

# How to Pay Online

## Paying Registration Fees?



Pay Online Using ACCESS  
Avoid long lines!!!



There are two options for online payments:

### No Fee Option

JOHN DOE 123 MAIN STREET (000) 000-0000 ANYTOWN, USA 12345	DATE _____	1234
PAY TO THE ORDER OF _____	\$ _____	DOLLARS
: 062060326  : 32251625		

Pay by Electronic Check!  
No Additional Fees!!  
This option works just like a debit card  
but without the extra fees!!!

2% Convenience Fee on Credit or Debit Cards!



When using MasterCard or Discover Card, your transaction must be completed online through ACCESS and you will be assessed a 2% convenience fee.

**Please note: We can only accept credit card payments via ACCESS and we only accept MasterCard or Discover Card. (VISA not accepted)**

Although partial payments are now accepted, if payment is not made in full by the **Fee Payment Deadline**, all classes will be subject to the **"PURGE"** and may be dropped! Please take responsibility for your own registration. If you choose to drop a course, **you** must do so and must NOT rely on the purge process to drop unwanted courses. (This includes any third party assistance: Advisors, Instructors, etc.)

ACCESS Availability:

24 hours a day, 7 days a week availability!

Registrar's Office:  
TSC Room 246/ (435) 797-1098

**(Please note, credit card payments are NOT accepted in the Registrar's Office, this is only available via ACCESS.)**

# How to Pay in Person

## Paying Registration Fees? Pay in Person at the Registrar's Office

JOHN DOE 123 MAIN STREET (000) 000-0000 ANYTOWN, USA 12345	DATE _____	1234
PAY TO THE ORDER OF _____	\$ <input type="text"/>	DOLLARS
: 062060326  : 32251625		



### No Additional Fees!!!

Only cash and checks are accepted in person!

All credit and debit card transactions must be completed online through ACCESS.

Credit and debit card transactions are subject to the 2% Convenience Fee.

### HOW TO PAY IN PERSON AT THE REGISTRAR'S OFFICE . . .

1. Go to the Registrar's Office, located in the Taggart Student Center, Rm 246.
2. Pay by cash or check only (**no credit or debit cards**).

Although partial payments are now accepted, if payment is not made in full by the **Fee Payment Deadline**, all classes will be subject to the "**PURGE**" and may be dropped! Please take responsibility for your own registration. If you choose to drop a course, **you** must do so and must not rely on the purge process to drop unwanted courses. (**This includes any third party assistance: Advisors, Instructors, etc.**)

### Registrar's Office Availability:

Monday - Friday: 8:00 a.m. to 5:00 p.m.

Closed Weekends

**Your registration and payment are YOUR responsibility!**

# FAQ - Billing

## What is the credit card policy at USU?

Effective April 12, 2004, the University implemented a new policy regarding the acceptance of credit or debit card payment for tuition and fees. These are the primary changes that resulted from the new policy:

- \* Visa-branded debit, credit, and check cards are no longer accepted for payments made for tuition and fees.
- \* Students and parents can make payments directly from any checking or savings account by using the web payment option (Automated Clearing House Transfer) to avoid the convenience charge, simply by entering the bank/financial institution routing and account number information at the time of online payment.
- \* The Registrar's Office *no longer accepts credit or debit card payments*. Students are instead directed to nearby computer stations at which payments can be made via the ACCESS website.

## Why Does USU have this policy?

While credit card payments offer a convenient manner for students and parents to pay tuition and fees, the cost to the University for providing this convenience has grown to more than \$350,000 annually. Given the tightened budget situation, the University decided to require those who want the convenience of paying with a credit card to cover a portion of the University's cost of providing the service. This change benefits the University and all of its students by reducing the burden to the University's budget to fund these charges.

## How was the 2.00% rate determined?

The rate is based on an estimate of those direct costs. At this percentage rate, it is estimated that the University will continue to pay for a portion of the cost of accepting credit cards.

## Why eliminate Visa-branded debit and credit cards?

The University was unable to negotiate an acceptable method of assessing an appropriate convenience charge for tuition and fee payments. Unlike the other brands of cards, Visa will not allow the University to assess a convenience charge that varies with the amount of the tuition and fee bill.

## Are other colleges and universities making similar changes?

Many colleges and universities throughout the country have already made similar changes to their practices of accepting credit cards. Institutions like Utah State University have attempted to negotiate changes in arrangements with credit card providers to avoid having to make these policy changes. However, those negotiations have had limited success.

## What should I do if all I have is a Visa card?

In addition to using MasterCard and Discover credit cards over the QUAD, subject to a convenience fee, students and parents can make payments directly from any checking or savings account by using the new web payment option (Automated Clearing House Transfers) to avoid the convenience charge, simply by entering the bank/financial institution routing and account number information at the time of online payment. The University also continues to accept check payments by mail and payments made by cash and check at the Registrar's Office. Payments made by credit or debit card will not be accepted in the Registrar's Office. The Utah State University Tuition Installment Plan (TIP) has a much lower interest rate than typically found on credit cards. For an application or terms and conditions of this plan: <http://www.usu.edu/registrar/payment/pdf/TIP.pdf>

## FAQ - Billing

**Why can't I use a credit card at the Registrar's Office if I am willing to pay the fee?**

The complicated regulations are such that to charge a convenience fee for credit card transactions at the Registrar's Office would also necessitate the same charge for payments made by cash or check. The University has several computer stations conveniently located near the Registrar's Office for use by students who wish to make tuition and fee payments with a MasterCard or Discover credit card, and are willing to pay the fee.

**Can I use my Visa elsewhere on campus?**

Yes, these changes only apply to payments made for tuition and fees on ACCESS and at the Registrar's Office. Other services (such as the Bookstore or food services) are not affected by this new policy.

**How are the monies collected from this fee used?**

The monies collected are used to defray a portion of the cost of providing convenient electronic payment options for those who wish to pay via credit card. This change will benefit the University and all of its students by reducing charges to the budget by nearly \$350,000 each year.

**Why can I still use Visa for other items?**

Campus departments have the legal flexibility to set their prices to include recovery of all operating costs.

**I'm a parent and do not have access to a computer or don't want to send my credit card or banking information over the Web. How do I pay?**

The University will continue to accept cash and check payments at the Registrar's Office or payments by check received through the mail.

**How do I make my fee payment by mail?**

Payment to the University may be made by personal check, traveler's check, bank money order, or cashier's check in U.S. funds only. **DO NOT SEND CASH!** To pay by mail, be sure to include your name and student number (A#) and send payment to the following address: **Registrar's Office, Utah State University, 1600 Old Main Hill, Logan UT 84322-1600.**

If payment is not made in full by the Fee Payment Deadline, all classes will be subject to the "PURGE." Note: There are some students and courses that are not subject to the "purge." Please check your registration and billing in order to ensure accuracy. Your registration and payment are YOUR responsibility.

**Will my federal financial aid hold my classes?**

If you have sufficient federal financial aid before the fee payment deadline, your classes will be saved. If there is insufficient aid to cover your entire obligation, you must make up the difference on your own (you may consider the Tuition Installment Plan option).

**You must pay in full by the FEE PAYMENT DEADLINE or your classes will be dropped.**

When your aid arrives at the University, the funds will be applied first toward your University obligations (such as tuition, fees, and housing). If there are funds remaining after your obligations have been met, they will be available after the first day of classes. You can arrange to have these funds directly deposited to your bank or credit union. Otherwise, a check will be mailed to you.

**(Your mailing address can be changed on ACCESS or by contacting the Registrar's Office or the Financial Aid Office.)**

# FAQ - Billing

**Note:** Scholarship recipients should check to make sure their full tuition **and fees** are paid. **Many scholarships do not cover fees.** If payment is not completed by the fee payment deadline, you will lose your classes.

## Is there an installment plan option?

The *Tuition Installment Plan (TIP)* is available. The nonrefundable service fee is \$50. In addition, this note requires 1/2 of tuition and fees to be paid at the time the TIP loan is taken out. After that, 1/4 will be due on the 30th day of the session, and 1/4 on the 60th day of the session. The TIP may be applied for in the Registrar's Office, TSC 246. This option must be completed in person; please bring a picture ID with you. Payment on ACCESS will not work with this option. **Withdrawing or dropping classes does not cancel the TIP! For terms and conditions, along with an application, go to:**

<http://www.usu.edu/registrar/payment/pdf/TIP.pdf>.

## What if I add courses after arranging my Tuition Installment Plan?

Please check with the Registrar's Office to learn of additional funds that may be due.

## What happens if my payment is late or incomplete at the Fee Payment Deadline?

If any payment made to the University is unauthorized, incomplete (at the time of the Fee Payment Deadline), or received after the due date, registration fees will be considered as unpaid and the student will not be officially registered. **Courses previously scheduled will be dropped.** Note: Your registration is your responsibility. Do not rely on the "purge" to drop unwanted courses. There are some circumstances to which the "purge" does not apply.

## What happens if my personal check is returned by the bank?

Personal checks returned by the bank for any reason will subject the student to a service charge and, at the discretion of the Controllers Office, may result in the withholding of registration credit or immediate cancellation of the student's classes. USU reserves the right to refuse personal checks for any transaction. Check cashing privileges and use of other University services using personal checks may be suspended for any individual who has a check returned to the University.

## What if I have some kind of sponsorship for my tuition and fee payments?

Students whose tuition and fees are paid by a sponsor may contact the Cashiers Office (TSC 246-east end) for authorization to complete registration.

## When must I pay if I register after the fee payment deadline?

Fees for registration completed after the fee payment deadline are **due immediately**. Fees may be paid in person or on ACCESS.

**Note: Your registration is your responsibility. Do not rely on the "purge" to drop unwanted courses. There are some situations to which the "purge" does not apply. Check your registration and payment to ensure accuracy.**

## What are special fees?

Special fees are assessed in addition to tuition and registration fees. Carefully review the *University Schedule of Classes* to determine which courses require special fees. Special fees are assessed on the Registration/Billing Statement.

## What tuition is assessed for Continuing Graduate Advisement (6990 and 7990)?

Tuition is charged for 6990 or 7990 credits. However, nonresident students may obtain a waiver in the Financial Aid Office.

# Refund Policy

Refunds will be computed as a percentage of the credits you are dropping and not based solely upon dollar amount paid. Published refunds will be automatically calculated.

<b>Example:</b>	<b>Tuition and fees</b>
Registered for 16 credits .....	\$ 1,836.01
Dropping 10 credits at 50%	
Charged for 11 credits.....	\$ 1,620.99
{6 credits still registered for, + 5 credits (50%) from dropped credits}	
<b>Total refund .....</b>	<b>\$ 215.02</b>

## TUITION REFUND

Workshop Sessions	
<b>Drop Period</b>	<b>Percentage</b>
Through 1st Day of Workshop .....	100%
After 1st Day.....	0%
4-Week Sessions	
<b>Drop Period</b>	<b>Percentage</b>
Through 1st Day of Session .....	100%
2nd Day of Session.....	90%
3rd Day of Session .....	70%
4th Day of Session .....	50%
After 4th Day of Session.....	0%
8-Week Sessions	
<b>Drop Period</b>	<b>Percentage</b>
1st - 2nd Days of Session .....	100%
3rd - 4th Days of Session .....	90%
5th - 6th Days of Session.....	70%
7th - 8th Days of Session.....	50%
After 8th Day of Session.....	0%

## COURSE FEES REFUND

Workshop Sessions	
<b>Drop Period</b>	<b>Percentage</b>
Through 1st Day of Workshop .....	100%
After 1st Day of Session .....	0%
4-Week Sessions	
<b>Drop Period</b>	<b>Percentage</b>
Through 4th Day of Session.....	100%
After 4th Day of Session.....	0%
8-Week Sessions	
<b>Drop Period</b>	<b>Percentage</b>
Through 8th Day of Session.....	100%
After 8th Day of Session.....	0%

Refunds beyond these published percentages **WILL NOT** be granted except in the most extreme, documented cases.

For exact tuition and fee dollar amounts, please refer to: <http://www.usu.edu/registrar/payment/>  
**Select > Tuition and Fees Table**

## Repayment of Federal Funds Policy: For Students Who Withdraw or Cease Attending

If you have federal financial aid, you must meet with your financial aid counselor prior to withdrawing from classes.

Financial Aid recipients who completely withdraw from the University may be required to *immediately* return some or all of their federal student financial aid. This applies to Pell Grants, Supplemental Grants, Perkins Loans, PLUS loans and Stafford Loans.

If you withdraw or cease attending, the amount you must return is based on the percentage of the semester you completed prior to withdrawing. For example, if you withdraw after completing 40% of the semester (calculated using calendar days), you would have to return 60% of your federal aid.

If you withdraw, or cease attending, after completing 60% of the semester, you are not required to return aid. (However, you would still face suspension from financial aid for failing to complete the required number of credits.)

If you are eligible for a refund of tuition and fees according to the University's refund policy, the refund will be applied to your financial aid obligation. However, the refund may not completely cover your obligation. You will not be allowed to register or be eligible for future financial aid until the federal aid is repaid.

### EXAMPLE:

A student has Federal Aid in the following amounts:

Pell Grant .....	\$1,500
Perkins Loan.....	\$1,200
Stafford Loan .....	\$2,750
<b>Total .....</b>	<b>\$5,450</b>

If the semester has 115 calendar days and the student completely withdraws from the University on day 20, the repayment would be calculated as follows:  $115/20 = 17\%$  of the semester completed, and 83% not completed. Therefore, 83% of the Federal Aid must be repaid (i.e.,  $\$5,450 \times 83\% = \$4,523.50$  must be repaid).

Withdrawal on day 20 would allow a 50% refund of tuition and student fees. If the student paid \$1,400, the refund would be \$690 (i.e., \$700 minus the \$10 nonrefundable registration fee). Therefore, \$690 would be applied to the repayment.

$\$4,523.50 - \$690 = \$3,842.50$  must still be repaid.

Students who receive all F's for the semester must document participation in an academic activity (including attending class, taking exams, turning in assignments, etc.) through the mid-point of the semester or will have to repay 50% of the federal funds received.

**This policy is federal law and may not be appealed.** Further details are available from the **Financial Aid Office, TSC 106; (435) 797-0173.**

UTAH HIGHER EDUCATION ASSISTANCE AUTHORITY

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**UHEAA STUDENT LOAN  
BORROWER BENEFITS**

- > **GUARANTEE FEE BENEFIT**  
UHEAA pays the guarantee fee
- > **AUTOMATIC PAYMENT BENEFIT**  
1.25% point reduction in the interest rate
- > **ORIGINATION FEE CREDIT BENEFIT**  
full credit of the loan origination  
fee charged on the loan
- > **TIMELY PAYMENT BENEFIT**  
2% point reduction in the interest rate  
after 48 on-time payments



877.336.7378 | [www.uheaa.org](http://www.uheaa.org)

# Financial Aid Information

**Financial Aid Office:** Room 106, Taggart Student Center.  
Phone: (435) 797-0173, Fax: (435) 797-0654. Hours: Monday 9:00 a.m.-5:00 p.m., Tuesday-Friday 8:00 a.m.-5:00 p.m.

**The following types of aid are offered at USU:**

**GRANTS (FEDERAL APPLICATION REQUIRED.)**

- Pell grants
- FSEOG grants
- LEAP grants (for Utah residents)
- UCOPE grants (for Utah residents)

**STUDENT EMPLOYMENT**

Job openings (on- and off-campus) are posted daily outside the Financial Aid Office and online at: [www.usu.edu/studemp/](http://www.usu.edu/studemp/).

Anyone can apply for these jobs. Students are given preference for on-campus jobs. Nonenrolled spouses are given second priority.

Work-Study positions are also posted for students who have been awarded Work-Study funds. Federal application is required.

**LOANS**

Stafford loans (subsidized and unsubsidized). Federal application is required.

Perkins loans (subsidized). Federal application is required.

Emergency, short-term loans

**SCHOLARSHIPS**

Freshmen and transfer students should check with the Admissions Office for applications. All others should apply through their departments. More details are online at: <http://www.usu.edu/finaid/>.

**OTHER**

Bureau of Indian Affairs or Tribal Grant (BIA) - Contact your tribal agency for applications and deadlines.

Veterans Educational Benefits - Contact USU Veterans Services Office (TSC 246).

ROTC - Contact the Department of Aerospace Studies (MS 107) or the Department of Military Science (MS 106) for details.

**PAYING FOR YOUR CLASSES**

**It is your responsibility to ensure that your classes are paid for.**

If your aid is insufficient to cover your charges, or if you have not registered for the required number of credits, or if you have a hold on your account, you will lose all your classes.

See the *Frequently Asked Billing Questions* section in this publication for additional details.

For detailed information on how to apply and for the latest Financial Aid deadlines, visit: [www.usu.edu/finaid/](http://www.usu.edu/finaid/).

The federal application process can be very lengthy. **Apply early!**

**Thinking about Tuition & Money?**

**Think about us.**

**USU Community Credit Union**  
 Phone: (435) 753-4080  
[www.usuccu.com](http://www.usuccu.com)

- Fund your Student Loan by using **lender code 830146** on your GSL application
- Open a College Student Visa.

<b>Campus Branch:</b> 695 East 1000 North, Logan	<b>Downtown:</b> 198 North Main, Logan	<b>Smithfield:</b> 890 South Main
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