

# Tuition and Payments

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## Fee Assessment

Fees for coursework vary due to the student's residency standing, undergraduate, graduate or post-graduate status, credit hours, and the applicability of any course fees charged to specific courses or programs. Detailed information on tuition and fee rates and residency status can be found on the Cashier's website (<http://www.umsl.edu/cashiers>).

## Financial Responsibility

A Statement of Financial Responsibility (<http://www.umsl.edu/cashiers/student-parent/student-responsibility.html>) will be presented to all students once per academic year. The agreement explains the billing methods, payment options, and all policies related to student accounts. It is the responsibility of the student that fees and other financial obligations are paid as they become due regardless of who is making the payments. Students who need assistance in meeting financial obligations to the University should contact the Financial Aid Office in a timely manner. Students are expected to adhere to important dates and policies that impact fees. Due dates and fee reassessment dates are posted on the Cashier's website (<http://www.umsl.edu/cashiers>) and through links on the eBill website (<http://www.umsl.edu/cashiers/billing-payment/view-pay.html>). The non-payment of any financial obligation may result in additional collection fees, the inability to register, and the withholding of student records.

## Billing

The Cashier's Office bills you by posting a monthly student account billing statement on eBill around the 10th of any month in which there is a new charge or credit on your account. The Cashier's Office will send you and your authorized payer (if any) a billing notification email reminder to check your statement and pay any balance due. The [mail.umsl.edu](mailto:mail.umsl.edu) email address will be used for students and the authorized payers email address will be used for authorized payers.

## Payment of Fees

Payments are due on the first day of each month. The minimum payment can be found at the top of the monthly billing statement or by checking the percentage due as shown in the billing schedules (<http://www.umsl.edu/cashiers/billing-payment/billing-schedules.html>) on the Cashier's website. If a student chooses to make the minimum payment or a partial payment, a finance charge of 1% will be assessed on the unpaid billed balance. The monthly 1% finance charge can be avoided by paying the balance in full. A \$25 late payment fee will be charged to student accounts which have been billed and not paid by the due date.

All fees, fines, bookstore charges, etc. must be paid by the last day of the term. After the term ends, unpaid accounts will be turned over to an outside collection agency. The University will pursue any and all collection efforts and practices including referring accounts to collection agencies and reporting to the credit bureaus. Accounts may be assessed additional collection charges of 30% of the unpaid principal balance when it is referred to a collection agency. Your Missouri state income tax refund may also be intercepted to partially or fully satisfy a past due debt to the University. Educational and related fees are generally non-dischargeable in bankruptcy and will survive after the bankruptcy has closed. Except in certain limited situations, this means that a student will still owe the debt to the University after the bankruptcy.

## Payment Options

**Online** – Log on to the MyView (<http://myview.umsl.edu>) student system to make payment using a personal checking or savings account (with no additional fee) or a Visa, MasterCard, Discover or American Express credit card (2.75% service fee applied to credit card payments).

**Mail** – Send your check or money order to the Cashier's Office at: University of Missouri - St. Louis, 285 Millennium Student Center (MC 212), One University Blvd., St. Louis, MO 63121-4400. Include student name and student number on the check or money order.

**In person** – Visit the Cashier's Office on the second floor of the Millennium Student Center in Room 285. Payment in cash, check, money order or pin-based debit are accepted. Credit card payments cannot be processed at the Cashier's Office, but are accepted online from <http://ebill.umsl.edu>.

**Payment Drop Box** – A secure payment drop box is situated outside the Cashier's Office, Room 285 of the Millennium Student Center. Only check or money order payments, please.

Any communications concerning disputed debts, including instruments tendered as full satisfaction of debt, must be sent to Account Disputes, One University Blvd., 289 Millennium Student Center, St. Louis, MO 63121-4400.

Any check presented to the University for payment that is returned unpaid will be assessed a \$20.00 returned check fee in addition to any fees that the bank may charge.

**ERDPP** – Employer Reimbursement Deferred Payment Program (<http://www.umsl.edu/cashiers/tuition-fees/erdpp.html>). Many companies offer tuition reimbursement to their employees. While the student is ultimately responsible for the payment of their tuition and fees, the Cashier's Office offers the ERDPP program to allow a student to take advantage of this employer benefit by deferring payment of all, or a portion, of their tuition and related costs. There is a \$50.00 application fee each semester. A \$100 late fee will be assessed if student does not make payment in full by the semester's deadline.

**Financial Aid** – If you have applied for financial aid in advance and have received an award letter, your letter describes how much of your award will be paid towards your student fees. If your financial aid does not cover all the fees, then you must pay the remainder of your student fees yourself by the due date. Financial aid that has not yet been disbursed will appear on your monthly billing statement as "Anticipated Aid". Your statement will reflect Anticipated Aid as being deducted from your Account Balance giving you an Adjusted Amount Due. Your Minimum Payment is a percentage of the Adjusted Amount Due. Students should pay either the Adjusted Amount Due or the Minimum Payment by the due date to avoid a late payment fee.

**Third Party Sponsor** – When an organization makes a commitment to pay your educational expenses, they are considered a Third Party Sponsor (<http://www.umsl.edu/cashiers/billing-payment/explanations/third-party.html>). If you are expecting a third party sponsor to pay your tuition and fees, you will need to have your sponsor submit a letter of authorization to the Cashier's Office. Once the sponsor's letter is received, a credit for the amount the sponsor has indicated will be applied to your student account. An invoice for this amount will then be sent to your sponsor. You are responsible for paying any charges not covered by your sponsor on time, to avoid finance and late charges or other penalties.

If your sponsor ends up not paying for the charges they authorized, the responsibility of paying those charges defaults back to you.

## UMSL Compliance with the Veteran Access, Choice and Accountability Act of 2014, Section 702

UMSL is compliant with the requirements of PL 113-146 the Veteran Access, Choice and Accountability Act of 2014, Section 702. Section 702 targets educational assistance through ensuring in-state tuition/in-district rates to uniformed services veterans and their qualified dependents covered under this Section.

The following individuals shall be charged the in-state rate, or otherwise considered a resident, for tuition purposes:

- A Veteran using educational assistance under either chapter 30 (Montgomery G.I. Bill – Active Duty Program) or chapter 33 (Post-9/11 G.I. Bill), of title 38, United States Code, who lives in Missouri while attending a school located in Missouri (regardless of his/her formal State of residence) and enrolls in the school within three years of discharge or release from a period of active duty service of 90 days or more.
- Anyone using transferred Post-9/11 GI Bill benefits (38 U.S.C. § 3319) who lives in Missouri while attending a school located in Missouri (regardless of his/her formal State of residence) and enrolls in the school within three years of the transferor's discharge or release from a period of active duty service of 90 days or more.
- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge or release as described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.
- Anyone using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311(b)(9)) who lives in Missouri while attending a school located in Missouri (regardless of his/her formal State of residence).
- Anyone using transferred Post-9/11 G.I. Bill benefits (38 U.S.C. § 3319) who lives in Missouri while attending a school located in Missouri (regardless of his/her formal state of residence) and the transferor is a member of the uniformed service who is serving on active duty.

## Refunds

A credit balance is the result of an overpayment on a student's account from financial aid, loans or payments received. Credit balance refunds will be processed when a credit actually exists on the student's account. Anticipated financial aid must be received and posted to the student's account in order for a credit to exist and for a refund to be processed.

When financial aid funds are received by the University, the funds are applied to the students account. During the Fall and Spring semesters, financial aid funds are applied to student accounts no sooner than ten days prior to the start of classes. During the Summer semester, a student must be enrolled in enough hours to qualify for financial aid. Aid for that term will not apply to the student's account until all of the course(s) begin that satisfy that qualification. If the student has a credit balance after financial aid funds have paid all account charges in full, the student is now eligible for a refund.

**Parent-Plus Loan Refund** - If you have any funds available after what is owed directly to the University, the refund may be released to the parent at the address listed on the PLUS Loan Application. Refunds from proceeds of PLUS will be issued to the student only if the parent requests that on the PLUS application.

**Credit Card Refund** - If a credit card payment has been made towards your student account in the past 120 days, any refund due to you will be returned to that credit card.

**Drop/Withdrawal Refund** – Students who are leaving school or dropping classes are responsible for canceling their registration and verifying that their classes have been dropped. Any refunding of fees will be made according to the reassessment schedule available on the Cashier's website. Fees reassessed may include Tuition and Course/Supplemental fees (if applicable). The Spring and Fall reassessment schedules only apply to regular 16-week session courses. The Summer reassessment schedules only apply to regular 4-week, 8-week and 12-week session courses. Fee reassessment for courses not in regular sessions will be based on the course's total number of calendar days (weekends and holidays included) and the number of calendar days that the student was enrolled in the course. If the meeting dates for your course are different from the regular session meeting dates, please contact the Cashier's Office as your fee reassessment for withdrawal or dropping may differ from the regular reassessment.

After the withdrawal/drop of a class, the refund process may require two to four weeks processing time. When a student completely withdraws from a semester and was receiving federal financial aid, the University and/or the student may be required to return some of the financial aid awarded to the student.

Charges that students accrue prior to a refund being issued will be deducted from the refund amount. Charges that are accrued after a refund is issued will be billed to the student on the monthly billing statement. As student accounts go into credit balance, the Cashier's Office processes refunds to students by checks through the mail and by direct deposit to students personal checking or savings accounts. Students should allow 7-10 business days from the day that the refund is processed to receive a refund check in the mail. For students that have direct deposit, please allow 3-5 business days from the day that the refund is processed to receive the refund in your bank account.

## Cancellation of Registration Due to Nonpayment of Fees

The university will attempt to notify any student whose registration is about to be administratively canceled for nonpayment of fees prior to taking this action.

On or before the last day on which a student may enroll in a course, a canceled student's space in a course will be given to other students on that course's wait lists. The canceled student will be placed at the end of the course wait list.

Any student who has been administratively canceled for nonpayment of assessed fees may not enroll in a class unless the required fees have been paid.

Canceled students who re-register on or after the first day of the semester will be assessed an additional nonrefundable late registration charge.

## **Fees May Change Without Notice**

The University reserves the right to modify by increase or decrease the fees charged for attendance and other services at the university, including but not limited to tuition or educational fees, at any time when in the discretion of the governing board the same is in the best interest of the University, provided that no increases can or will be effective unless approved by the governing board not less than thirty (30) days prior to the beginning of the academic term (semester, etc.) to which the fees are applicable, with all modification of fees to be effective irrespective as to whether fees have or have not been paid by or on behalf of a student prior to the effective date of the modification.