DOLLAR$ & SEN$E

A guide to student billing at UMass Amherst
What is a Bursar?

The Bursar’s Office is the student billing office. We are here to help you navigate the student billing process at UMass Amherst. How we can help:

- QuikPay online payment portal
- Refunds
- Payment Plan
- External Scholarships
- 529 Prepaid College Savings Plan Payments
- Tuition Credits (Waivers)
- 1098T Tax Forms
Bursar or Financial Aid?

**Bursar’s Office**
- Tuition and Fees
- Room and Board Fees
- Health Insurance Fees
- Payment Options
- Tax Forms
- Tuition Credits
- External Scholarships

**Financial Aid Office**
- Federal Aid Programs
- State Aid Programs
- Institutional Aid Programs
- Student Loans
- Parent Loans
- Institutional Scholarships
- FAFSA Questions
We can only speak to your student

The Family Educational Rights and Privacy Act (FERPA) protects the privacy of student records; we cannot speak to anyone other than the student.

***UNLESS***

The student assigns their parent/guardian a FERPA Code. This 4-digit code will be requested anytime you contact the Bursar’s or Financial Aid Office.

Students can assign the FERPA code through their SPIRE access.

https://www.umass.edu/bursar/ferpa
COMPONENTS OF A STUDENT BILL

CHARGES
❖ Tuition / Mandatory Fees
❖ Room and Meal Plan Fees
❖ Health Insurance
❖ Other Fees
❖ School Fees
❖ Lab Fees
❖ Waivable Fees

PAYMENTS & FINANCIAL AID
❖ Tuition Credits
❖ Grants & Scholarships
❖ Student & Parent Loans
❖ Payments
❖ Payment Plan Installment Payments (already made)
❖ Third Party Payments

ESTIMATED AID
Estimated Aid is award money that we expect the student to receive, which hasn’t been applied yet. This will include Payment Plan installment payments that are scheduled for the future. It is important to make sure that all To Do items are complete if you have awards listed as anticipated aid.
This is an example of a student bill for the Fall 2024 semester.

Jon Bonjovi is an entering full-time student from New Jersey who is enrolled in the Isenberg School of Management and whose classes include a Kinesiology Lab which has a fee.

Some important things to note:
- The Student Health Plan amount listed on this sample bill is the estimated cost for Fall 2024.
- The anticipated aid that is listed on the bill does reduce the balance to be paid. But keep in mind, these are payments/awards that we have not received yet.

After receiving the bill, Jon Bonjovi can change his meal plan, waive his health insurance (if he has his own), waive his Mass PIRG and waive his Child Care which will adjust the balance he owed. (All changes are done through the student’s SPIRE account.)

As an entering student it is likely that Jon also has a To Do item listed on his account that says he needs to fill out paperwork to accept his Federal loans.

It’s important to note that Jon will not receive an updated bill before the due date. Instead, he should log in and view his up to date account to see the changes. This billing statement will remain as is.
Bills are available to view online

Students will be sent an email once their bill is available to view online.

Parents/guardians who wish to receive bill notifications and access the student bill online need to have 'Delegated Access'. Students assign this security to their parent/guardian through their SPIRE account. Instructions (including video tutorials) are found on our website: https://www.umass.edu/bursar/quikpay-universitys-online-payment-system

Bills are issued monthly (on the 15th of the month, due on the 10th of the following month) for any unpaid charges.

If a balance is 'paid' by anticipated aid (aid/payments we expect in the future), you should expect to continue to receive monthly bills until those payments are received. However, when looking at the bill details, you will see the amount to be paid will be listed as $0 due to the anticipated future payments.
Holds and To Do List

Through SPIRE, students are provided a list that includes any Holds and To Do items that need the student’s attention. This includes items such as promissory notes that need to be signed, registration holds due to non-payment, etc.

It is important that students review their list each time they log in to SPIRE.

Students/guardians who have access to SPIRE through Delegated Access will also be able to see a student’s Holds and to Do list.
Don’t Pay Double for Health Insurance!

All students taking 5+ credits are enrolled in (and charged for) the University’s Student Health Insurance Plan.

If your student is covered under your insurance, you must waive the insurance at the start of each year (Fall semester.)

Click on the Waive Health Insurance link on the SPIRE login page, or follow this link: https://www.studentinsurance.com/Client/Home/Splash/941
Payment Methods Accepted

$ Online ACH Payments (e-Check)
$ Online Credit/Debit Card (2.8% Fee)
$ Check / Money Orders / Certified Check
$ International Wires (through Flywire)
$ Scholarships
$ 529 Payments
$ Tuition Credits
$ Financial Aid

529 Payments

Contact your investment company to initiate the 529 payment to UMass Amherst.

529 payments cannot be used as an e-check option or to set up the UPay Payment Plan.
UPay Payment Plan

The university offers a no-interest payment plan that allows you to pay your balance over five (5) monthly installments each semester.

This payment plan can be used in combination with other payment methods – you choose how much you want to pay over the 5 installments.

Payments are scheduled to be paid from a U.S. bank account or a Credit Card. Credit Card/Debit Card payments will be assessed a 2.8% fee.

PLAN HIGHLIGHTS

- Monthly payments are scheduled on the 10\textsuperscript{th} or 20\textsuperscript{th} of each month
- Fall payments are scheduled August through December
- Spring payments are scheduled January through May
- There is a $45 non-refundable enrollment fee each semester for the 5-installment plan
- Students can enroll through SPIRE; parents can enroll through Delegated Access
Tuition Credits (aka Waivers)

The John & Abigail Adams and Koplik tuition credits should be sent to our Financial Aid Office via email to finaid@finaid.umass.edu or by secure upload: UMass Amherst Financial Aid Secure Document Upload.

All other tuition credit forms should be sent to the Bursar’s Office by email to bursar@admin.umass.edu.

The value of a tuition credit for non-UMass employees/dependents is $857.00 per semester for undergraduate students.

The benefit value for dependents of UMass employees is determined by years of service. You can find the waiver benefit value on the Bursar’s Office website: https://www.umass.edu/bursar/employee-and-dependent-tuition-fee-credits.
Scholarships

Federal, State and University scholarships are part of a student’s financial aid award package and processed by the Financial Aid Office.

All other scholarships (‘external scholarships’) are processed through the Bursar’s Office.

• If your student receives an award letter stating they will receive a scholarship for the coming year, send that award letter to bursar@admin.umass.edu. We will list the scholarship as ‘anticipated aid’ and will award the money once it is received.
  
  In some cases, other Financial Aid awards may be adjusted, depending on the amount of the scholarship(s).

• If your student receives a scholarship check made out to the student and the University, the student must sign the check then send to the Bursar’s Office (by mail or in person) and we will apply the award to the student account.
  
  In some cases, other Financial Aid awards may be adjusted, depending on the amount of the scholarship(s).

• If your student receives an award check that is payable to the student only, the student can cash the check and use those funds for school expenses. These funds should also be reported as outside funds through the student’s SPIRE access.
Military Benefits

UMass Amherst is committed to offering quality services and support programs for student veterans, active military and their families.

Students who are eligible for military education benefits should contact our Veteran’s Service Department at the email address listed below. Important information can be found on the Veteran’s Services’ website at https://www.umass.edu/veterans/.

Contact our Veteran Services staff via email: vetbenefits@umass.edu.
Refunds due to overpayment will be issued to the student. We encourage all students to enroll in Excess Express. This will allow us to deposit the refund to the U.S. bank account the student chooses. Information can be found on our website listed below.

Refunds as a result of withdrawal from the university are calculated on a pro-rated basis through the 5th week of classes. After that time, there is no refund of tuition/fees if the student does not complete the semester.

Courses dropped after the add/drop period will not reduce the tuition bill.

https://www.umass.edu/bursar/refunds-and-excess-express
Every student at UMass should have a UCard. The UCard functions as:

- Office ID Card
- On-campus debit card
- Off-campus discount card
- Dining services meal card
- Residential door access card
- 5-College library card
- PVTVA bus pass
- UMass Rec Center access card

Funds can be loaded on to the UCard account online or through the ‘GET’ app. More information can be found on the UCard website at [https://www.umass.edu/ucard/content/ucard-debit-account](https://www.umass.edu/ucard/content/ucard-debit-account).

Funds added to the UCard can be used nearly everywhere on-campus as well as at participating off-campus locations. A full list can be found on the UCard website at [https://www.umass.edu/ucard/content/ucard-accepted-here](https://www.umass.edu/ucard/content/ucard-accepted-here).
<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 1</td>
<td>Fall UPay Enrollment opens</td>
</tr>
<tr>
<td>July 15</td>
<td>Tuition Bills are Ready</td>
</tr>
<tr>
<td>August 10</td>
<td>Tuition Bills are Due</td>
</tr>
<tr>
<td>August 10/20</td>
<td>UPay 1st Installment is Due</td>
</tr>
<tr>
<td>September 3</td>
<td>Classes Begin</td>
</tr>
<tr>
<td></td>
<td>Last day to W/D with 100% refund</td>
</tr>
<tr>
<td>September 9</td>
<td>End of Add/Drop</td>
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</tbody>
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**Spring 2025 Semester**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>December 21</td>
<td>Spring UPay Enrollment Opens</td>
</tr>
<tr>
<td>January 10</td>
<td>Tuition Bills are Ready</td>
</tr>
<tr>
<td>January 10/20</td>
<td>UPay 1st Installment is Due</td>
</tr>
<tr>
<td>January 30</td>
<td>Classes Begin</td>
</tr>
<tr>
<td></td>
<td>Last day to W/D with 100% Refund</td>
</tr>
<tr>
<td>February 5</td>
<td>End of Add/Drop</td>
</tr>
<tr>
<td>February 10</td>
<td>Tuition Bills are Due</td>
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Feel free to contact us!

In person: Our office is located in Room 215 in the Whitmore Building. Open Monday – Friday, 8:30am-5:00pm

By email: Send email to bursar@admin.umass.edu

By phone: Please call 413-545-2368. Monday – Friday, 9:00am-5:00pm

You can also visit our website for helpful up to date information: www.umass.edu/bursar
QUESTIONS & ANSWERS