Thank you for attending Today’s Session.

My Finances 101

The presentation will begin shortly.
Integrated counseling on the student account

- Help families meet their financial obligations
- Service through online resources, telephone, email, and one-on-one counseling
SFS works directly with students

Federal regulations (FERPA) protect student’s academic and financial privacy. Students must grant permission for:

- SFS to speak with others
- Others to have access to My Finances
- Others to receive emailed billing notifications

All correspondence regarding the student account (billing, due date, and financial aid information) is sent to the student’s UDel email.

Students are responsible for meeting billing due dates.
UD Student Information System

- Replaces My Blue Hen Home after NSO
- Available now, if student has created UDelNet/UD email
- View course schedules/grades and manage registration
- Access My Finances, view financial aid, adjust/decline student loans, review To Do List, request refunds
- Grant access to My Finances through Parent/Guardian Services
Grant Access to My Finances

Log in to UDSIS

Personal Information Tile

Manage Parent/Guardian Access

Student UDel email and any authorized email will receive billing notifications.
My Finances Resources

View pending financial aid, notify SFS of additional aid, make online payments, or indicate a payment is being mailed.

Review tasks required to process financial aid and view other messages.

See charges and payments on your account and download statements.

Claim educational benefits using this form (available in late January).

View aid offered for the full academic year.
Financial Aid Awards

2023-2024 Awards

<table>
<thead>
<tr>
<th>Award</th>
<th>Type</th>
<th>Description</th>
<th>Fall term*</th>
<th>Spring term*</th>
<th>Total award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Loan</td>
<td>This award represents the portion of your Direct Loan which qualifies for the Federal interest benefit during periods of enrollment in an approved course of study for which you are registered at least half-time. You may need to complete a Master Promissory Note and Entrance Counseling if you are a first-time borrower. Please visit <a href="http://www.udel.edu/aid">http://www.udel.edu/aid</a> for more information.</td>
<td>$2,750.00</td>
<td>$2,750.00</td>
<td>$5,500.00</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>Loan</td>
<td>This award is not eligible for the Federal interest benefit. Interest will accrue from the date of payment onto your account. You may choose to pay interest accruing while in school, or have them deferred until you complete your course of study. You may need to complete a Master Promissory Note and Entrance Counseling if you are a first-time borrower. Please visit <a href="http://www.udel.edu/aid">http://www.udel.edu/aid</a> for more information.</td>
<td>$866.00</td>
<td>$866.00</td>
<td>$1,732.00</td>
</tr>
<tr>
<td>UD Provost Scholarship</td>
<td>Scholarship</td>
<td>A 4-year renewable academic scholarship funded by the University of Delaware for undergraduate students. Renewable so long as you maintain at least a 3.0 UD cumulative grade point average. Must be enrolled full-time and earn at least 12 credits per semester.</td>
<td>$500.00</td>
<td>$500.00</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Estimated Total</td>
<td></td>
<td></td>
<td>$4,116.00</td>
<td>$4,115.00</td>
<td>$8,231.00</td>
</tr>
</tbody>
</table>

*Note that any changes to your enrollment (full-time / part-time), FAFSA data, residency status, housing choice, program of study, and/or receipt of outside grants/scholarships could result in a change to your financial aid award. Please review the award descriptions by clicking on the link in that column, as most awards require that students maintain some level of academic success.

Please review each of the following important next steps:

- Complete To Do List items to ensure aid disbursal.
- Review terms for awards.
- Loans can be declined or reduced in UDSIS.
Account Activity

View charges and payments

To Do List items - Students who still have financial aid action items from the To Do list should complete them as soon as possible, as some forms of aid cannot pay to the account once the semester ends. In those cases, students will lose eligibility for those funds and be required to use personal resources or additional borrowing to address any balance due.

Additional Loans - Students looking to borrow additional loans to clear their balances due should submit loan applications as soon as possible, as it can take 10 to 14 business days to process the loan. Holders will be removed once the loan pays to the student account.

If you have a question regarding your student account or using the My Finances System, please contact Student Financial Services online at askSFSC. Symbol key: ○ Required Information, ▲ Error

Account activity

The information below reflects items billed, payments posted, and aid disbursed for specific terms on your student account. Activity is current within one business day.

Current balance information as of Wednesday, Apr 21, 2021 9:05 PM

<table>
<thead>
<tr>
<th>Balance</th>
<th>Pending financial aid</th>
<th>Total due</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Activity for term:

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Term</th>
<th>Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>03-23-21</td>
<td>REFUND-CRRSA 2021 Spr</td>
<td>$ 250.00</td>
<td></td>
</tr>
<tr>
<td>03-19-21</td>
<td>CRRSA Payment 2021 Spr</td>
<td>$</td>
<td>(250.00)</td>
</tr>
<tr>
<td>01-21-21</td>
<td>Waiver Course Fee Graduate 2021 Spr</td>
<td>$</td>
<td>(2,475.00)</td>
</tr>
</tbody>
</table>
Download statements in PDF or Excel
Your account is “financially clear” with:

- Payment (less financial aid) covering full balance due
  - OR
- Pending aid covering full balance due
  - OR
- Installment Payment Plan (IPP) enrollment with payment covering full installment due
  - 4 monthly installments per semester
  - $50 IPP fee per semester
Report additional credits for an outside source of funds not reflected on your account. Some common examples:

- $92 or outside scholarship who will be initiating payment to us.
- Financial aid (e.g., Parent Loan) not yet reflected in pending aid.
- Payroll deduction.

If there are additional anticipated credits that you expect to use to clear your balance, please use the options below to notify. In addition, input the expected amount to adjust your required payment for this bill.

- **Type:** Choose one
- **Amount:** 
- **Comments:** (use format n.nn)

**Any item listed above must be credited to your account by the start of classes. If a balance remains at that time, you will be automatically enrolled in the installment plan ($50 fee) and will be required to make payment to secure your registration.**

**Balance**

**Total amount owed**

**Pending aid**

**Funds coming directly to UD, such as Federal Direct Student Loans**

**Payment**

- Full amount $1,871.00

**Make a Payment**

- Online check without a service charge.
- Mail a check.
- Credit card with a service charge (2.75% Domestic / 2.40% International)

**Email receipt to:**

(Email address format: xxx@ud.edu)
**Early Spring**
Prospective students receive cost estimate and financial aid award based on estimated tuition/costs and aid eligibility.

**Late Spring**
Students should refer to the To Do List to ensure all action items are completed in order for financial aid to be disbursed.

**Early July**
Upcoming academic year rates are announced.

**Mid-July**
SFS updates My Finances with Fall Semester billing and/or financial aid activity and emails students and authorized users to view updates and make payment. Students with pending loans who wish to decline these loans may still do so through UDSIS.

**Around the First Day of Class**
Finalized financial aid pays to student accounts and no longer appears as “pending aid” as long as To Do List items are complete.
## Billing Schedule

### Optional Installment Plan
Divide payments into four installments per semester (available in Fall/Spring Semesters). Monthly payments are adjusted according to changes in balance. Enrollment in the installment plan incurs a $50 fee per semester.

### Late Payments
$55 late fees are assessed to students who do not make payment by the due date. Late Installment Plan payments will be assessed $25 fees.

### Financial Holds
Unpaid balances can result in financial holds that prohibit future registration and transcript release.

<table>
<thead>
<tr>
<th>Fall Semester</th>
<th>Billing Notification Sent</th>
<th>Full Payment Due Date</th>
<th>Installment Plan Due Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mid-July</td>
<td>August 1</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>October 1</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>November 1</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spring Semester</th>
<th>Billing Notification Sent</th>
<th>Full Payment Due Date</th>
<th>Installment Plan Due Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mid-December</td>
<td>January 3</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>February 3</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>March 3</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>April 3</td>
<td></td>
</tr>
</tbody>
</table>
Student health Insurance Requirement

Students are required to have health insurance and either provide proof of coverage or purchase UD’s health insurance plan (provided by Aetna).

Already insured?
Waive the UD plan by 9/15 at universityhealthplans.com

Need insurance?
Enroll in the UD plan at universityhealthplans.com

Because insurance is mandatory, students are automatically charged and must waive to receive the offsetting credit. Credits typically post the Monday following completion of the waiver.