MIZZOU
Office of the University Registrar
125 Jesse Hall
573-882-7881
https://registrar.missouri.edu/
umcunivregistrarwr@missouri.edu

Cashiers Office
325 Jesse Hall
573-882-3097
https://cashiers.missouri.edu/
4CASH@missouri.edu
How to Find this Presentation

Cashiers Office
University of Missouri

Resources

- Forms
- Employee Tuition Assistance
- Aetna Student Health Insurance
- Summer Welcome Presentation
Proof of Enrollment

- *National Student Clearinghouse (NSC) acts as MU’s agent*

- **NSC provides student self-service certificate with the following information:**
  - Print enrollment verification certificates (Available 30 days prior to start of term)
  - Print good student discount certificates
  - Determine when deferment notices were sent to lenders
  - View enrollment history and proofs of enrollment sent
  - Obtain list of student loan holders and link to real-time information on student loans
  - Information can be found at:
    
    [http://registrar.missouri.edu/transcripts-records/](http://registrar.missouri.edu/transcripts-records/)
How does a student give you full access to their student records and financials?

Mizzou adheres to the Family Educational Rights and Privacy Act, (FERPA) which is a federal law protecting the privacy of educational records. It establishes the rights of students to inspect and review their education records and provides guidelines for the correction of inaccurate and misleading data through hearings.

• Students must grant access to **Third Party FERPA Release** through their myZou account to allow verbal release of information such as schedules, grades, residency status, etc. This is completed by the student logging into myZou → Student Center → Personal Information Section → Granting others online access to your records → FERPA Permission.

• Student must set you up in myZou as an **Additional Authorized Access User (AAA)**. Here they can allow you access to Student Account Info, Academics, Financial Aid and Directory Information. This is completed by the student logging into myZou → Student Center → Personal Information Section → Granting others online access to your records → AAA Permission

• Student must set you up in TouchNet as an **Authorized Access User**. Here they can allow you access to billing information as well as portal to make a payment. This is completed by the student logging into myZou → Student Center → Finance Section → Click on TouchNet → Once in TouchNet Click on Authorized User
Statement of Financial Responsibility

• Each semester before a student is allowed to register they are required to sign the Statement of Financial Responsibility. This is an acknowledgement of debt incurred when conducting registration activity. Regardless of how or when the student becomes registered for coursework, it is understood that the student agrees to the financial terms and conditions found in this statement.

How a Student Receives Information

How are bills received?

- **E-Consent**
- **NO** PAPER BILLS MAILED
- Bills are electronic only
- Student has online access to all financial & academic info
- Student can grant access to others for online information through myZou and TouchNet systems as an Authorized User

Choices for Bill Delivery:

- **NO** e-Consent
- PAPER BILLS MAILED
- **NO** online access to finances and academics
- **ALL** University business conducted in person or by mail with appropriate office
The Billing Process

• **ONE CONSOLIDATED BILL**

• **Tuition & Fees**
  • Assessed per credit hour-no max or minimum
  • Dropped classes are refunded at a % based on the drop date
  • Fees are mandatory
    • These include information technology fee, student activity fee, prepaid health fee, and recreation center fee

• **Room and Board** (if you have a contract for Residence Halls)
  • Billed once per semester
  • Make sure you understand the contract and cancellation penalties!
Other Potential Charges

- **Student Charges**
  - **Bookstore** - Student can charge up to $1250.00 of academic items from the bookstore – The student charge will be billed through our office
  - Copies
  - Parking Permits
  - Athletic Tickets, Concert Tickets
  - Tiger Tech - once a semester for 4 semesters
  - Fines: Library and Parking
Credits You Will See

- **Payments and Credits**
  - Financial Aid
  - Out of Pocket Payments
  - Sponsor Payments (i.e.: Employer Paying, VOC Rehab, Military, Prepaid College Saving Plan – Illinois, Texas, Florida, etc.)
  - Other Credits (i.e.: MU employee reduction, waivers, assistantships, etc.)
How Does The Billing Cycle Work?

Bills are prepared on the 15th of the month

Bills are due on the 10th of the following month

2 Payment options:

Total Balance Due:
Account Balance less financial aid, scholarships and/or payments

Minimum Due:
A fraction of the adjusted amount based on month of billing.

FINANCE CHARGES APPLY when you pay the MINIMUM PAYMENT

Fall - 4 Cycles
August 10th- November 10th

Spring - 4 Cycles
January 10th- April 10th

Summer - 3 Cycles
May 10th- July 10th
How Can I Pay?

E-Consent students can pay 4 ways:

**E-Check** - Electronic check is a **FREE** service in which you have a payment withdrawn from your checking or savings account.

**Credit Card** - You may pay through TouchNet with MasterCard, Discover, VISA, and American Express. **Service charge of 2.85% (with a minimum charge of $3.00)**

**Pay in Person** - Stop by 325 Jesse Hall with cash, check, money order, cashiers check.

**By Mail** – A check or money order can be mailed to 325 Jesse Hall, Columbia, MO 65211 – Please make sure to include the student ID number on your payment.

**529 Plan (MOST)** – Contact your college savings fund company to inform them that your student will be attending the University of Missouri and they can send payment directly to us at the 325 Jesse Hall, Columbia, MO 65211 address. Make sure that they include the student ID number and name on the check.

**Using VA Benefits** – If you plan on using VA Benefits please contact the VA Center to begin the paperwork and process.
How Do Refunds Work?

**Student Refunds** – Overpayment of Personal Payment (not credit cards), Student Loans, Grants or Scholarship:

Direct Deposit (2 to 3 business days before in your bank account) You will set your direct deposit up through TouchNet – if direct deposit is not set up a check will be generated and mailed to the local address on file

Credit Card Payment will be refunded to the Credit Card

**Parent Plus Loans**

Direct Deposit (2 to 3 business days before in your bank account) If you are set up as an Authorized User in TouchNet this is where you can set up direct deposit

Check list to set up direct deposit for Parent Plus Refund: The email address that is used on the application must match the email address used as an authorized user on TouchNet. Log into TouchNet as an authorized user and go to My Profile and complete the Date of Birth and Last 4 Digits of SSN (these must match the information on the application) and then set up the direct deposit again. If they do not complete these steps then the refund will be processed as a check.

Refunds being sent by paper check will only generate once a week - Tuesday evening – mailed out Wednesday
Student Financial Aid
11 Jesse Hall
573-882-7506
Twitter: @MizzouSFA
Financialaid.Missouri.edu
Estimated Undergraduate Cost of Attendance  
2019-2020  
(assumes 14 credit hours per semester)

<table>
<thead>
<tr>
<th>Missouri Resident, estimated</th>
<th>Non-Resident, estimated</th>
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<tr>
<td>Tuition/Fees</td>
<td>$12,094</td>
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<tr>
<td>Non-Resident</td>
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<td>Room/Board</td>
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<td>Books/Supplies</td>
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<tr>
<td>Transportation/Personal Expenses</td>
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<td>TOTAL</td>
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</tr>
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</table>
Federal Student Loans

**Subsidized**: Federal loan that is offered to a student. The federal government pays interest for the student while they are in college or while the loan is in deferment.

**Unsubsidized**: Federal loan offered to a student. Interest starts to accrue on the loan as soon as the loan is disbursed. Interest can be paid while the student is in school or will capitalize at the time repayment begins.

All federal student loans go into repayment six months after graduation or if student enrolls below half-time status (six hours).

Origination fees taken off of loan: 1.066%, example $5,500 loan, $5,442 actual loan proceeds that will disburse

Interest rate: currently 4.529%, fixed
Student Loan Maximums

• Yearly loan maximums are set by Department of Education, and we are unable to increase them.

• $5,500 for freshman is the maximum, $6,500 for sophomores, and $7,500 for junior/senior

• Undergraduate aggregate federal loan limit is $31,000

• If a student is wanting to borrow more, they will have to do so through private student loans (loan in student’s name, most require co-signers)
Parent PLUS Loan

• Only one parent has to be listed on the loan
• Apply at www.studentloans.gov
• Application goes through credit check
• If PLUS is denied, student may borrow an additional $4,000/year in an unsubsidized (interest bearing) loan or borrower may appeal/apply with cosigner
• PLUS interest rate 7.079% fixed, interest begins accruing immediately
• Repayment: Immediately or six months after student’s graduation
• Origination Fee of 4.264% , $20,000 loan will have $19,145 actually disburse
Other Common Questions

**How do Mizzou Online courses work with financial aid?**

Be sure to have your student check with their financial aid adviser if they are taking online courses, it can affect their financial aid, especially the Pell Grant.

**How can my student file the FAFSA without me?**

How can my student file the FAFSA without me? Only if the student can answer **yes** to any of these FAFSA questions: Born before 1/1/96, married, graduate student, veteran, have children, ward of the court, homeless (Residency status does not count as emancipated).
Residency Requirements

• Qualifying for in-state/resident tuition rates is required by State statute.

• Students must at a minimum:
  • Live in Missouri 12 mos.
    • May only be out of state 14 days between end of spring and start of fall term.
    • This is carefully tracked; need to make frequent purchases with documentation of presence.
    • Students must prove their presence in Missouri during the summer months of their “qualifying year.”
  • Earn $2,000 during those 12 mos. from Missouri sources of income.
  • Obtain a Missouri Driver’s License.
  • Register to Vote in Missouri.
  • Provide proof of residence in Missouri with lease(s).
  • May Not be claimed as a dependent on their parent’s income taxes for the year before they petition (if they are under 21).

See our website: https://registrar.missouri.edu/residency/ for more information or call 573-882-7881.
Work Study Vs Other Employment

• Work study is a federal program that gives students an amount they can earn at an on campus job
• Must be Pell eligible to qualify, meet priority filing deadline each year
• Earnings paid directly to a student in a check, not paid to the school
• Jobs can be found at: https://workstudy.missouri.edu
• Utilize MU Career Center to look for non-work study positions at www.hiremizzoutigers.com
• Department budgets fund non-work study positions, but they are not guaranteed and students must pursue those
Keep Up With the Latest on Financial Aid at Mizzou

• Follow us on Twitter @MizzouSFA for deadline reminders, private scholarship announcements

• Visit our webpage at www.financialaid.missouri.edu, deadlines are posted on the homepage for the FAFSA, MU Annual Scholarship Application
Locating Your Financial Aid Adviser
Meet with a Financial Aid Adviser

Please visit our office in 11 Jesse Hall to meet with our advising staff, walk in hours are 8:00-3:00

You can also submit documents for verification/special circumstances, scholarship checks and other forms that have been requested.
Special Circumstances

Please contact the school if your family has any of the following:

• Change in employment status/loss of income
• Tuition payments for elementary/secondary school
• Change in parent marital status
• Processing time 6-8 weeks after all documents have been submitted, may or may not make changes to financial aid offered
A Few Reminders....

• The Free Application for Federal Student Aid (FAFSA) must be completed each year, February 1st is Mizzou’s priority filing deadline (Available to complete October 1st)
• Students should complete the Continuing/Transfer Student Scholarship Application each year by February 1st to be considered for other general and departmental scholarships as they progress through MU
Office for Financial Success

• Personal Financial Planning Department, Located in 239 Stanley Hall
• One-on-one budget counseling, student loan exit counseling, credit/debt management, and answer other basic financial questions/concerns
• OFS goal is to give students the knowledge and tools to budget through college and throughout their lives, especially helpful to students when they move off campus
Your Mizzou Families Resource

Your Tigers are heading off on their adventure! While that’s exciting, we understand if you have questions. We’re here to connect you with the resources that you and your student need.

**Mizzou 101: Tips and Tricks for Helping Your Student Thrive**

will be on the second day of your two-day Summer Welcome session

9-9:45 AM, 2206 A&B MU Student Center

Families Assistance Line

888-631-1098

Find more information at families.missouri.edu

Follow us on social 📌 MizzouFamilies

University of Missouri
Questions

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11 Jesse Hall  Columbia, MO 65211
573-882-7506
[www.financialaid.missouri.edu](https://www.financialaid.missouri.edu)
[MizzouSFA@Missouri.edu](mailto:MizzouSFA@Missouri.edu)