

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 my.umt.edu)
2. Click on the **Financial Aid** header
3. Click on the **My Award Information** header
4. Click on the **Award By Aid Year** header
5. Select **Aid Year** from drop down menu and click **Submit**
6. Read and complete each **tab** in order



➡ ➡ **IMPORTANT: check the following tabs frequently**

Accept Award Offer — Be sure to **accept or decline all loans**, be sure to complete all

Unsatisfied Disbursement Requirements listed at bottom of screen:

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 link[s] provided on screen)

If you accepted loans, **you must:**

- ✓ **Complete loan entrance counseling**

For Direct Loan counseling, go to studentloans.gov

- ✓ **Sign a Loan Agreement/Master Promissory Note (MPN)**

For Direct Loan master promissory note, go to studentloans.gov

- ➡ You will **need your Federal Student Aid (FSA) ID** to sign your master promissory note

Special Messages — Be sure to complete all items listed under **You Have Outstanding Requirements**

Registering for Classes

1. Log on to your **CyberBear** Account (from my.umt.edu)
2. Click on the **Student Services** tab
3. Click on the **Registration** from menu on left side of screen (below photo)
4. Select **Term** from drop down menu and then click **Submit**
5. Click on **Register/Add/Drop Classes** header
6. Enter your **Advising Number** and then click **Submit**
7. Click on **REFUSE Student Insurance** or **ENROLL Student Insurance**
8. Confirm student insurance choice and then click on **Continue Registration**
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 **RETURN TO MENU** link
11. Click on **Student Detail Schedule** and check for errors

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 **my.umt.edu**)
2. Click on the **Student Services** tab
3. Click on **Student Accounts** from menu on left side of screen (below photo)
4. Select **Term** from drop down menu and click **Submit**
5. Click on the **Pay Your Registration Bill** header
6. Click on the **Pay Registration Bill** button

If you **change the number of credits** you are taking after you've paid your bill, call UM Financial Aid at 243-5373 to have your Financial Aid adjusted.

REMEMBER! You may need to **pay back** some of your Financial Aid if you lower your total credit load after paying your bill.

- **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 paid 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 **my.umt.edu**)
2. Click on **Student Services** tab
3. Click on **Student Accounts** from menu on left side of screen (below photo)
4. Select **Term** from drop down menu and click **Submit**
5. Click the **Student Refunds** header
6. Click on the **My Refund Option** button
7. Complete steps to select your refund option