due dates of their statements.

### **How can I benefit from ERDPP?**



If your employer pays part or all of your educational fees, but pays you after the semester has ended, you may be eligible for ERDPP. All finance charges and late payment fees will be suspended through the dates of your participation and you will also avoid cancellation for non-payment. You will also be allowed to pre-register for the next semester while covered by EDRPP.

### **Is there a fee for ERDPP?**

**Yes**, there is a small non-refundable participation fee of \$50.00 due at the time of your application, along with any fees not covered by your employer.

### **What are my advantages to paying the application fee?**

There will not be any finance charges or late payment fees applied during the semester of your participation, no monthly minimum payments, you will avoid cancellation and you will be able to pre-register for your next semester. However, if payment is not made by the set due date finance charges, late payment fees will start accruing, a late processing fee will be applied and your next semester classes will be cancelled.

### **How can I participate?**



Obtain an application form from the Cashier's Office or go on line at: <http://www.umsl.edu/services/finance/erdpp.htm> and download the online application form. Fill out the student sections, read all terms and conditions and have your employer complete the appropriate section. Return you're signed and completed application with a copy of your employer's reimbursement policy, the \$50.00 application fee and payment for any fees not covered by your employer's reimbursement policy. University approval is required prior to acceptance in ERDPP.

## How often do I need to submit an application?

A new application form and fee will need to be submitted **every semester**. Your eligibility must be verified for each semester you attend the University of Missouri - St. Louis.

## Is there a deadline for submitting my application?

Yes, your application and the \$50.00 non-refundable application fee must be submitted one week prior to your first payment due date. Payment for fees not covered by your employer's reimbursement policy will need to be paid at the time of your application submission.



## Are there expenses other than the application fee and when are these fees due?

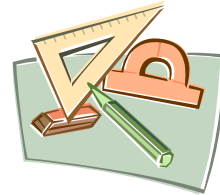
Along with the \$50.00 non-refundable application fee, you will be required to pay all fees that are not part of your employer reimbursement program. For example: If your employer will pay 100% of your educational fees, but not the student facility, activity & health fee and/or the information technology fee and/or parking permit fees. You would be required to pay those fees when you submit your application and fee.

## After completing my courses, how long do I have to submit payment in full to the University of Missouri – St. Louis?

You will have approximately 30 days from the end of the semester to clear your balance with the university. (Your application will list the exact due date.)

## Will I continue to get monthly billing statements?

Yes, you will continue to receive your monthly billing statements just as a reminder of the balance due to the university. New charges that appear on your billing statement should be paid by the date listed.



## Will I be allowed to register for an upcoming semester, while waiting for reimbursement from my employer?

Yes, the university will allow you to pre-register. But you will be cancelled from your pre-registered classes if your prior semester payment is not made by the due date stipulated on your application form.

## What if my employer has not reimbursed me or my grades are not acceptable and I am unable to make payment?

Since ERDPP is an extended payment plan, there will be a late processing fee of \$100.00 applied to the balance plus finance charges and late payment fees will begin to accrue. Any newly registered courses will be cancelled if payment is not made by the application payment due date.

## Is my employer held responsible for payment of my fees?

No, it is the responsibility of the student to initiate the payment by the due date indicated on the application form. The University of Missouri - St. Louis will not bill the employer for any fees.

## Can I negotiate another due date?

No, since ERDPP is an extended due date, your payment due date can not be extended.

## Where can I get additional information and assistance?

By visiting the Cashier's Office at 285 Millennium Student Center or by calling 314-516-5151 for more information concerning ERDPP.

