



Registration for classes creates a legally binding financial obligation to pay tuition and fees. If you would like to be considered for state or federal grants or federal loans, you must fill out a FAFSA (Free Application for Federal Student Aid) at and complete all requirements requested.

FAFSA awards may not cover your entire balance due.

GUIDE TO BILLING AND MYCENTRAL

- An email alert is sent to the UCM student email address when statements are available.
- Students may assign **authorized users** and set up text alerts through the **UCM Payment Center** in MyCentral:
 - Visit mycentral.ucmo.edu.
 - Select **Student** (cap icon), then **Student Financial Services**. In the UCM Payment Center block, select **Continue to UCM Payment Center** to:
 - View statements (eBill).
 - Create text alerts in **Personal Profile**.
 - Make payments.
 - Set up direct deposit.
 - Establish authorized users.
 - View payment plan details.
- Payment is due in full on the **20th of the first month of the semester**.
- The **amount due** printed on your bill is the balance that will remain after any **approved credits** are applied.
- Students will automatically be enrolled in a monthly payment plan if a balance of \$50 or more remains on the account.
- For the convenience of making monthly payments, a 1.5% fee will be assessed on the declining unpaid balance.
- Beginning the second month of the semester, this fee will be added on the 16th of each month anytime a balance remains due on the account.
- Any charges added to your account after your **approved credits** are applied will be due according to the Payment Schedule.

PAYMENT SCHEDULE

- Students are automatically placed on a payment plan.
- Students will receive confirmation via email notification.
- A 1.5% payment plan fee on declining balance is added monthly.
- Your monthly payment amount is determined by your current balance due.
- Once account is paid in full, payment plan will be removed/voided

Federal Financial Aid will disburse to your student account by the end of the first week of classes each semester. State grants/scholarships (Access MO and Bright Flight) will disburse approximately four weeks after the start of each semester. If applicable, excess aid refunds will be issued within two weeks.

FALL / SPRING

Aug. 20 / Jan. 20
Sept. 15 / Feb. 15
Oct. 15 / March 15
Nov. 15 / April 15
Dec. 15 / May 15

SUMMER

May 20
June 15
July 15

QUESTIONS?

Visit ucmo.edu/sfs to find the **Resources** section (under page menu on mobile) for FAQs and video demos, or contact us at ucmo.edu/sfs-inquiry. If you cannot access MyCentral or your student email account, contact **660-543-4357** or tsc@ucmo.edu.

ADDITIONAL FUNDING SOURCES

Federal Direct Plus Parent Loan

Parents can apply electronically at studentaid.gov for a parent loan to assist with your student's educational expenses.

- Select **Parent** and follow the prompts.
- If approved, complete the **Master Promissory Note**.

**If denied, you may be eligible for additional unsubsidized Stafford student loans.*

THE PLUS LOAN MUST BE APPLIED FOR EACH YEAR.

ALTERNATIVE EDUCATIONAL LOANS

Information regarding private alternative lenders may be viewed at

ucmo.edu/alternative-loans.

FINANCIAL AID CHECKLIST

- Complete your annual FAFSA.
 - UCM's school code is **002454**.
- Follow-up documents may be required.
 - Check MyCentral's **Financial Aid Dashboard** for requirements.
- Verify eligibility to receive federal financial aid.
 - In MyCentral, select: **Student** (cap icon) > **Student Financial Services** > **Open the Financial Aid Dashboard** > **Satisfactory Academic Progress (SAP)**
 - Federal requirements regarding SAP must be met to be eligible for federal financial aid.
- Eligibility for federal financial aid is dependent upon enrollment.
 - Three credit hours are required for graduate and degree-seeking students.
 - Six credit hours are required for undergraduate students.
- First-time borrowers must complete the Stafford Loan Master Promissory Note, AND Entrance Counseling at studentaid.gov.

OTHER REQUIREMENTS

- Allow your aid to pay other charges including your parking permit, child care, library fines, etc.
 - In MyCentral, select: **Student** (cap icon) and then **Student Financial Services**.
 - In the **Allow Financial Aid to Pay Other Charges** block, select: **Submit My Authorization**.
- Set up direct deposit.
 - In MyCentral, select: **Student** (cap icon) and then **Student Financial Services**.
 - In the **UCM Payment Center** block, select **Continue to UCM Payment Center** and follow the prompts to click on **Electronic Refunds**.
- Privacy rights of the student are explained at ucmo.edu/ferpa.
 - Complete to give consent to another person.