

Pay Online with Electronic Check

**Avoid
payment
lines!**



JOHN DOE 123 MAIN STREET 00001 000-0000 ANYTOWN, USA 12345	DATE _____	1234
PAY TO THE ORDER OF _____	\$ _____	
	DOLLARS	
⑆ 062060326 ⑆ 32251625		

**No
extra
fees!**

Information you need before paying by electronic check:

- User ID** number—this is your A-number.
- PIN** number—this is your 6-digit pin needed to Login to ACCESS
- Personal checking account, routing and account number.**

- **Money Market and Credit Card checks must be taken to the Registrar's Office, TSC 246**
- **Scholarship and 3rd-party checks must be taken to the Financial Aid Office, TSC 106**

First, go to: <http://www.usu.edu>
SELECT > MyUSU (from top menu)

From MyUSU page, under "Access (Banner)":
CHOOSE > Login to Access

On the ACCESS Login page:
In **User ID** box
ENTER > your A-number

In the **PIN** box
ENTER > your 6-digit pin number
CLICK > Login

You should now be at the MAIN MENU:
SELECT > Student & Financial Aid
CHOOSE > Registration

From the "Registration" menu:
SELECT > Pay by Electronic Check
Select a Term
CLICK > Submit

This will take you to a **webCheck** form.
Follow the instructions there to pay by electronic check.

Pay Online with DISCOVER or MasterCard

Please note: You must pay online if using a **DISCOVER** or **MasterCard**.

2%
Fee



VISA
NOT
ACCEPTED



Additional 2% convenience fee charged per transaction!

Information you need before paying with DISCOVER or MasterCard:

- User ID** number—this is your A-number.
- PIN** number—this is your 6-digit pin needed to Login to ACCESS
- Credit Card Number and Expiration Date**
- Credit Card Billing Address**

First, go to: <http://www.usu.edu>
SELECT > *MyUSU* (from top menu)

From MyUSU page, under “Access (Banner)”:
CHOOSE > *Login to Access*

On the ACCESS Login page:
In **User ID** box
ENTER > your *A-number*

In the **PIN** box
ENTER > your 6-digit pin number
CLICK > *Login*

You should now be at the MAIN MENU:
SELECT > *Student & Financial Aid*
CHOOSE > *Registration*

From the “Registration” menu:
SELECT > *Pay by Discover or MasterCard*
Select a Term
CLICK > *Submit*

The next page will be a Credit Card Payment form.
Follow the instructions there to pay with **DISCOVER** or **MasterCard**.

How to Pay in Person

Only checks or cash are accepted in person!

JOHN DOE
123 MAIN STREET (000) 000-0000
ANYTOWN, USA 12345

DATE _____

PAY TO THE ORDER OF _____ \$ _____
DOLLARS

1234

062060326 32251625

No
extra
fees!

\$ CASH \$

No credit or debit cards are accepted in the Registrar's Office.

If you want to use a DISCOVER or MasterCard (Visa not accepted), you must pay online.

- Scholarship and 3rd-party checks must be taken to the Financial Aid Office, TSC 106

PAY IN PERSON AT THE REGISTRAR'S OFFICE ...

Things you will need to bring with you:

- Photo ID
- Your student ID number (your A#)
- Personal Check or Cash

Pay by cash or check only (**no credit or debit cards**)

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
TSC 246

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

Billing FAQ

What is the credit card policy at USU?

Effective April 12, 2004, the University implemented a 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 may make payments directly from a personal checking account by paying online with an electronic check–webCheck. (Refer to the *Pay Online with Electronic Check* page of this publication.)
- The Registrar’s Office cannot process credit or debit card payments. Students may pay online via ACCESS web site. (Refer to the *Pay Online with DISCOVER or MasterCard* page of this publication.)

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 dramatically to an unacceptable dollar-amount 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. A 2% convenience fee will thus be added to each credit card transaction. 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 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 DISCOVER and MasterCard on ACCESS (subject to a convenience fee), students and parents may make payments directly from a personal checking account by paying online with an electronic check–webCheck. (Refer to the *Pay Online with Electronic Check* page of this publication.) The University also continues to accept check payments by mail and payments made by cash or check at the Registrar’s Office. Payments made by credit or debit card will not be accepted in the Registrar’s Office.

What other payment options are available?

The student may consider a Tuition Installment Plan (TIP) where half of the balance, plus a one-time fee, is paid initially and the remaining amount is put into payments. For an application or terms and conditions of this plan, go to: <http://www.usu.edu/registrar/payment/pdf/TIP.pdf>

Billing FAQ

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 kiosks conveniently located near the Registrar's Office for use by students who wish to pay with a DISCOVER or MasterCard, 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 is the money, 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.

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).

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 your "mailing" address listed in ACCESS.

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

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 initiated in person; please bring a picture ID with you. **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.

Billing FAQ

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 may 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 I have an unpaid balance?

All tuition and fees should be paid in full by the posted due dates. Any unpaid campus tuition may be assessed an interest charge of 1% per month (12% per annum).

Delinquent Financial Accounts

In the event collection efforts become necessary, USU may refer a past due account to an outside collection agency. All referred accounts are subject to a collection fee, not to exceed 50 percent of the amount owed, plus all court costs and reasonable attorney fees. The collection agency and/or USU may report delinquent accounts to a credit-reporting agency.

Students with outstanding financial obligations may be refused all University services until such obligations are paid. Services which may be denied include the following: registration, transcripts, grades, transfer of credit, graduation, and activity card.

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

Personal checks returned by the bank for any reason are automatically sent to a collection agency and will be subject to a service charge. At the discretion of the Controllers Office, this 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.

Why didn't my electronic check go through; I received verification of payment online?

The verification-of-payment window that appears, after submitting a payment online, is an automatic message which only indicates that the payment was entered online at that time. It is not a verification from your bank that the funds have been correctly transferred from your account to USU. You should monitor your checking account to verify that the funds transferred correctly. There is a fee charged for returned electronic checks; other penalties apply if the balance remains unpaid. Be especially accurate when entering routing and account numbers to avoid errors that may cause your electronic check to not go through.

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

Students whose tuition and fees are paid by a sponsor must check in at the sponsored-students desk in the Cashiers Office (TSC 246-east end). A sponsored student must fill out a *Sponsored Student Promissory Note* for authorization to complete registration. This form needs to be filled out prior to registering each semester.

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

Fees for registration completed after the fee payment deadline are **due daily** to avoid associated penalties. Fees may be paid in person or on ACCESS.

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

EXAMPLE:	Tuition and fees
Registered for 10 credits	\$ 1,626.30
Dropping all credits at 90%	
Charged for 1 credit.....	\$ 489.81
Total refund.....	\$ 1,136.49

EXAMPLE:	Tuition and fees
Registered for 16 credits	\$ 1,974.63
Dropping 10 credits at 50%	
Charged for 11 credits.....	\$ 1,626.30
{6 credits still registered for + 5 credits (50%) from dropped credits}	
Total refund.....	\$ 348.33

For exact dollar amounts, please refer to **Tuition and Fees Tables** at: <http://www.usu.edu/registrar/payment/>
Select > Tuition & Fee tables

If you need to leave school entirely, please note that Leave of Absence and Complete Withdrawal forms must be submitted to the Registrar's Office in order to keep record updated.

TUITION REFUND

Drop Period	Percentage
Before January 8.....	100%
January 8-9	100%
January 10-15	90%
January 16-22	70%
January 23-29	50%
After January 29	0%

COURSE FEES REFUND

Drop Period	Percentage
Before January 8.....	100%
January 8-29	100%
After January 29	0%

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

To view current tuition and fees tables, please refer to: <http://www.usu.edu/registrar/payment/>
Select > Tuition & Fee tables

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

Students who are withdrawing from the University and who have Federal Financial Aid must meet with their financial aid counselor prior to withdrawing.

Students who completely withdraw from the University during the course of a semester are required to return a percentage of their Federal Student Financial Aid. All types of Federal Financial Aid are included in the repayment, including: Pell Grants, Supplemental Grants, Perkins Loans, and Stafford Loans.

The amount of repayment is based on the percentage of the semester completed. For example, if a student withdraws after completing 40% of the semester (calculated using calendar days), the student must return 60% of his or her Federal Student Aid. Students who withdraw, or cease attending, after completing 60% of the semester are not required to return aid. (However, they will still face suspension from financial aid for failing to complete the required number of credits.)

If the student is eligible for a refund of tuition and fees, according to the University refund policy, the refund will be applied to the Federal Financial Aid obligation. A refund may or may not completely repay the obligation. Either way, the student will not be allowed to register for future classes, nor be eligible for future financial aid, until the debt is repaid.

EXAMPLE:

A student has Federal Aid in the following amounts:	
Pell Grant	\$1,500
Perkins Loan.....	\$1,200
Stafford Loan	\$2,750
Total	\$5,450

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.

$\$4,532.50 - \$690 = \$3,842.50$ 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.

Note: Loan funds to be repaid will go into repayment according to the terms of the loan. Grant funds to be repaid must be repaid immediately.

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

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)
SMART Grant*
Academic Competitiveness Grant*

*See www.usu.edu/finaid/ for details.

STUDENT EMPLOYMENT

Job openings (on- and off-campus) are posted daily outside the
Financial Aid Office and online at 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/. The federal
application process can be very lengthy. **Apply early!**