TO MAKE AN ONLINE PAYMENT:

Students, go to joess.mst.edu click Self Service, then Student Center, and scroll down to Finances.

Other Authorized Payers will follow the link to Quikpay (provided in an email each month) and click Make Payment.
The Consolidated Student Account

Missouri S&T combines many of your fees and charges from different areas on campus into one consolidated student account. This allows us to send you one monthly billing statement that covers most of your customary charges—tuition and related fees, room and board, activity, IT and other required fees. Your ID card also serves as a campus charge card allowing you to be billed through one consolidated account that includes parking, bookstore purchases, food purchases outside of your meal plan and event tickets. Parking fines, library fines, room damages and other expenses are included when applicable.

Generally, payments and credits are applied to your student account against the total account balance owed. Financial aid (Title IV aid which includes Pell Grants, Supplemental Educational Opportunity Grants and Federal Direct Student Loans, or non-Title IV aid, scholarships and university funds) is applied towards your current academic account balance and any excess amount is refunded to you. Federal financial aid cannot be used to pay previous academic year charges.
Avoid Late Payments

The student account will be billed for the full amount each month with a minimum payment allowed. The minimum payment is derived by dividing the current account balance by the number of scheduled payments remaining in the semester. If a student chooses to pay the minimum payment amount, a monthly finance charge will be assessed on the remaining unpaid account balance.

Student fee accounts will be subject to a late fee for unpaid amounts billed when payment is not received by the scheduled due date as communicated on the student’s monthly billing statement. If the minimum payment or adjusted amount due is paid on—or before—the scheduled due date, no late fee will apply.

For more information, see cashier.mst.edu.
HOW THE BILLING PROCESS WORKS

All currently enrolled students receive their billing statements electronically. The Cashier’s Office will produce monthly billing statements with the amount that is due on or before the 10th of the following month. The statement lists any previous balances carried forward as well as new activity on your student account. The total due indicates the amount due each month, which is the total balance you currently owe to the university minus any anticipated financial aid for the current term.

The university also offers an installment payment plan option on each monthly billing statement and will be listed as the minimum payment due. The first bill for the fall semester will be emailed to the student’s S&T email account at the end of July prior to the fall semester, and the first payment will be due August 10. The spring semester’s first bill will be sent electronically at the end of December and first payment is due January 10.

The first bill will divide your balance into four minimum payments for the fall and the spring semesters, and there are three payments available for the summer semester. After the first bill is sent out, installments are calculated by taking the current term balance and dividing that by the number of payments remaining for the term. If there are any charges still outstanding from previous semesters those are due in full. The installment payment plan is available to all families and available on each monthly billing statement. To take advantage of it, all you will need to do is make the minimum payment presented each month on the bill.

IT IS YOUR RESPONSIBILITY TO MAINTAIN YOUR STUDENT ACCOUNT AND TO KEEP YOUR PERSONAL INFORMATION CURRENT.

eConsent

Once you have granted eConsent on Joe’SS, your billing statement will be generated electronically. You will be able to log into the payment center from joess.mst.edu to view current or past bills, make payments and establish Authorized Payers. A notice will be sent each month to your S&T email account when a new billing statement is available to view.

Authorized Payer

Missouri S&T students can grant other users direct and authorized online access to their student information in Joe’SS, which may include:

- **Student Account Information**
  Grants access to view current and past financial activity, e-billing, and 1098T information, and the ability to make online payments.

- **Academic Information**
  Grants access to view class schedule, grades, and transfer credit information.

- **Directory Information**
  Grants access to view address, e-mail, and phone information.

- **Financial Information**
  Grants access to view financial aid information. This includes information about awards, loans, scholarships, fellowships and work study jobs that you have received or have been offered. If you have applied for financial aid, it includes information about the status of your application.

To grant access to **AAA** (Additional Authorized Access), simply log into Joe’SS and navigate to either **Main Menu > Self Service > Additional Authorized Access** or **Student Center > Personal Information > Additional Authorized Access**. Enter the Additional User’s name and e-mail address and make the appropriate Access Granted selections. Once finished, click Save. An e-mail will be sent to the user notifying that they now have access to **AAA** and will give log-in directions. You may add up to five **AAA** Users to your account.
**Missouri University of Science & Technology**

**Monthly Billing Statement**

**Miner, Joe**

**G4 Parker Hall**

**Rolla, MO 65409-1160**

**http://cashier.mst.edu/**

<table>
<thead>
<tr>
<th>Student ID</th>
<th>Adjusted Amount Due</th>
<th>Minimum Payment</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>777777777</td>
<td>$4,082.90</td>
<td>$816.58</td>
<td>7/15/2018</td>
</tr>
</tbody>
</table>

**Important Messages**

- Unpaid Adjusted Amount Due is subject to a 1% monthly finance charge.
- A late fee of $10 will be assessed on your next statement if the minimum payment is not received by the due date.
- The University reserves the right to increase or decrease the fees charged for attendance and other services at the University when the Board of Curators considers it in the best interest of the University to do so. Any increase in fees must be approved by the Board of Curators not less than thirty (30) days prior to the beginning of the academic term (semester, etc.) to which these fees will be applied. Any changes in fees will be effective irrespective of whether fees have or have not been paid by or on behalf of the student prior to the effective date of the modification.

**PLEASE SUBMIT THIS COUPON WITH YOUR PAYMENT**
UNDERSTANDING YOUR MONTHLY BILLING STATEMENT

Your monthly billing statement includes contact information, important messages, due dates, information on anticipated financial aid, the total amount due, the minimum payment amount and the summary of charges categorized by type.

1. Balance from last statement

The account balance from your most recent monthly billing statement.

2. Charges

This includes all tuition and fees and also other charges which could include bookstore purchases, ID card charges, parking fees and event tickets. You will also see any finance charges, which are applied to the unpaid total due from your last billing statement. This amount is calculated monthly by taking the last total due, subtracting any credits applied and then computing a 1% charge on the remaining balance. There can also be late payment fees which is an additional $10 if the minimum payment is not received by the monthly due date.

3. Payments and credits

This includes any payments on your student account made by you or an Authorized Payer and any credit applied since your last monthly billing statement. These may be in the form of a refunded deposit or financial aid that has paid to your account.

4. Refunds

Any credit balance paid from the student account since the last monthly billing statement is considered a refund. Refunds are issued via direct deposit or by check. Refunds are not pictured at left.

5. Anticipated aid

Financial aid awarded and accepted by you, that has not yet been applied. If you have any questions about anticipated aid, contact Student Financial Assistance at 573-341-4282 or at sfa@mst.edu.

6. Account balance

The total amount due on your student account for this billing period. Anticipated financial aid will be reflected in the adjusted balance.

7. Adjusted amount due

Your account balance minus your anticipated aid.

8. Minimum payment

The total amount of current term charges due on your account divided by the number of installments remaining in the term. A 1% finance charge will be applied to the unpaid total due each month. The minimum payment also includes any past term balance and other charges that are due in full.

For more information, please visit cashier.mst.edu.
PAYMENT EXPECTATIONS

Students registered for classes must make satisfactory payment arrangements to retain those classes. For early registered student, the first bills are due August 10 for the fall semester, January 10 for the spring semester and May 10 for the summer semester. Various payment options are available.

- Pay the total due from your monthly billing statement by the due date listed on the bill.
- Pay the minimum payment due from your monthly billing statement by the due date listed on the bill.
- If your anticipated aid equals or exceeds the total amount due on your student account, a zero or credit balance will appear on the statement and no payment is required to retain your classes.
- If your fees are to be paid by a third party sponsor, such as an agency or embassy, you may still be responsible for a minimum payment for any balance not to be paid by the sponsor. If so, you must make that minimum payment by the due date on your monthly billing statement to retain your classes.

Finance Charges and Late Payment Fees

If you choose to take advantage of the installment payment option presented to you on your monthly billing statement, the university will assess a 1% monthly finance charge on the unpaid portion of the total due. The finance charge is based upon the unpaid total due from the previous monthly billing statement and will not be assessed against current charges appearing in the billing cycle. To avoid finance charges simply pay the adjusted amount due on each monthly billing statement by the scheduled due date.

Additionally, your student account will be subject to a $10 late payment fee if we do not receive payment by the scheduled due date shown on your statement. Late payment fees will apply if you make the minimum payment or pay the total due by the scheduled due date shown on the statement each month.

Past due balances may result in sanctions on your student account, including restriction of transcript/diploma release, student-charge privileges and your ability to register for upcoming semesters.

How to Pay

There are a number of methods available for making payments on your student account. These include:
- Pay by electronic check, American Express, Visa, MasterCard or Discover through Joe'SS and TouchNet.
- Pay in person at G-4 Parker Hall using a personal check, cash (up-to $500), money order, cashier's check, traveler's check or PIN based debit card.
- Pay by mail using a money order, cashier's check, traveler's check or personal check. (Please include the student number on payments)

Note: If a check is returned for insufficient funds, there will be an additional service charge of $20 and a possible restriction on the release of your transcripts or diploma. If a payment to secure your classes is returned or declined you may be withdrawn from your classes if restitution is not received.

Outside Scholarship Checks

All outside scholarship checks should be sent to Student Financial Assistance, G-1 Parker Hall, 300 W. 13th St., Rolla, MO 65409. Funds will be recorded and credited to your account. (Please include the student number on checks.) Please note, additional sources of aid may affect your initial award eligibility. Additional information on self-reporting scholarships can be found on our website at: sfa.mst.edu/financial-aid/scholarships.

Refund Procedures

While you attend Missouri S&T your student account may have a credit balance when your payments and credits exceed total charges due. Generally this occurs because of excess financial aid, overpayment or reductions of charges, such as dropping credit hours.

Refund of Excess Proceeds

Financial aid refunds are processed daily and are generally available within 3-5 business days after the date that the aid was disbursed to the student account if the student has direct deposit set up on Joe’SS. If the student will be receiving the refund via check it can take 7-10 business days to receive it through the mail.
There are two options to receiving any refunds from your student account. You can either set up direct deposit into your checking or savings account, or all students are automatically set up to receive refunds via check to your local (Rolla) address. If a local address is not available, mail or permanent addresses will be used. To set up direct deposit, log-onto Joe’S$S, click Self Service, then Student Center and then Campus Finances. You will need to turn off pop-up blockers and then choose Manage Direct Deposit where you fill in your banking information. Direct deposit will remain active until you request that it be changed. Currently, direct deposit is only available for student refunds. Refunds resulting from Parent PLUS Loans are mailed to the parent who originated the loan unless the parent has requested the refund go to the student when they completed the PLUS Loan application.

Refunds are processed on a daily basis and may occur before all charges are posted to your account. You are responsible for paying any subsequent charges as they appear on your monthly billing statement.

Refund of Charges

Refunds because of dropped hours or withdrawal from S&T are processed on a daily basis as well. If you drop course hours or withdraw while classes are in session, a portion of your class fees may be credited to your account, based on the university’s refund policy. For the official refund policy, visit cashier.mst.edu. Credits may be used to satisfy an outstanding balance on your account. Your Financial Aid award may also decrease as a result of add/drop activity. Therefore, a drop in hours or a withdrawal does not automatically result in a refund owed to you. With the exception of a Parent PLUS Loan refund, all refund checks are issued in the student’s name.

Sponsored Billing

If an embassy, agency or company is paying part or all of your educational expenses, you can elect to have them billed directly through our sponsored billing process. The cashier’s office will require official written authorization from the sponsor that includes the following information:

- Your full name and student number.
- The time period their sponsorship covers (one semester or multiple semesters, for example).
- Specification of the fees to be covered, or specifically not covered, under the agreement or a maximum dollar amount if appropriate.
- Specific authorization for the Missouri University of Science and Technology to bill them on your behalf.
- The name and address of the sponsoring agency where the bills should be sent, with contact name and a phone number for us to call if we have questions.

The authorization should be directed to the Cashier’s Office, Missouri S&T, G-4 Parker Hall, 300 W. 13th Street, Rolla, MO 65409, Attn: Sponsored Billing.

Upon receipt of billing authorization from your sponsor, we will credit your account for the amount authorized and discontinue billing you for that amount. We will then bill your sponsor directly on your behalf. If the sponsor does not pay in a timely manner, the credit will be removed from your account and you will be responsible for this sum—including the accrual of finance charges. If the amount that your sponsor is willing to pay satisfies your student account balance, you will automatically be financially enrolled for the term. If the amount your sponsor is willing to pay does not satisfy your student account balance, you must make at least the minimum payment to become financially enrolled and retain your classes.

A sponsored student fee will be assessed each semester to international third-party sponsored students.
Scholarship Reinstatement Policy

Most incoming freshmen merit-based scholarships have a renewal cumulative grade point average of 3.00, which is evaluated at the end of each spring semester. Merit-based scholarships awarded to you as a first-time freshman are available for a total of 8 semesters during your undergraduate career.

Effective fall 2002, students who lose a renewable university funded scholarship due to failure to meet the 3.00 cumulative GPA requirement will have the opportunity to raise their cumulative grade point average at S&T to the established renewal level and have their university-funded scholarship reinstated after the completion of the next academic year (i.e. after the completion of the spring semester).

The reinstated scholarship could be available for the following academic year. The Reinstatement Policy is not available to students who leave S&T to attend another college or university as a student for a fall or spring semester. It will be the recipient’s responsibility to inform the Student Financial Assistance Office that they meet the renewal cumulative grade point average to have their scholarship reinstated. This notification must be received in writing by the Student Financial Assistance office prior to the end of the fourth week of class in the fall semester.

Once the fourth week of classes in the fall semester has passed, a student cannot receive scholarship funds retroactive for the current or previous semesters based upon meeting the renewal scholarship GPA requirement. Furthermore, reinstated scholarship funds cannot be applied to pay previous semester(s) fees and expenses. This policy only applies to general operating (G.O.) entering merit scholarships (see list below of awards that fall into this category); the “University” portion of your entering merit package cannot be appealed or reinstated. Departmental, alumni, donor (non-general operating), state scholarships and all other awards, will not be affected by this policy. This policy also does not adjust or extend the amount of the scholarship, nor the number of semesters the student is eligible to receive the award beyond the initial award.

Definition: G.O. University-funded scholarships include Alumni Grandchildren Scholarship, Alumni Sons/Daughters Scholarship, Alumni Section Scholarship, Chancellor’s Scholarship, Distinguished Scholars Award, Curator’s Scholarship, Excellence Scholarship, Excellence II Scholarship, Miner Scholarship, Miner II Scholarship, Trustees Scholarship, Trustees II Scholarship.
FEW STUDENTS PAY FOR COLLEGE USING JUST ONE FUNDING SOURCE.

You will likely use some combination of savings, family contributions, scholarships, grants, loans and work study. It is important that you understand how much it will cost to attend college. Once you know this you can match this information with available funding sources to know exactly where the funds will come from. Time spent planning now will save time and money later and help reduce financial concerns so you can focus on the real reason you’re here, to learn!

MANAGE YOUR MONEY

The cycle of debt starts very early for many Americans. Many new grads start their working lives saddled with credit card debt; most of which is unrelated to their educational expenses. Money often causes contention between college students and their parents.

Avoid future years of financial disaster.

Be frugal. Look for student discounts on travel, movie tickets or meals. Buy used textbooks when available.

Ask for help when you need it. If you run into a financial disaster, let your family know you’re in trouble.

If an unexpected event changes your financial situation—or you simply need help budgeting your money—don’t give up on school! First, come to the Student Financial Assistance Office in G-1 Parker and see if we can help.

- **Track it.** Track your spending for two to four weeks to see where your money is going. You can use various mobile apps or an excel spreadsheet to make monitoring easier. Once you see how much impulse buying and indulgences are costing you, it’ll be easier to say “No!”

- **Get a plan.** The best way to manage your money over the course of a semester is to map out a budget.

- **Good-time money.** All students will need some form of entertainment. Build some “fun” money into your budget.

- **Pace yourself.** If you spend, spend, spend at the beginning of the semester, you could be tapped out later. Give yourself a spending limit for each week.

- **Protect your identity.** Don’t give your Social Security, credit card or bank account number to anyone unless you know why they need to see them. Review bank statements and phone bills regularly for unauthorized use.

- **Use credit cards sparingly.** Avoid using credit cards and debit cards for small purchases like sodas and snacks. If you tend to splurge at the store, leave your credit card at home. Be smart about credit cards.

- **Avoid shopping sprees.** Trips to the mall are fun, but purchase only a few items you need at a time. Consider if an item is a ‘need’ or a ‘want’ before you buy. Also be careful about charging unnecessary items at the S&T Bookstore.

- **Look ahead.** Whether it’s a road trip with friends or an auto insurance bill, if you know a big expense is coming, start putting some money aside to pay for it. Set aside some money for an emergency fund for car repairs or to replace a broken calculator.

- **Keep a calendar.** Monitor due dates for bills, scholarship applications, FAFSA deadline, expenses, and other important financial dates.

- **Be realistic.** Take advantage of everything college has to offer, but don’t forget your finances. Be prepared to make smart choices.
NEW S&T STUDENTS:

Frequent communication with the Financial Assistance Office is key to your success. In order for this to happen, you will want to make sure you have done these “next steps” after your PRO day:

1. File your FAFSA at fafsa.gov.
2. Your financial aid package should arrive by mail and be posted to your Joe’Ss account.
3. Go to Joe’Ss to review your financial aid package. Follow all instructions to accept aid.
4. Make sure your Joe’Ss account and S&T email are set up and working properly. Call 573-341-HELP if you encounter any problems with email or Joe’Ss.
5. Go to sfa.mst.edu for complete information on all aid programs.
6. Your 1st payment for fall semester will be due August 10. Call or come in before that to make sure your financial aid package is set up properly or if you have questions or concerns.

G-1 Parker Hall
300 W. 13th Street
Rolla, Missouri 65409

800-522-0938 (toll-free)
573-341-4282 (local)
573-341-4274 (fax)

SFA@mst.edu
SFA.MST.EDU
FACEBOOK.COM/SFA.MST.EDU
TWITTER.COM/SANDT_SFA