

# University of Mobile Business Office

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## *Preparing for Account Payment and Refunds*

This document contains valuable information regarding student billing at the University of Mobile.

It will help you know what to expect regarding student billing/financial aid and how to prepare for payment of your account.

If someone else is responsible for the payment of your account, please forward a copy of this document to them.

**[Click on any point of interest below to bring you to the specific information in this document:](#)**

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## **How to contact us**

The Business Office is located on the first floor of Weaver Hall just inside of the main entrance.

Office hours are: 8:00 – 4:30 Monday through Friday

Cashier's Office (Jena Benton): 251.442.2208

PACT, Rehab, and Special Billing (Laurie Bishop): 251.442.2214

Account payment counseling (Jana' Lassiter): 251.442.2250

Center for Adult Programs Billing (Angela Caples): 251.442.2421

Business Office e-mail: [businessoffice@umobile.edu](mailto:businessoffice@umobile.edu)

Financial Aid Office (General Information): 251.442.2239

Financial Aid Office e-mail: [askfinancialaid@umobile.edu](mailto:askfinancialaid@umobile.edu)

UM Payment Plan Information [www.afford.com/umobile](http://www.afford.com/umobile)

Payment mailing address:

University of Mobile Business Office  
5735 College Parkway  
Mobile, AL 36613-2842

Add parents to student billing e-mail:

Click here: [Add Parent](#)

Tuition refunds:

See University of Mobile Financial Information Sheet and University of Mobile catalog for the last date you can drop a course and expect a tuition refund. Generally, tuition is not refundable after the first two weeks of the course, even if the tuition for the course is within the 12-17 hour block pricing.

## **Payment requirements**

If 100% of your tuition, fees and housing are not covered by financial aid or by a combination of financial aid and the UM payment plan (through Tuition Management Systems), you are required to make a **non-refundable** down payment of \$250 at the Business Office window when you register (the registration deposit is \$125 if you register on-line). If you register on-line at My UM you have five business days to make the required deposit or have all financial aid approved (if your account is covered 100% by financial aid). **If you do not meet the financial requirements for on-line registration by the end of the 5<sup>th</sup> business day, you will be removed from your classes and you will have to register again.** The classes you originally registered for are not guaranteed to be available at the time you re-register.

**On-campus students are required to make a non-refundable dorm down payment of \$250.00 at the time the room is reserved.**

The final balance (total charges less total financial aid/UM payment plan) is due by October 15 for Fall, February 28 for Spring, and the first day of class for each of the Summer terms.

Final balances not paid by the due date or UM payment plans not paid according to the payment schedule will be subject to a \$100 delayed payment fee.

**We do not offer a grace period after the final due date.**

*\*\*If your account has not been paid by September 30 (Fall term) or February 15 (Spring term), you may receive a courtesy call to ascertain if you need assistance completing financial aid applications or bill payment information.\*\**

Dormitory students are required to have accounts paid in full in order to return to the dormitory after Fall or Spring break.

Students may be prohibited from attendance for non-payment of balances when due.

(See additional billing information below)

## How to make a payment

By cash:	In person at the Cashier's Window in Weaver Hall
By credit card:	In person at the Cashier's Window in Weaver Hall
	By phone – 251.442.2214 or 251.442.2208
	Over the web via My UM (must have user ID and password)
	Through the UM payment plan portal at <a href="http://www.afford.com/umobile">www.afford.com/umobile</a>
By check:	In person at the Cashier's Window in Weaver Hall
	By mail to the address shown above
	Over the web via My UM (must have user ID and password)

## How to sign up for the UM payment plan

The University offers several payment plans through Tuition Management Systems to assist in the payment of tuition, fees and housing charges in excess of financial aid. The plans and payment due dates are located at [www.afford.com/umobile](http://www.afford.com/umobile) or you may call 1-800-356-8329.

We will apply the payments you have made through the payment plan as we receive them. The monthly cut-off date for payment plan payments is the 25<sup>th</sup> of the month. For example all payments made to the payment plan between July 26 and August 25 will be applied to your account in August.

It is important to make sure you budget enough for your payment plan so that the full amount of your charges less financial aid will be paid for the term.

**If you need assistance** determining how much you need to pay or budget for the UM payment plan, please contact the Business Office at [businessoffice@mail.umobile.edu](mailto:businessoffice@mail.umobile.edu), call our office at 251.442.2214 or come by our office which is located on the first floor of Weaver Hall, just inside the main entrance.

**We will notify you via your monthly student billing e-mail if we determine you have not budgeted enough to cover your balance. Please go on-line to adjust your budget accordingly as soon as you receive your notification so your account will not become delinquent and have late fees applied.**

## How to know how much you owe

The University of Mobile Financial Information 20010/11 sheet is now available at by clicking on this link [University of Mobile 2010-11 Financial Information Sheet](#) or at My UM. The 2011/12 Financial Information Sheet will be published as soon as the updated tuition/fee and room/board rates become available. This is generally around the first of June each year.

When you register at the Registrar's Office window, you are given a Course and Fee Statement which shows your schedule, housing, charge and financial aid information as of the date you register. When

you register on-line through My UM you can print a Course and Fee Statement. The Course and Fee Statement is located under the 'Student' tab, 'My Account and Financial Aid', 'My Account Balance', 'Course and Fee Statement'. **Because this is often done several weeks or months in advance, the Course and Fee Statement you receive at registration may not always reflect complete housing or billing/financial aid information.**

The Course and Fee Statement will reflect your current schedule, charges and aid as reflected in our system as of the date of printing. The charges and financial aid will not actually post to your student billing account until the term begins. **The amounts on the Course and Fee Statement may change if you drop/add courses, change housing information or have a change in your financial aid eligibility.**

**After the semester begins you may check your balance daily by logging on to My UM, choosing the Student Tab, 'My Account and Financial Aid', 'My Account Balance', 'My Account Balances'.** This feature shows all payments, charges and financial aid that have actually posted to your account as of the time of your viewing. Or click here for [Easy Account Access](#).

The initial view of 'My Account Balances' is summarized by term of enrollment. Clicking on any of the terms will show the detail of your account activity.

**If you need assistance** determining how much you need to pay or budget for the UM payment plan, please contact the Business Office at [businessoffice@mail.umobile.edu](mailto:businessoffice@mail.umobile.edu), call our office at 251.442.2214 or come by our office which is located on the first floor of Weaver Hall, just inside the main entrance.

### **When you will receive a bill**

You will receive a printed statement each month showing all activity *posted* to your account during the prior month the first week of each month. (For instance, you will receive a statement reflecting activity posted between August 1 and August 31 the first week of September.)

Pending financial aid (aid which we have not yet received for you) will not be reflected on the printed statement.

However, we will send an e-mail to you during the first week of each month which will reflect your actual balance and the pending aid we expect to receive for you\*.

\*If you would like this e-mail forwarded to a parent or guardian as well, we will do that with your express written permission. You may obtain a permission form on My UM by clicking here: [Permission to forward Student Billing E-mail](#).

You should be able to use the detailed printed statement along with the e-mail showing pending financial aid to show how much you need to pay.

**If you need assistance** determining how much you need to pay, please contact the Business Office at [businessoffice@mail.umobile.edu](mailto:businessoffice@mail.umobile.edu), call our office at 251.442.2214 or come by our office which is located on the first floor of Weaver Hall, just inside the main entrance.

## What to do if it is time to pay your bill and all of your aid has not yet posted

**Final balances less financial aid expected are due October 15 for Fall, February 28 for Spring and the first day of class for each of the Summer terms.**

If you are still waiting for confirmed financial aid to come in (for which you have completed all necessary paperwork) at the balance due date, we will allow you to subtract the amount of the outstanding aid from the amount you must pay.

If it is determined that the financial aid will not be received for any reason, you will be responsible for paying the balance at the time the determination is made.

## When you will receive financial aid

Financial aid will begin posting to student accounts two weeks after the semester begins. For Fall 2011, this will be after August 30, 2011. **When financial aid will post in your particular case will vary depending on when your financial aid file became complete and/or when the financial aid has been received from outside sources, etc.**

Federal guidelines require **first time freshman loans** to begin posting no earlier than 30 days after the term begins. For the Fall 2011 this date is September 23, 2011.

**State of Alabama grant funds** are generally received at the end of the semester.

**Prepaid college tuition programs** will be billed after September 2, 2011. Funds from these programs are generally received within 30 - 60 days of billing. \*\*You must give the Business Office an "Authorized Billing Letter" from the state if you are using this to pay your account so we can bill the state. Please contact Mrs. Laurie Bishop in the Business Office at 251.442.2214 if you have any questions.

**Vocational Rehabilitation, Workforce Investment Act, and ROTC programs** will also be billed after September 2, 2011. The time between billing and receipt of funds varies by program.

## Do you need to use excess financial aid to purchase your books?

If you have enough financial aid to cover books as well as tuition, fees and housing, we will issue a book voucher for you to use at the bookstore which will enable you to charge your books against your financial aid.

There are two ways to receive a book voucher:

- 1) If you are registered and have your financial aid complete by the deadlines listed below, we will automatically issue a book voucher to the bookstore for you for the amount you are eligible to receive, up to \$600. This means you can go directly to the bookstore to purchase your books. You do not need to go to the Business Office first.\*\* Or,

2) You may go by the Business Office window to obtain a book voucher.

\*\*If you do not wish to participate in the automated book voucher program, you must opt out by sending an e-mail to [businessoffice@mail.umobile.edu](mailto:businessoffice@mail.umobile.edu) by the deadline below. If you have more than \$600 available for books and wish to have more than \$600, you must request the additional funds by sending an e-mail to [businessoffice@mail.umobile.edu](mailto:businessoffice@mail.umobile.edu) by the deadline below.

**Deadlines to participate in or opt out of the automated book voucher program:**

Summer 2011: Monday, April 25, 2011

Fall 2011: Monday, August 1, 2011

Spring 2012: Monday, December 12, 2011

**Book vouchers expire on the following dates:**

Summer 2011: Friday, May 20, 2011 – Terms I, IV & VI

Friday, June 30, 2011 – Terms II & V

Friday, July 15, 2011 – Term III

Fall 2011: Wednesday, August 31, 2011

Spring 2012: Tuesday, January 31, 2012

If you do not use the entire book voucher, you can expect the credit to post to your account two weeks after the expiration date.

If you need additional funds after the expiration date and your financial aid funds have still not arrived, you will have to go to the Business Office to obtain a manual book voucher.

## **[How to know when you have a credit balance \(balance due to you\) on your account](#)**

You may go to My UM at any time to check your account balance by logging on to My UM, choosing the Student Tab, 'My Account and Financial Aid', 'My Account Balance', 'My Account Balances'. If the Grand Total on the summary screen says 'Credit Balance', there is a credit balance on your account.

A credit balance may be caused by excess financial aid or payments on your account or may be caused by a deposit or payment made for another semester.

In addition to the information found on My UM, you will also receive a monthly statement at the beginning of each month and an e-mail notice letting you know of the current balance on your account.

## **[How to request excess financial aid from your account](#)**

**You must request excess funds from your account.**

**We will not automatically issue a refund of excess financial aid** unless the credit balance was created by federal financial aid *and* we do not have your permission to hold federal financial aid. The credit balance will remain on your account until you request a refund.

You may request a refund by:

1. going to My UM or clicking here [Request Refund from My Account](#) and complete the request,
2. Calling 251.442.2214 to request a refund by phone, or
3. Going to the Business Office window which is located on the first floor of Weaver Hall.

**We require four business days to process your refund.** You will receive an e-mail notification when your refund has been processed.

## **Refund options**

You may receive your refund by check or direct deposit.

You must apply to receive refunds via direct deposit. You may download a Direct Deposit Application by going to My UM or clicking here [Apply For Direct Deposit of Student Account Refunds](#). Bring the application along with a voided check to the Business Office. You must apply for direct deposit at least 10 days prior to requesting refunds via direct deposit. Once you apply for direct deposit, your refunds will continue to be made by direct deposit until you request in writing that we discontinue refunds by direct deposit. The Discontinue Direct Deposit form is also available on My UM.

## **What to do if you need to drop or add courses or discontinue attendance completely before the end of the term**

### **Dropping or adding courses**

**Before dropping or adding courses refer to the University of Mobile Financial Information Sheet and the University of Mobile catalog for important information regarding deadlines and financial and/or academic penalties.** The University of Mobile Financial Information Sheet and the University of Mobile Catalog are available on My UM and at [www.umobile.edu](http://www.umobile.edu).

You should also consult with our Financial Aid Office to see if your financial aid will be affected.

### **Withdrawing from school**

If you need to cease attendance from all of your classes before the end of the semester, you must complete an Academic Withdrawal. While you may call to complete a withdrawal over the telephone at 251.442.2250, we prefer you come to the Business Office in person so we may counsel you on the financial aspects of withdrawing. You may also print a withdrawal form from My UM by clicking here [Application to Withdraw from School](#). Complete the withdrawal application and either mail to: Business Office; University of Mobile; 5735 College Parkway; Mobile, AL 36613-2842 or bring by our office.

### **Federal guidelines require students to attend classes to earn financial aid.**

You must attend at least 60% of the semester to earn 100% of your federal financial aid.

Even though the University may give you credit for the financial aid and/or issue you a refund for a credit created by the financial aid, if you do not attend at least 60% of the semester, we will have to return a portion of your funds. ***Your are earning your financial aid while you are learning!***

You will be responsible to repay the University for any amount we must return on your behalf.