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

Cashiers Office
15 Jesse Hall
573-882-3097
https://cashiers.missouri.edu/
4CASH@missouri.edu
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/
How can students give others access to their student records?

- 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.

  After a student enrolls at MU, FERPA rights transfer to the student, regardless of age.

  Options exist for students to grant access to non-directory information to third parties, which includes parents:

- **Verbal Access:** Students must grant access to Non-Directory Information through their myZou account (Third Party FERPA Release) to allow verbal release of information such as schedules, grades, residency status, etc. Instructions on how to grant access and additional information can be found at [http://registrar.missouri.edu/policies-procedures/non-directory-information-release.php](http://registrar.missouri.edu/policies-procedures/non-directory-information-release.php).

- **Online Access:** Through the Additional Authorized Access (AAA) students may grant others access to view their information in myZou. Information includes financial accounts, academic information and financial aid. For more information, go to: [http://registrar.missouri.edu/policies-procedures/non-directory-information-release.php](http://registrar.missouri.edu/policies-procedures/non-directory-information-release.php).

- Using myZou, students **may block release** of Directory Information, which includes their name, addresses, phone numbers, major, etc. (See full list on our website.) In myZou go to: Student Center > Personal Information > Other Personal > Privacy Settings and click the FERPA-Restrict Release of Personal Information box.

  More information is available at: [http://registrar.missouri.edu/policies-procedures/ferpa.php](http://registrar.missouri.edu/policies-procedures/ferpa.php)
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 the myZou account – Additional Authorized Access

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 Charges to Watch For

• **Student Charges**
  • **Bookstore** - Each student can charge up to $1250.00 of academic items from the bookstore onto the account. Bookstore receipts are viewable on the monthly billing statement
  • PrintSmart Charges/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
  - Other Credits (reduction in charges, waivers, etc.)
How Does The Billing Cycle Work?

Bills are prepared on the 20th of the month

Bills are due on the 15th 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 15th- November 15th

Spring - 4 Cycles
January 15th- April 15th

Summer - 3 Cycles
May 15th- July 15th
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 with MasterCard, Discover, VISA or American Express online. **Service charge of 2.75%**

**Pay in Person** - Stop by 15 Jesse Hall with cash, check, money order, cashiers check

**By Mail** - Return the coupon portion of the bill with a check or money order – 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 15 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 University of Missouri Veterans Center to begin the paperwork and process.
How Do Refunds Work?

Refunded according to type of payments/credits issued to the student:

- **Direct Deposit** (2 to 3 business days before in your bank account)
  - Mailed to the Local Address
  - Returned to the Credit Card

**Parent Plus Loans**

- Check mailed to address on the PLUS Loan Application – if your address changes you will need to contact Financial Aid to get that changed

**Financial Aid**

- Processed nightly - During the first 2 weeks of semester and then once a week (Tuesday)
- E-mail notification – Notification from Financial Aid when aid disperses to the student account; Notification when the direct deposit process has begun (2 to 3 business days before it is in your bank account).
Student Financial Aid

11 Jesse Hall
573-882-7506
Twitter: @MizzouSFA
Financialaid.Missouri.edu
## Estimated Undergraduate Cost of Attendance 2018-19
(assumes 14 credit hours per semester)

<table>
<thead>
<tr>
<th>Missouri Resident, estimated</th>
<th>Non-Resident, estimated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$11,252</td>
</tr>
<tr>
<td>Non-Resident</td>
<td>$0</td>
</tr>
<tr>
<td>Room/Board</td>
<td>$10,786</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$1,232</td>
</tr>
<tr>
<td>Transportation/Personal Expenses</td>
<td>$4,776</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$28,046</td>
</tr>
</tbody>
</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: 1.069%, example $5,500 loan, $5,442 actual loan proceeds that will disburse

Interest rate: currently 5.045%, 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 7.595% fixed, interest begins accruing immediately
• Repayment: Immediately or six months after student’s graduation
• Origination Fee of 4.276% , $20,000 loan will have $19,145 actually disburse
<table>
<thead>
<tr>
<th>Other Common Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How can my student file the FAFSA without me?</strong></td>
</tr>
<tr>
<td>- How can my student file the FAFSA without me? Only if the student can answer <strong>yes</strong> to any of these FAFSA questions: Born before 1/1/95, married, graduate student, veteran, have children, ward of the court, homeless (Residency status does not count as emancipated)</td>
</tr>
<tr>
<td><strong>How do Mizzou Online courses work with financial aid?</strong></td>
</tr>
<tr>
<td>- 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</td>
</tr>
</tbody>
</table>
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
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
Meet with a Financial Aid Adviser

Please visit our office in **11 Jesse Hall** to meet with our advising staff, walk in hours are **7:30-4:30**
You can also submit documents for verification/special circumstances, scholarship checks and other forms that have been requested.
A Few Reminders....

• The Free Application for Federal Student Aid (FAFSA) must be completed each year, February 1\textsuperscript{st} is Mizzou’s priority filing deadline (Available to complete October 1\textsuperscript{st})

• Students should complete the Continuing/Transfer Student Scholarship Application each year by February 1\textsuperscript{st} to be considered for other general and departmental scholarships as they progress through MU
Office for Financial Success

• Part of the 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
Questions

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