Instructions for Accepting Financial Aid Offer in Cyberbear

When the financial aid office generates a student's annual award offer, it is available to be viewed and accepted in CyberBear. Below we have provided detailed instructions and tips and tricks to help you complete the online acceptance process.

1. Visit [http://www.umt.edu/cyberbear](http://www.umt.edu/cyberbear) and select the ‘Login To Cyberbear’ button:

2. Log in with your UM NetID, if you don’t know your NetID or password, click on the help options listed.

3. Once logged in select the ‘Financial Aid’ tab:
4. In the dropdown select the Aid Year that applies to your award.
   TIP: For the aid year that includes the Autumn Semester 2024 through Spring Semester 2025, you will want to select the ‘Aug 2024 – Jul 2025’ option.

5. A. Here you can review outstanding requirements and special messages pertaining to the selected aid year. Ensure you answer the ‘Responses Required’ first before continuing to the aid offer.
   NOTE: If the Response Required section does not show, it means you’ve already provided your answers for the aid year. The questions asked are:
   - Two different types of authorizations
   - Expected credit load per semester
   - Estimated graduation date for current major/degree, and
   - Information on any sort of outside educational funding you will expect to receive during the 2024-25
   - Outside Scholarships or Tribal Higher Education Benefits
   - Tuition Assistance Programs, do not include Military Benefits, VA Tuition Assistance, or VA (VocRehab).
   - Are you interested in work study? Work Study funding is limited. If you are not initially offered Work Study, by answering ‘yes’ to this question you will be reviewed for eligibility during the final review of your aid and may be awarded it at that time. If you select yes, it doesn’t guarantee that you are eligible.
   B. Click ‘Submit’ to confirm your answers; submit button will become inactive after confirmation.

6. Click on the ‘Award Offer’ tab to find a summary of the awards offered to your preceded by your Student Aid Index (SAI), estimated Cost of Attendance, and Net Cost.

NOTES:
- Cost of Attendance:
  Q: Why is there Room and Board showing when I’m living off-campus?
  A: We include the average costs of living (which includes room and board expenses) for all UM students, regardless of where they are living (i.e. on or off campus).
- Student Aid Index (SAI): This is not what you are expected to pay UM for the year, it is a number generated by your FAFSA, which helps determine the types of aid programs you are eligible for that aid year.
What are all these different fund types?
    a. You can view information on the various types of financial aid, their eligibility requirements, and much more by visiting: https://www.umt.edu/finaid/types-of-aid/default.php.

7. Grants and Scholarships will have an ‘ACCEPTED’ status by default and cannot be changed. These are accepted automatically on your behalf as they are the best kind of financial aid to receive. If you would like to decline a grant or scholarship, please email our office with your request.

8. Below ‘Options to Pay Net Cost’ you will find any loan options and work study if available. Using the dropdown menu, you can choose to Accept, Decline, or Modify the award to your preferred amount. You must make a decision on each aid type offered, before you can hit the submit button at the bottom of the page. Once all choices have been made, click the Submit button to confirm your choices.

9. After submitting your choices, Terms and Conditions will display; review and select the acknowledge checkbox and select “Accept Award” button.
Terms and Conditions

award period in accordance with federal regulations, institutional policy, and the accuracy of information provided by you.

- Your award will be adjusted to reflect the enrollment status you reported on the Resources/Additional Information Tab. If you are not enrolled in the correct number of credits at the beginning of the semester, disbursement of aid will be delayed. Changes to your declared enrollment status are reflected in the Special Messages on the Home Tab. Wait-listed courses are not counted in your enrollment status.
- The Federal Pell Grant value initially listed represents the amount paid for full-time attendance. After the application has gone through final review the amount of the Federal Pell Grant will be adjusted to reflect eligibility at the enrollment status you declared. Students attending less than 12 credits in a term will receive a prorated amount of Pell Grant funding based on the number of credits for which they enroll.
- Tuition waivers will always match tuition charges and an increase or decrease in credits will affect the actual value listed on your bill. Mandatory and optional fees are not covered with tuition waivers.
- All Federal Direct Student Loans and Federal PLUS loans are subject to origination fees. The amount disbursed will be less than the award amounts shown. Students must be enrolled in at least a half-time credit load each term, to qualify for a federal loan.
- Work-study is awarded for the entire enrollment period and may be earned in unequal amounts each semester of the period.

Conditions for Receiving Financial Aid at The University of Montana

- I understand that I must be making satisfactory academic progress in a course of study leading to a degree. I further understand that my financial aid will be canceled if I fail to meet satisfactory academic progress requirements. Information is available online at https://www.umt.edu/finaid/maintaining-eligibility/default.php.
- I further understand that if I do not begin attendance in all classes, withdraw from a semester or receive all failing grades, I understand (1) I may not have earned my federal aid and may owe a repayment, and (2) I may be ineligible for further aid.
- I will inform the Financial Aid Office promptly of any other money I receive for educational purposes. Assistance that must be reported includes, but is not limited to, scholarships, Vocational Rehabilitation, Veteran's Benefits, National Guard, Tribal Higher Education funding, residency status changes, switching to a program at another campus.
- Grant amounts are adjusted up and down based on changes in enrollment status through the 15th class day, even if the grant has already been disbursed. Repayment of grant aid may be required if your credit load has dropped by that day. No changes are made to grant amounts after the 15th class day, even if you add credits.

Authorizations Given to The University of Montana

- I understand that I am responsible for payment of any outstanding university charges before my financial aid will be released.

I acknowledge these terms and conditions.

Accept Award
10. After submitting your aid choices and acknowledging the Terms and Conditions, a notification will pop in the top right of the browser window confirming your submission.

![Financial Aid acceptance notification](image)

**Congratulations! You have now completed your online financial aid acceptance.**

**Next Steps:**
Additional documentation and requirements may be needed to finalize your award offer, monitoring your Financial Aid Home tab and UM Student Email account will be critical to ensuring you don’t miss any important reminders or requirements.

You can log back into Cyberbear at any time to view your award offer on your Financial Aid page. Answers you provided and choices you’ve made will no longer be updateable. If you need to request a change, please contact the Financial Aid Office at finaid@umontana.edu via email.