Welcome!

Money Matters

Office of the Bursar
Financial Aid Office

Parents Orientation Program
Office of the Bursar

What you imagine when you hear Bursar’s Office

What the Bursar’s Office really looks like

Don’t be afraid to visit anytime!
A ‘Bursar’ is in charge of the University’s billing and payment systems

What you imagine a Bursar to look like

What the Bursar really looks like

Stop in and meet Erin!
Our goal is to provide you with accurate and timely information in a professional and courteous manner.

What you imagine our staff to look like

What our staff members really look like

We are here to help!
There’s a lot of information to cover....
SPIRE
SPIRE = Student’s online access to academic and financial information.
Parents do not have direct access to SPIRE.

QuikPAY
QuikPAY = electronic billing and payment system.
Parents set up as Authorized Payers have direct access.
### Important Dates for Fall 2017

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Bills are Created</td>
<td>July 15, 2017</td>
</tr>
<tr>
<td>Tuition Bills Due</td>
<td>August 10, 2017</td>
</tr>
<tr>
<td>First Payment Plan Installment</td>
<td></td>
</tr>
<tr>
<td>Classes Begin</td>
<td>September 5, 2017</td>
</tr>
<tr>
<td>UPay Enrollment Deadline</td>
<td></td>
</tr>
<tr>
<td>Last Day of Add/Drop</td>
<td>September 18, 2017</td>
</tr>
</tbody>
</table>
### What’s on the bill:

<table>
<thead>
<tr>
<th>Item</th>
<th>Fee Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>HEALTH INSURANCE</td>
</tr>
<tr>
<td>Mandatory Fees</td>
<td>Waivable Fees</td>
</tr>
<tr>
<td>Housing Fees</td>
<td>MassPIRG $11</td>
</tr>
<tr>
<td>Meal Plan Fees</td>
<td>Child Care $1</td>
</tr>
<tr>
<td>Course Fees</td>
<td>Anticipated Financial Aid</td>
</tr>
<tr>
<td>Payment Plan Total</td>
<td>Payments</td>
</tr>
</tbody>
</table>

### What’s NOT on the bill:

- Books
- Off-campus living expenses
- UCard activity
- Health Services
ALL students are charged for Health Insurance!!

Students covered under their own (or their parents’) insurance plan MUST waive the University’s coverage.

Deadline to waive the University’s coverage is Add/Drop (mid-September)

Waiver website will be available mid-July.

Waivers must be completed each academic year.
Authorized Payer Access

- Manage your account
  - Change your password
  - Set up payment profiles
  - Set user preferences
- View your up-to-date account
- View all billing statements
- Make a payment
- Review payment transactions
- Enroll in the UPay payment plan

Message Board
Change Password
Payment Profiles
User Preferences
View Accounts
Make Payment
Scheduled Payments
Transaction History
Payment Plan
Messages
UPay Payment Plan

• Pay your tuition in 5 monthly payments per semester
• Annual plan available, 10 total monthly payments
• Convenient automatic payments directly from a bank account or credit card (2.7% fee for credit card) on the 10th of each month
• Enrollment fee is $65 for the annual plan, $45 for a single semester plan
• No interest
• Deadline to enroll is the first day of classes

NEVER disregard a University bill, even if you are up to date on your installments!
Parents:

- Make sure student completes the student checklist
- Complete the FAFSA application each year
- Work with your student to complete To Do items
- Complete health insurance waiver online each year
- Log in as an authorized payer to view/pay bills
- Enroll in the UPay payment plan
- Visit umass.edu/bursar for more information!

Students:

- Waive your FERPA restriction
- Set up your Authorized Payers
- Enroll in Excess Express
- Complete To Do’s
- Complete health insurance waiver online each year
- Always check your UMass email!
- Visit umass.edu/bursar for more information!

Are You Ready?
Financial Aid Services

We’re here to help!
- Walk-in counseling
  - No appointment needed!
- Student employment information
- Help completing FAFSA, verification, & appeals
- Study abroad financial aid
- Assistance with loans, grants, scholarships & work study

Visit our website at: umass.edu/umfa

Contact Us!
- finaid@finaid.umass.edu
- 413-545-0801
- 243 Whitmore Building
- Mon-Fri: 8:30-5:00
  - Wed: 10:00-5:00
Timeline

• **December, 2016** – Fall 2017
  Incoming students awarded

• **March 1, 2017** – Priority FAFSA Filing Date

• **June/July** – Final fees get set

• **Today** – FERPA, Authorized Payer

• **Today** – SPIRE To Do List

• **July 15, 2017** – Billing notices are emailed

• **July 15(ish), 2017** – Waive Health Insurance/UPay Payment Plan

• **August 10, 2017** – Bills are due

• **August 27(ish), 2017** – Financial aid disburses to Bursar

• **September 5, 2017** – First day of Classes
  – Last day to sign up for payment plan

• **October 1, 2017** – Start thinking about aid for next year
  – File 2018-2019 FAFSA
  – Apply for scholarships
Student Self-Service Options

• In SPIRE
  • Reduce/decline loans or work study (prior to disbursement date)
  • Report outside scholarships
  • Check To Do’s and link to forms
  • View current and past financial aid awards and activity
  • View “My Debt Center”

• On UMass Fin Aid website
  • Forms (appeals, verification, loan changes)
  • Videos, tutorials, & lots of info!
  • Student employment search board
  • Scholarship search board
Students MUST check email and To Do’s!

**EMAIL**

- UMass’ official means of communication
- Check Email DAILY!
- Students should link their UMass email account to their smartphone [it.umass.edu/support/](it.umass.edu/support/)

**TO DO’s**

- Found in student’s SPIRE account
- Request for documents and information
- Contain detailed info and links

We communicate with THE STUDENT!
Estimated UMass Undergraduate Cost of Attendance (COA)

2017-18 Full-Time Undergraduate

<table>
<thead>
<tr>
<th></th>
<th>In-State</th>
<th>Out-of-State</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL</strong></td>
<td>$30,000</td>
<td>$48,146</td>
</tr>
<tr>
<td><strong>Billed Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition &amp; Fees</td>
<td>$15,346</td>
<td>$33,492</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>$12,254</td>
<td>$12,254</td>
</tr>
<tr>
<td><strong>Non-Billed Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Travel</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
</tbody>
</table>
Alternative Loans

• May help pay remaining balance not covered by financial aid

• Parent PLUS Loans
  – For parents of dependent students
  – Separate application & credit check required
  – 2017/2018 interest rate: 7% (annual, fixed)
  – Application form: umass.edu/umfa/forms

• Student or Parent loans from private lenders
  – List of lenders available on the Financial Aid website
  – Apply with the lender directly

• More information on the Financial Aid website: umass.edu/umfa/
Federal Work Study (FWS) & Student Employment

• Awarded based on need
• FWS is NOT applied to the tuition bill
• Earned by working part-time on campus
• Students do not need FWS to work on campus
• Job listings: umass.edu/umfa/seo/
Scholarship Search

- UMass Financial Aid website: umass.edu/umfa/scholarships
- Academic Department websites
- High school guidance office
- Parents’ employers
- Local businesses, clubs & civic organizations
- Religious organizations
- Community Foundations

Scholarship search tool & Community Foundation locator on UMass Fin Aid website!
Verification

The confirmation through documentation that the information provided on a student’s FAFSA is correct.

- Verification may cause a change to financial aid award.
- Being selected for verification does not necessarily mean that you have made a mistake or provided erroneous information.
- Respond to verification To Do’s within 30 days, follow up with Fin Aid Services to make sure all requirements are met.
You may file an appeal if:

- Student has unusually high expenses
- Family’s financial situation has changed significantly since filing the FAFSA
- FAFSA does not reflect some unusual aspect of your financial situation
- 2017 income or family situation is significantly lower than 2015
- Deadline to file an appeal for 2017-2018 is April 1, 2018
Please visit us.....

**Bursar’s Office**  
Room 215 Whitmore Building  
Open 8:30-5:00  
umass.edu/bursar

**Financial Aid Services**  
Room 243 Whitmore Building  
Open 8:30-5:00 Mon, Tue, Thurs, Fri  
10:00-5:00 Wednesdays  
umass.edu/umfa

You may also call our summer Helpline at 413-545-6900. Helpline staff are available weekdays 10:00am-5:00pm June 13th through September 2nd.