

Frequently Asked Questions

1. When will I receive my bill?

Bills are issued for students with outstanding balances multiple times during the semester, approximately every 6 weeks. The University of Massachusetts – Amherst has transitioned to a paperless student billing system. All Graduate, Undergraduate and Continuing and Professional Education (CPE) students will be notified via e-mail when a bill is available online to view and/or print. Notifications will be sent to a student at their UMass OIT e-mail account. Student may receive notification at additional e-mail addresses that they setup through their online bill access.

2. How does the electronic payment work?

QuikPAY is the University of Massachusetts – Amherst’s online billing and payment system, and is the preferred method of payment. Students and parents may pay by ‘e-check’ from a Checking or Savings account. MasterCard, American Express or Discover are also accepted, but a 2.75% convenience fee will be incurred. Visa is not accepted as a form of payment. We will also accept cash, checks and money orders payable to the University of Massachusetts. Please include the student ID number on the check.

Students who wish to pay their bill online may do so by accessing QuikPAY through their SPIRE account. Students click the View/Pay Bill link in the Finances section of the Student Service Center to view, print and/or pay their bills online.

Parents wishing to pay online will first need to be set up as an Authorized Payer by the student. Parents who are setup as Authorized Payers will log in directly to QuikPAY at

<https://quikpayasp.com/umass/bursarbill/authorized.do>

Students and/or parents making a payment online will receive a receipt confirmation of payment via e-mail. Online payments made will immediately credit a student’s account.

3. Can my parents get a copy of the Bill?

Students can set up parents and other individuals as Authorized Payers through their QuikPAY access via SPIRE. Students are required to enter an e-mail address and temporary password for each authorized payer. Authorized Payers will receive an email with their login name and temporary password, which should be changed upon logging in the first time. Each billing cycle, Authorized Payers will receive an e-mail notifying them that the bill is available to view online, and may be accessed through the link provided in the e-mail:

<https://quikpayasp.com/umass/bursarbill/authorized.do>

4. When is payment due?

The first Fall bill for Undergraduate and Continuing and Professional Education Students is issued in early July and is due in early August. Fall bills for Graduate students are issued after the add/drop period (mid-September) and are due in early to mid-October.

The first Spring bill for Undergraduate and Continuing and Professional Education Students is issued in early December and is due in early January. Spring bills for Graduate students are issued after the add/drop period (early February) and are due in early March.

5. Does the University offer a payment plan?

The University of Massachusetts – Amherst has partnered with Tuition Management Systems (TMS) to provide our students with a payment plan option. Students may enroll in a full-year (10 monthly installments) or a single term (5 monthly installments) payment plan for a nominal fee. Enrollment information is found online at www.afford.com/umassamherst or by contact TMS at 1-800-722-4867.

Please note: the deadline to enroll for the full year payment plan is the due date of the Fall bill. For students wishing to enroll in a single term plan, the deadline is the due date of that semester's first bill. If you missed the enrollment for the fall semester, you can enroll as early as December for the Spring semester.

6. The Student enrolled in TMS why do we have a balance?

Changes to a student's bill can occur after a payment plan budget has been set. For example, a change to a more expensive meal plan would cause the student's bill to increase. The payment plan budget will not automatically adjust for any changes in a student's bill after the budget has been set.

It is very important that students and parents who are on a TMS payment plan NOT disregard bills issued by the University. It may be the case that the amount being paid through the TMS payment plan is not sufficient to cover the student's bill.

7. What if the payment is late?

Please make sure all payments are received by the due date. If payment is not received by the due date, a \$50.00 late fee may be assessed to the bill.

8. How do I know my refund/excess check is available?

Students who have overpaid their bill as a result of financial aid, scholarships, or other payments will be issued a refund.

Students are encouraged to sign up for 'Excess Express' through their SPIRE account. 'Excess Express' will allow the University to deposit a student's refund directly to a Checking or Savings bank account of their choosing. Once a deposit is made, the student will be notified via UMass OIT e-mail that the funds are available. 'Excess Express' is the preferred method of refund distribution.

Students not enrolled in Excess Express will receive a paper check which may be picked up at the Bursar's Office when available. All refunds are made payable to the 'Student or University of Massachusetts' as the account is in the student's name. The student will receive an email to their UMass OIT e-mail account when the refund is available.

9. What is Excess Express?

Enrollment in 'Excess Express' will allow the University to deposit a student's refund directly to a Checking or Savings bank account of their choosing. Once a deposit is made, the student is notified via UMass OIT e-mail that the funds are available. Student can enroll in 'Excess Express' through their SPIRE account under the Finances option. Please check the Excess Express link on the Bursar website for additional details.

10. Can anyone receive information on my bill?

The Family Educational Rights and Privacy Act (FERPA) protects a student's confidentiality with regard to their records at the University, including financial information. The University of Massachusetts – Amherst requires a student's express consent to release financial information to anyone other than the student – this includes parents and third party payers. Students are encouraged to fill out a FERPA waiver, which will allow us to discuss your bill with parties you authorize.

The FERPA waiver is available online through a student's SPIRE access under the 'Holds & To Do's' menu on the left hand side. A student is able to designate the person(s) to whom they give permission to discuss their bill, and set an authorization code for each person. This authorization code will be required before the Bursar's Office is able to discuss the bill with anyone other than the student.

*Please note: it is important that a FERPA waiver be filled out **in addition** to setting parents up as Authorized Payers to view the bill (as described above).*

11. Does the insurance waiver have to be processed every year?

Yes, a student is required to resubmit the insurance waiver information at the start of each new academic year. Massachusetts state law requires that all students of the Commonwealth be covered by health insurance. If you are not already covered, you will be required to purchase the University's coverage. If you are covered under a health insurance plan and do not require the University's coverage, you may waive the Student Health Insurance Plan online through your SPIRE access.

Visit www.umass.edu/uhs for additional information about the Health Plan coverage. Should you experience any problems with the online waiver, contact Health Services at (413) 577-5192.

Please note: the Student Health Insurance waiver applies to the full academic year. If you waive the coverage in the fall, you do not have to waive again in the Spring. However, if you did not waive the student health insurance for the Fall semester, you may not waive it for the Spring semester. New students entering in the Spring semester may waive the Health Insurance for Spring only.

The Student Health Fee is a mandatory fee and cannot be waived.

12. I do not live on campus, do I have to pay the mandatory fees?

Yes, the mandatory fees, in addition to tuition, are assessed to all students who are enrolled in the University of Massachusetts – Amherst, regardless of whether a student lives on or off-campus.

13. I do not wish to contribute to Mass PIRG or Child Care.

The Mass PIRG and Child Care fees are optional fees. Should you choose not to pay them, they may be waived through your SPIRE access.

14. Why isn't my financial aid award on my bill?

If your awards are not listed on your bill, please check your Hold's and To Do list found in your Student Service Center on SPIRE for outstanding items that may be delaying your financial aid disbursement.

15. My tuition waiver is not reflected on my bill.

If you are expecting a *John and Abigail Adams Scholarship*, please be sure that you have completed a FAFSA form, that you are enrolled full-time, and that your GPA is at least a 3.0. The requirements for this scholarship state that a FAFSA must be filed annually, a student must be enrolled full-time and must maintain a 3.0 GPA.

For other waivers, including employee and dependent waivers, the **original** appropriate waiver form (with authorized signature) must be submitted to the Bursar's Office.

You may contact the Bursar's Office at (413) 545-2368 with any waiver questions.

16. I am an out of state student, what makes me eligible for in state tuition?

Information on in-state eligibility may be found on the Financial Aid Office website at www.umass.edu/umfa/. On the left navigation menu, click the 'Residency' link for details about residency status and eligibility.

17. I have called several times and the telephones are busy.

The Bursar's Office experiences peak periods during which time hundreds of phone calls will come into the office daily. Given the high volume of calls, there may be times when it is difficult to reach a customer service representative to assist you. In response to this concern, we have a dedicated e-mail address to which you can submit your questions. You can e-mail the Bursar's Office at bursar@admin.umass.edu. You will receive a response to your request within 2 business days. Please include your student ID; if you are a parent, please provide us with your FERPA access code in addition to your child's student ID.