How to Accept FA Award, Register for Classes, Pay Registration Bill, and Request FA Refund

**Accepting Your Financial Aid Award**

1. Log on to your **CyberBear** Account (from **UM Login**)
2. Click on the **Student Services** tab
3. Click on the **Financial Aid** header
4. Click on the **My Award Information** header
5. Click on the **Award By Aid Year** header
6. Read and complete each **numbered tab** in order

➤ **IMPORTANT ➤**

Tab 5 – Accept My Offer — Be sure to **accept or decline all loans**

Tab 6 – What’s Next — Be sure to complete all **Unsatisfied Disbursement Requirements**

If you accepted any financial aid (grants or loans), you may have to:

- ✓ **Submit Federal Taxes** using the IRS Data Retrieval Tool (at FAFSA.gov) or by printing an IRS Return Transcript (photocopies of taxes are not accepted)
- ✓ **Complete and submit Verification Worksheets** (download from Tab 6 link or pick-up from BC Office)

If you accepted loans, you must:

- ✓ **Complete loan entrance counseling** if you accepted loans
  
  For Direct Loan counseling, go to [studentloans.gov](http://studentloans.gov)

- ✓ **Sign a Master Promissory Note (MPN)** if you accepted loans
  
  For Direct Loan master promissory note, go to [studentloans.gov](http://studentloans.gov)

➤ You will **need your FAFSA ID** to sign your master promissory note

**Registering for Classes**

1. Log on to your **CyberBear** Account (from **UM Login**)
2. Click on the **Student Services** tab
3. Click on the **Registration** header
4. Click on the **Select Term** header
5. Select term from drop down menu and then click **Submit**
6. Click on **Register/Add/Drop Classes** header
7. Enter your **Advising Number** and then click **Submit**
8. Click on **Refuse** or **Buy Student Health Insurance**
9. Scroll to bottom of screen, **enter CRNs** for your courses, and click on **Submit Changes**
10. Scroll to top of screen and click on **Student Services** tab
11. Click on **Registration** header
12. Click on **Student Detail Schedule** and check for errors
13. To **print your course schedule**, click on printer icon at top of screen
Paying Your Registration Bill

- If you’ve applied for Financial Aid, you must **accept or decline your financial aid** offer (see prior page)
- If you’ve accepted Financial Aid, you must **complete all Unsatisfied Disbursement Requirements** (see prior page)

Now you can:

1. Log on to your CyberBear Account (from UM Login)
2. Click on the Student Services tab
3. Click on the Payment and Account Information header
4. Click on the Pay Your Registration Bill header
5. Click on the Pay Registration Bill button

- **NOT using Financial Aid** to pay your registration bill
  - You will be asked to **Make an Electronic Payment** – follow on-screen instructions to make Electronic Payment via e-check (no charge) or credit card (transaction fee charged)

- **Using Financial Aid** to pay your registration bill
  - If your financial aid is available, you will receive the message: **Congratulations you have finalized your registration bill**
  - If your financial aid is not yet available, you will be asked to **Make an Electronic Payment** – at this point **STOP**, exit the pay window, and try paying your bill at a later date (try for several days in a row until you are successful)
  - If you are unable to pay (financial aid not yet available) but have the option to **Save My Classes** to avoid cancellation of classes due to pending payment deadline, click on **Save My Classes** button and then return to try to pay your registration bill each day until you are successful

*Note: Once you have successfully paid your registration bill, your bill will continue to show that a balance is owed until your Financial Aid award is deposited into your account by the Financial Aid Office. This may take days (or even weeks). Don’t panic! As long as you have paid your bill, you will not be charged any late fees and you will not be dropped from your classes. Once your award has been deposited in your account, your balance will show as either $0 or negative dollars (example: −$750); a negative balance is the amount of your Financial Aid Refund.*

Obtaining Your Financial Aid Refund

All Financial Aid refunds are managed by **Nelnet: Business Solutions**

Your refund choices:

- **Direct Deposit**: Receive your refund in 3-5 business days. Provide your bank account information and Nelnet deposits your refund directly into your bank account
- **Paper Check**: Receive your refund in 7-14 business days. Ensure your mailing address in CyberBear is current and Nelnet sends you a refund check.

**How to Select Your Refund Option:**

1. Log on to **CyberBear** Account (from UM Login)
2. Click on **Student Services** tab
3. Click the **Student Refunds** header
4. Click on the **My Refund** button
5. Complete steps to select your refund option

*Note: For students with OneAccount (past refund provider), Nelnet will deposit to your OneAccount if you have set your refund option to **ACH Direct Deposit** and entered your OneAccount information. If you want to close your OneAccount, you are responsible for taking this action as your OneAccount is a personal bank account.*