

# The Student Account and Financial Aid

**Student Financial Services**

**Fall 2026**

**New Student Orientation**

# Student Financial Services (SFS)

## 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

**All correspondence regarding the student account (billing, due dates, and financial aid information) is 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**
- **Others to have access to My Finances**
- **Others to receive emailed billing notifications**

**Students are responsible for meeting billing due dates and finalizing financial aid.**

# Grant Access to My Finances

Log in to UDSIS



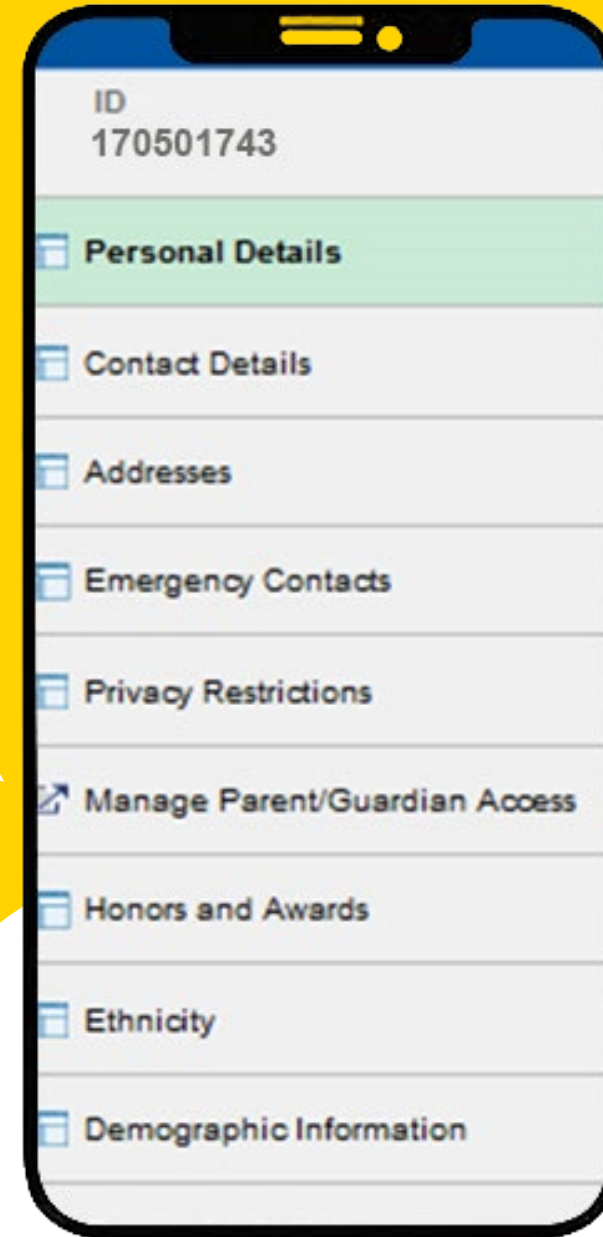
Personal Information Tile



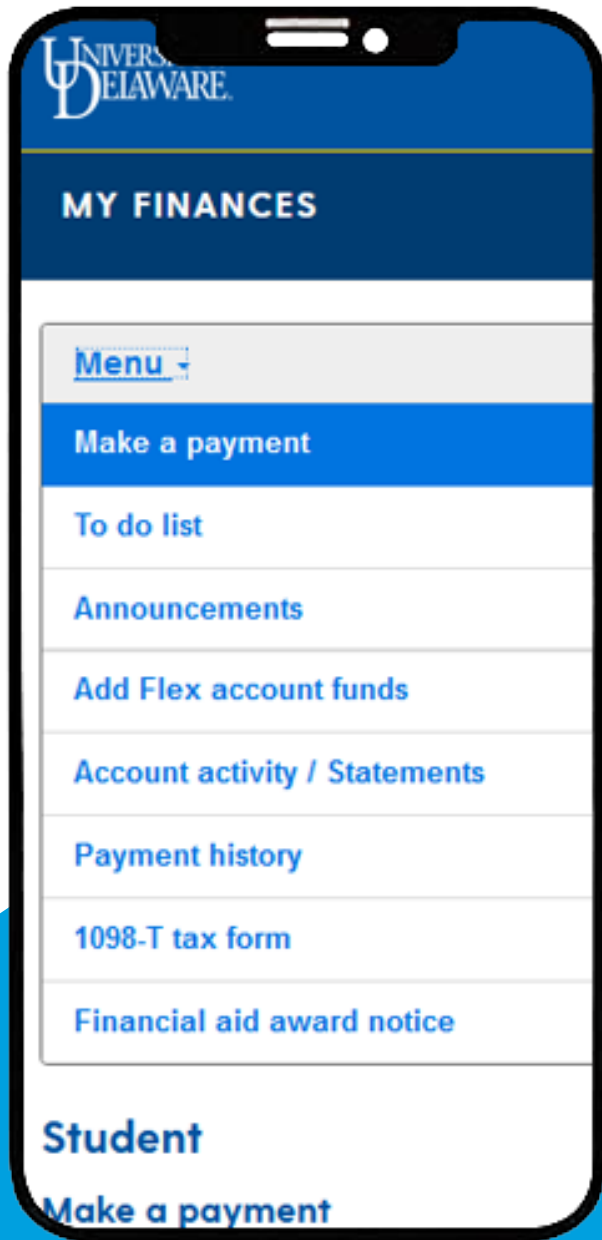
Manage Parent/Guardian Access



Student UDel email and any authorized emails 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.



# FINALIZING FINANCIAL AID

UD Merit  
Scholarships

UD Need-  
Based  
Grants

Federal  
Grants

Federal  
Student  
Loans

Federal  
Parent  
Loans

Private  
Loans

May require  
verification



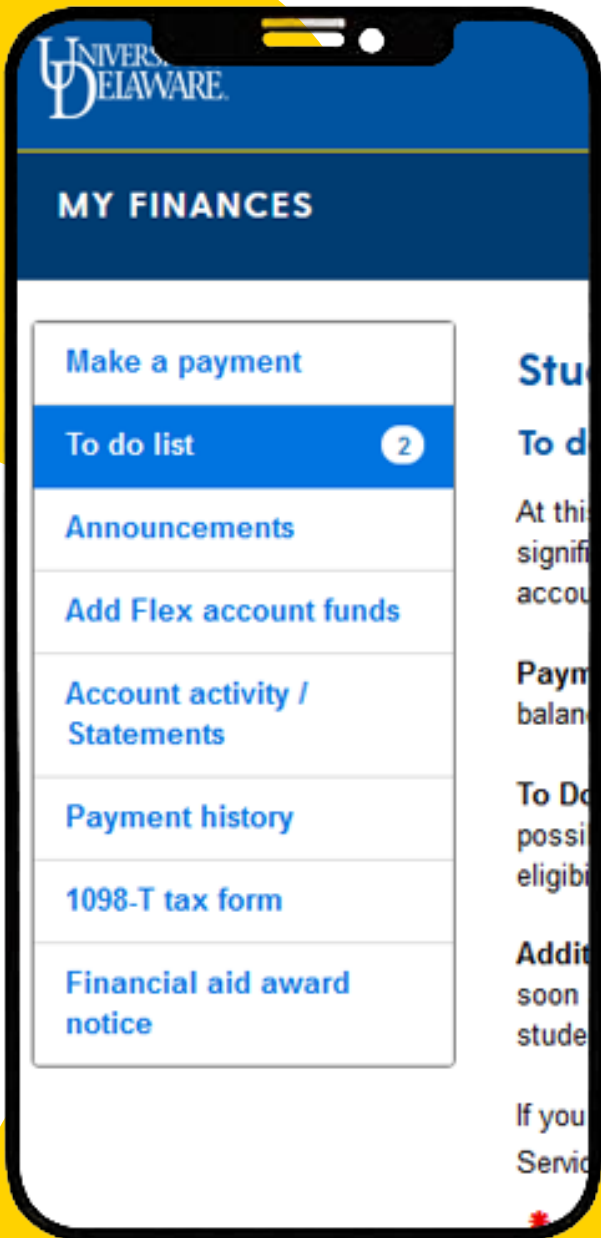
Requires federal  
Master Promissory  
Note & Entrance  
Counseling



Requires  
promissory note  
with lender



# The To Do List



... point in the semester, student account balances with significant balances will have a financial hold, which prevents accounts until the balance is addressed. Please note the following:

**Payments** - Student account payments can take a business day to clear. If you have a balance and there is a hold on the account, the hold will be removed once the payment is processed.

**To Do List Items** - Students who still have financial aid action items from the previous semester, as well as those who are not yet eligible for those funds and be required to use personal resources or additional resources to complete the items.

**Additional Loans** - Students looking to borrow additional loans to clear their balance should do so as soon as possible, as it can take 10 to 14 business days to process the loan. Hold on your student account.

If you have a question regarding your student account or using the My Finances services, please contact Student Services online at [askSFS](#).

\* = Open Items, ✓ = Completed Items

\*Note we cannot pay certain types of aid to your account until required To Do List items are completed. Aid that is not yet disbursed will continue to show as "Pending Aid" on your account. Please complete all items to ensure timely disbursement of aid. Click on each item for additional information.

## Financial Aid disbursement

\* [Federal DL Entrance Counseling](#)

\* [Federal DL MPN](#)

Viewable in My Finances or UDSIS

Links to actions required to finalize federal financial aid

Does not include tasks required for private loans or outside scholarships

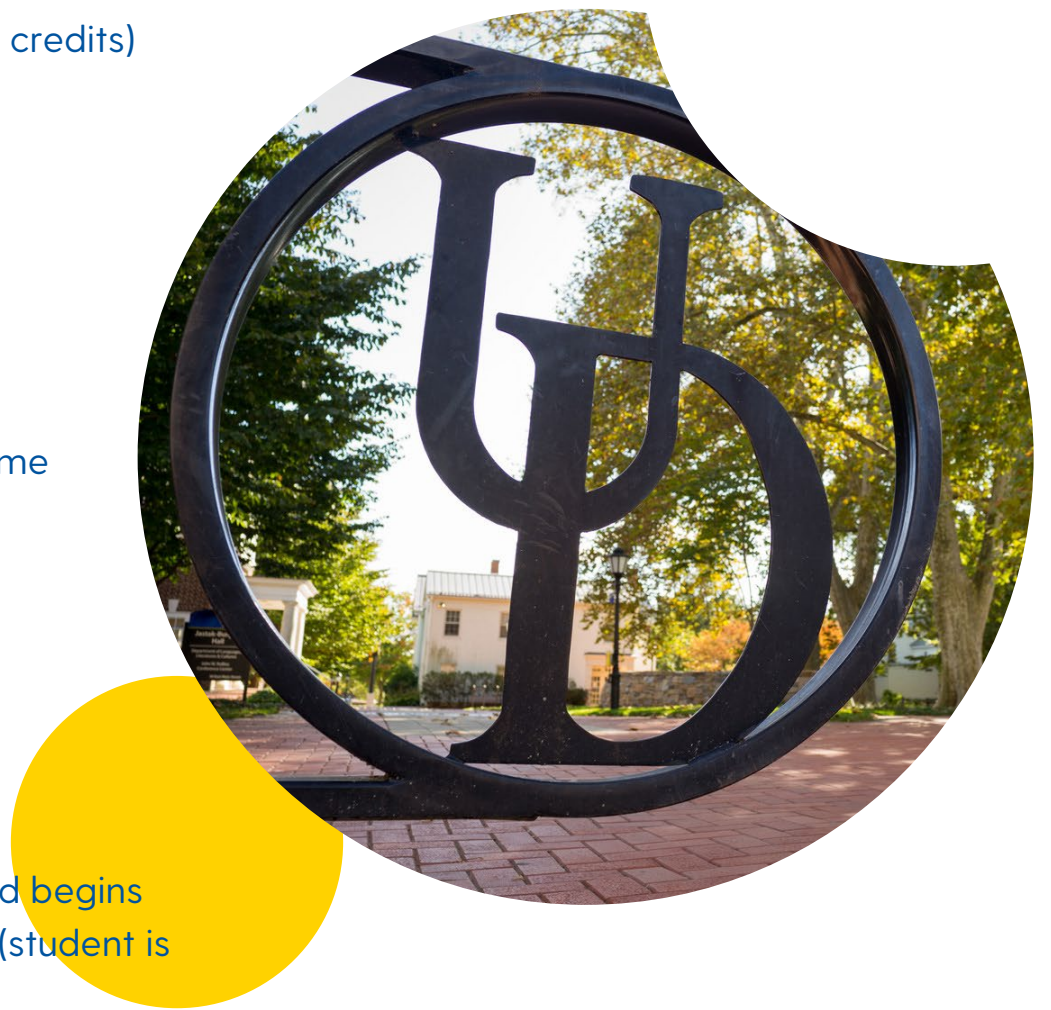


# Financial Aid Renewability

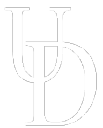
	UNIVERSITY SCHOLARSHIPS (merit-based)	UNIVERSITY GRANTS (need-based)	FEDERAL GRANTS (need-based)	FEDERAL DIRECT STUDENT LOANS
FAFSA Required	no	yes	yes	yes
Minimum GPA	3.0	2.0	2.0	2.0
Minimum Academic Progress	12 credit hours per semester	12 credit hours per semester	67% of attempted coursework	67% of attempted coursework
Automatic Renewal	each June, maximum 8 semesters	each June, with similar financial need, maximum 8 semesters	each July, with similar financial need	each July, with similar financial need



Borrower	Student – FAFSA filers with $\geq$ half-time enrollment (6+ credits) and pursuing a degree (AA, BA/BS, etc.)
Interest Rate	6.39%
Credit Check	None
Repayment	Begins 6 months after graduation, drop below half-time enrollment, or cessation of pursuing degree
Borrowing Limit	Depends on academic level (\$5,500 - \$7,500)
Required Tasks	Entrance Counseling, Master Promissory Note
Interest	<b>Subsidized Loan:</b> Not charged until repayment period begins <b>Unsubsidized Loan:</b> Charged once loan is disbursed (student is encouraged to pay interest while in school)



# Federal Direct Student Loans



Borrower	Parent
Eligible borrowers	FAFSA filers whose student has $\geq$ half-time enrollment (6+ credits) and pursuing a degree (AA, BA/BS, etc.)
Credit Check	No negative credit
Repayment	Immediate or 6 months after graduation, drop below half-time enrollment, or cessation of pursuing degree
Borrowing Limit	*\$20k per dependent student per year Lifetime limit of \$65k per dependent student
Required Tasks	Master Promissory Note
Rates & Fees	9.07% fixed interest rate (through 6/30/2027) 4.228% origination fee (through 9/30/2026)

## Parent PLUS Loan

# Private Loans

Borrower	Student (with credit-worthy cosigner) or parent
Eligibility	Apply with lender Not based on financial need
Credit Check	Credit scores and history
Repayment	According to lender
Borrowing Limit	Educational budget, less financial aid
Rates & Fees	Variable (more common) or fixed
Lender Options	UD's FASTChoice portal: <a href="http://choice.fastproducts.org/FastChoice/home/143100">choice.fastproducts.org/FastChoice/home/143100</a> (You are not required to use any lender listed and may search for other options on your own.)

# New Jersey Class Loan

Borrower	Student
Eligibility	FAFSA filers who are NJ residents attending a NJ Class Loan approved school
Rates & Fees	Vary based on repayment terms
More Information	<a href="http://hesaa.org/Pages/NJCLASSHome.aspx">hesaa.org/Pages/NJCLASSHome.aspx</a>



# Make a Payment

## Student account summary

Balance	Pending aid	Additional credits	Payment
1,871.00	\$0.00	\$0.00	<input type="checkbox"/> Full amount: \$1,871.00

[Pay this amount →](#)

### Report additional credits

[Cancel](#)

Report additional credits for an outside source of funds not reflected on your account. Some common examples:

- 529 or outside scholarship who will be initiating payment to us.
- Financial aid (eg, 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.

#### Credit 1

Type:

Choose one

Amount:

\$

(use format n.nn)

Comments:

**\*\*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.**

[Add another credit](#)

[Save credits](#)

6495)

to access their My Finances student account through Manage Parent/Guardian Access under the Personal Information tile in [UDSIS](#)

on regarding your student account or using the My Finances system, please contact Student Financial Services online at [asis@fs](#)

Required information, Error

Student account payment: \$25.00  
(Adjusted Balance)

Optional, Flex deposit: \$

[What is Flex?](#)

(minimum \$25.00, use format n.nn)

Total payment: \$25.00

Payment method:

- Online check without a service charge.
  - Mail a check.
  - Credit card with a service charge.  
(2.95% Domestic / 4.25% International - minimum service fee for card transactions over \$20 and less than \$106 will be \$3)
- 

Agreement:  The policies, rates and charges are hereby accepted.

I certify my attendance for the current term payment is being made and understand there is no rebate of tuition for courses dropped after Free Drop/Add deadline.

Email receipt to:

(use format xxx@xxx.xxx)



# Billing Schedule

Optional Installment Plan	<p>Four monthly installments per semester (Fall/Spring).</p> <p>Adjusted according to changes in balance.</p> <p>Incurs \$50 fee per semester.</p>
Late Payments	<p>\$55 late fee assessed to students who do not make payment by the due date and not on installment plan.</p> <p>\$25 fee for late installment plan payments .</p>
Financial Holds	<p>Assessed on balances not paid by due date.</p> <p>Prohibits future registration.</p>



	Billing Notification Sent	Full Payment Due Date	Installment Plan Due Dates
Fall Semester			August 1
	Mid-July	August 1	September 1
			October 1
			November 1
Spring Semester			January 4
	Mid-December	January 4	February 4
			March 4
			April 4

# 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 Highmark).

## Already insured?

Waive the UD plan by 9/15 at [universityhealthplans.com](http://universityhealthplans.com)

## Need insurance?

Enroll in the UD plan at [universityhealthplans.com](http://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.



# Contact Information

Website



[udel.edu/sfs](https://udel.edu/sfs)

Contact Form



[udel.edu/askSFS](https://udel.edu/askSFS)

Phone



302-831-2126

Online Meeting



[waitwhile.com/welcome/sfs](https://waitwhile.com/welcome/sfs)

Hours of Operation



Monday-Friday 8:30am – 4:30pm

Visit [udel.edu/sfs/quick](https://udel.edu/sfs/quick) for additional resources

