



The University of
Montana

Business Services

Student Handbook

★FINALIZING★

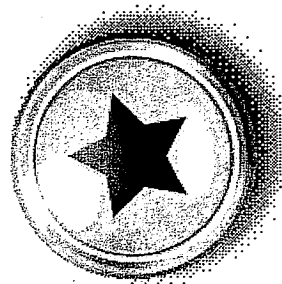
EVERYONE must finalize their bill, even if financial aid, loans, scholarships, etc. are paying your tuition. IF YOU ARE NOT FINALIZED, YOUR CLASSES WILL BE CANCELLED!!! An alert message displays in Cyberbear if your registration has not been finalized.

★★★IMPORTANT PAYMENT DEADLINES★★★

- ★ Pay & finalize by August 21st to avoid cancellation of classes on August 24th.
- ★ *For students registering after August 24th*, pay & finalize by September 4th to avoid a \$40 late registration fee.
- ★ All late registration activity after September 4th will be assessed a \$40 late fee and registration must be complete by September 21st. Students are given one additional business day after the registration deadline to pay and finalize their bill. **ALL STUDENTS MUST BE PAID & FINALIZED BY SEPTEMBER 22ND**.
- ★ Payment for classes added after finalizing must be made within 10 business days after the date the class was added.

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Let the Stars Guide You

Business Services / Student Account Services

The Student Account Services area within the Business Services office is responsible for:

- administration & assessment of tuition and fees,
- billing & collection,
- cashiering services, and
- Perkins & short-term student loan management.

We are located in Griz Central on the 2nd floor of the Lommasson building at the Cashier windows.

You can reach us between the hours of 8:00 a.m. and 5:00 p.m. Monday through Friday.

Contact Info:

- ★ Phone #: 406-243-2223
- Fax #: 406-243-4867

E-mail for billing questions: UM.Statements@mso.umt.edu

Please mail all correspondence to:

Business Services
Attn: Student Account Services
32 Campus Drive #2304
Missoula, MT 59812-2304

GrizMail Accounts

Every registered student automatically receives an official University student email account – GrizMail account. Important University business is conducted via this e-mail account, including routine information about registration, tuition, billing notices, urgent announcements and notices from President Dennison and the UM administration. In addition, your GrizMail account is an easy way for you to quickly and efficiently correspond with your professors and other University administrative personnel. ★ Please go to <http://grizmail.umt.edu> for details about your GrizMail account name (also referred to as your NetID), access and login information.

Your Mailing Address

★ It is very important for students to keep their addresses and phone numbers updated in their Cyberbear account as the mailing address is where Business Services will send all refund checks, monthly statements, payment reminders and other important financial information.

To update this information, click on the Personal Information / Update Addresses link in Cyberbear (<http://cyberbear.umt.edu>)

★ If you want your parents to receive a printed copy of your registration bill, please ask the Cashiers in Griz Central to set up a “Schedule Bill” address for your parents.

★ If you want Business Services to be able to discuss the financial details of your student account, please complete a “Release of Financial Information” form and submit it to the Cashiers in Griz Central.

Registration Billing

★ Tuition & Fee Schedules along with descriptions of the various mandatory fees are located at: <http://www.umt.edu/bussrvcs/studacctserv.htm>

★ Any additional course fees are noted on the course within the registration pages inside Cyberbear. Some programs or majors (e.g. School of Business, Pharmacy) assess additional program fees. Information about these fees is typically provided upon acceptance into the program.

★ Online courses are assessed a \$48 per credit hour fee to cover the cost of the technology necessary to deliver the course online.

★ Before you are able to select your classes you must complete the insurance election/waiver section on CyberBear. If you elect Blue Cross Blue Shield student insurance, you will be charged \$700.00 for the student insurance and will also pay the \$189 Clinical Health Fee, regardless of the number of credits you elect. (Note: If you waive the student insurance and are taking 7 or more credits, the Clinical Health Fee is a mandatory fee.)

Distance students (those taking ALL online courses) are NOT eligible for The University of Montana Student Health Insurance.

★ If you need to change your insurance selection after your initial selection, you must see the Student Health Insurance office located in Room 111 of the Curry Health Center before your registration bill will be adjusted.

Assessment for Fall tuition and fees will happen the weekend of July 25th. If you have registered before that date, you should be able to ★ pay and finalize your registration bill starting at 1 p.m. on Monday, July 27th.

Payment Information

You can pay your bill with cash, check, money order, or credit card (Visa or Mastercard). The *easiest* and *most convenient* way to pay and finalize your registration bill is to log into Cyberbear and make your **payment online with an electronic check** or credit card. (There is a \$10.00 convenience fee assessed on all credit card payments)

★ **IMPORTANT:** *If using an electronic check, we can only process eChecks from your personal checking or savings accounts. Entering information from other accounts, such as mortgage checks or credit card vouchers, may be returned by the bank and result in a return check fee.*

Payments may also be made at the Cashier windows located in Griz Central (2nd Floor, Lommasson Center) or by mail. Mail to:

Business Services
Attn: Student Account Services
32 Campus Drive #2304
Missoula, MT 59812-2304

★ Please include Student ID number with all payments!

★ When paying and finalizing your registration bill, be sure to access the payment options from the Registration Bill links in Cyberbear.

If you are making a partial payment on your account use the Account Summary links in Cyberbear.

★FINALIZING★

Definition: To pay and/or complete the registration process.

EVERYONE must finalize their bill, *even if financial aid, loans, scholarships, etc. are paying your tuition. IF YOU ARE NOT FINALIZED, YOUR CLASSES WILL BE CANCELLED!!!* An alert message displays in Cyberbear if your registration has not been finalized.

★★★IMPORTANT PAYMENT DEADLINES★★★

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- ★ Payment for classes added after finalizing must be made within 10 business days after the date the class was added.

Paying / Finalizing with Financial Aid

If financial aid will be used to pay all or part of your registration bill and all your paperwork is complete, you will see a "confirmation" of financial aid on your registration bill and the amount due will be adjusted by the amount of financial aid.

Step-By-Step Instructions

OPTION 1

★ **If you don't owe anything or will be getting a refund**, use the following instructions to finalize your registration bill:

1. Wait 24 hrs after you have made any changes on your record (such as adding, dropping classes, etc.), so Financial Aid can be confirmed.
2. Login to Cyberbear (<http://cyberbear.umt.edu>).
3. The alert message will appear with a link to your Registration bill. Click "Continue".
4. Your registration bill will appear with the following message:

You do not have an amount due for the semester, but you MUST Complete Finalization to be registered.

Complete Finalization

5. Click the "Complete Finalization" button.
6. You should then see "Congratulations. Your Registration has been Finalized." ★SCREEN PRINT RECOMMENDED!!!
7. If you want to confirm it worked, go back to the main Student Services menu, click on Payment and Account Information, then Registration Bill. You will receive a message that tells you your bill has already been finalized.

★**IMPORTANT:** You will not see the financial aid posted to your student Account Summary page until UM has received the money from the funding source.

OPTION 2

★ **If you owe a balance**, use the following instructions to finalize your registration bill:

1. Login to Cyberbear (<http://cyberbear.umt.edu>).
 2. The alert message will appear with a link to your Registration bill. Click "Continue".
 3. Your registration bill will appear. At the bottom of the page, click on "Payment Options".
 4. Click on "Make Electronic Payment".
 5. Click on either the "eCheck" or "Credit Card" button.
 6. Type in your information.
 7. Click "Continue".
 8. View Confirmation Page. Click on "Submit for Payment".
 9. A receipt page will appear with "Congratulations. Your Registration has been Finalized." ★SCREEN PRINT RECOMMENDED!!!
- If you want to confirm it worked, go back to the main Student Services menu, click on Payment and Account Information, then Registration Bill. You will receive a message that tells you your bill has already been finalized.

Deferred Payment Plan

The Deferred Payment Plan is available to students who want to pay the amount they owe in three payments. The plan is available for Fall and Spring semesters only. Students must apply online for the plan at the beginning of every academic year. There is a \$30.00 administrative fee charged to each borrower each semester/term the plan is used. This is payable with each term's initial payment.

Allowable fees for the Deferred Payment Plan are: tuition and registration fees, board and room less all financial aid and waivers received. Charges not allowed on the Deferred Payment Plan are: special course fees or program fees (forestry, music, art, late registration, orientation fee, etc.), any past due amount, previous term balance and health insurance. A student must pay the initial amount due (1st payment) as stated on their registration bill and make the remaining two equal payments by the dates noted below for fall term:

FALL SEMESTER 2009 – October 6 and November 6, 2009

Reminder notices will be sent to the GrizMail accounts for Deferred Payment Plan participants.

Refund Checks

★ All students with a credit balance must finalize their registration bill in order to receive a refund check.

The first mass financial aid disbursement for the fall semester will occur the week before classes begin. Associated refund checks will be mailed the **Friday before the first day of class**.

Important: Beginning the first day of class and during the remaining drop/add period (1st 3 weeks of school) students must request refunds through Cyberbear in order to receive a refund. Throughout the remainder of the semester, the system will automatically flag for refunds. Refund checks are mailed every Thursday. For auditing purposes, refund checks are mailed to the student's mailing address in Cyberbear. It is important for students to keep their addresses and phone numbers updated in their Cyberbear account. To update this information, click on the Personal Information / Update Addresses link in Cyberbear (<http://cyberbear.umt.edu>).

Monthly Statements

The University of Montana mails paper bills or monthly statements to enrolled students using the current mailing address on file in Cyberbear. Students will also be sent electronic notices to their GrizMail e-mail account on a monthly basis. ★ It is very important to routinely check your mailbox! A link back to Cyberbear is provided within the message of the email so you can quickly log into your account and make payments. Charges may also be viewed at anytime throughout the semester by logging into your Cyberbear account and clicking on the Payment and Account Information link.

A 10% APR (.834% per month) interest charge will be assessed on balances not paid by the due date specified on the monthly statement.

★ **If you are having difficulties paying your outstanding bill**, please call Business Services (406-243-2223) and ask to speak with one of our Collection Specialists. They will be more than happy to assist in any way they can.

Withdrawal Information

If some unfortunate life event occurs and you need to withdraw from The University of Montana, please contact Business Services (406-243-2223) before you withdraw. **★ This is critically important if you have any type of federal financial aid as you may be responsible for repayment.**

Federal policy requires the University to return federal financial aid funds if one of the following conditions occurs:

1. A student processes a complete withdrawal from all of their classes prior to 60% completion of the semester.
2. A student does not make satisfactory academic progress.

If you need to consider a complete withdrawal, the staff in Business Services will be able to discuss the best course of action financially and will be able to help identify resources to assist with other difficulties you may be experiencing.

The refund percentages for withdrawals are:

- Prior to the 1st day of the classes 100% (less \$30 Registration fee).
- 1st week of classes 90% refund
- 2nd week of classes 75% refund
- 3rd week of classes 50% refund
- After 3rd week of classes 0%

1098T Tax Information

★ For 1098T tax reporting purposes, The University of Montana reports all tuition payments received (vs. tuition assessments) during the calendar period of January 1 – December 31st along with associated scholarships and grants. Please review your tax requirements and plan accordingly when making payments for spring semester tuition and fees.