My Finances 101
Student Financial Services (SFS)

- Help families meet their financial obligations
- Service through online resources, telephone, email, and one-on-one counseling

Integrated counseling on the student account
SFS works directly with students unless...

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

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

• SFS to speak with others about student account/aid
• Others to have access to My Finances
• Others to receive emailed billing notifications

Students responsible for meeting billing due dates and finalizing financial aid.
UD Student Information System (UDSIS)

- 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 education tax benefits using this form (available in late January).

View aid offered for the full academic year.
## 2023-2024 Aid

<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 that 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/financial">http://www.udel.edu/financial</a> aid](<a href="http://www.udel.edu/financial">http://www.udel.edu/financial</a> aid) 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 on your account. You may choose to pay interest accords 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/financial">http://www.udel.edu/financial</a> aid](<a href="http://www.udel.edu/financial">http://www.udel.edu/financial</a> aid) for more information.</td>
<td>$865.00</td>
<td>$865.00</td>
<td>$1,731.00</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 undergraduates. 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>$4,115.00</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 pays to account.
- Review terms for awards.
- Loans can be declined or reduced in UDSIS.
Account Activity

View charges and payments

Select All Activity or by Term

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. Holdols 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 askSFS.c. 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 09:05 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:

Select All

Showing 1 to 10 of 12 results.

Search:

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Term</th>
<th>Charges</th>
<th>Payments/ Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>03-23-21</td>
<td>REFUND-CRIRSAAA</td>
<td>2021 Spr</td>
<td>$250.00</td>
<td></td>
</tr>
<tr>
<td>03-19-21</td>
<td>CRIRSAAA Payment</td>
<td>2021 Spr</td>
<td></td>
<td>(250.00)</td>
</tr>
<tr>
<td>01-21-21</td>
<td>Waiver Course Fee Graduate</td>
<td>2021 Spr</td>
<td></td>
<td>(2,475.00)</td>
</tr>
</tbody>
</table>
Select Summary or Detail Transactions

Download statements in PDF or Excel
Your account is “financially clear” when:

- Payment (less financial aid) covers full balance due
- OR
- Pending financial aid covers full balance due
- OR
- Enrolled in Installment Payment Plan (IPP) with payment covering full installment due
  - 4 monthly installments per semester
  - $50 IPP fee per semester
Report Additional Credits

Temporarily reduce balance due by indicating expected funds not yet listed.

- Select Type
- Enter Amount
- Enter source of funding in comments box
- Save or add another credit
- Then pay revised amount due

Balance
Total amount owed
Pending aid
Additional credits
Funds coming directly to UD, such as Federal Direct Student Loans
Additional credits
Tell us what’s missing
Payment
Full amount due (minus pending aid) or current installment amount due

Make a Payment
**Spring**
Prospective students receive cost estimate and financial aid eligibility based on estimated tuition/costs.

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

**Mid-July**
SFS updates My Finances with Fall Semester billing and/or financial aid and emails students and authorized users to view student account and make payment.

Students/families complete any action items from student To Do List. Students with pending loans who wish to decline these loans may do so through UDSIS.

**Late August**
Financial aid pays to student accounts and no longer appears as “pending aid” provided To Do List items are complete.
### Billing Schedule

<table>
<thead>
<tr>
<th>Optional Installment Plan</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four monthly installments per semester (Fall/Spring).</td>
<td>Billing Notification Sent: Mid-July</td>
<td>Billing Notification Sent: Mid-December</td>
</tr>
<tr>
<td>Adjusted according to changes in balance.</td>
<td>Full Payment Due Date: August 1</td>
<td>Full Payment Due Date: January 3</td>
</tr>
<tr>
<td>Incurs $50 fee per semester.</td>
<td>Installment Plan Due Dates: September 1</td>
<td>Installment Plan Due Dates: February 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Late Payments</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>$55 late fee assessed to students who do not make payment by the due date and not on installment plan.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$25 fee for late installment plan payments.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Financial Holds</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assessed on balances not paid by due date.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prohibits future registration.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Student Health Insurance Requirement

Students required to have health insurance. Must provide proof of coverage or purchase UD’s health insurance plan (provided by Highmark). It is required to waive UD insurance every academic year.

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

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

Students automatically charged for health insurance. Must waive to receive the offsetting credit. Credits typically post the Monday following completion of the waiver.