Student Financial Assistance and Cashiers Office

Financial Aid Process and Billing

Missouri University of Science and Technology

Founded 1870 | Rolla, Missouri | www.mst.edu
What is the role of the Student Financial Assistance Office?

• Provide financial aid information and assistance to prospective and current students and families.

• Create and disburse financial aid packages for students based on federal, state and university regulations and policies.

• Monitor federal, state and university financial aid to ensure compliance.
Financial Aid Process

• Entering freshmen merit based scholarships are awarded automatically to qualified students who apply for admission by Dec. 1.
  – These are renewable for 8 semesters (4 years) with a cumulative GPA of 3.25

• Federal and State aid such as grants and loans require the Free Application for Federal Student Aid (FAFSA) to be submitted.
  – Have you completed your 2018-2019 FAFSA at fafsa.gov?
  – The FAFSA opens on October 1
Types of Financial Aid

- **Scholarships**
- **Grants**
  - Federal Pell Grant
  - Federal Supplemental Educational Opportunity Grant (SEOG)
  - Access Missouri (Missouri Residents)
- **Federal Work-Study**
  - Need based, students earn paycheck
  - Email sfa@mst.edu for wait list
- **Direct Student Loans**
  - Available to ALL students regardless of need, must fill out the FAFSA
- **University Loans**
  - Need and Non-Need based loans
Making the scholarship process easier for you!

Use your user ID and password from Joe Self Service (Joe’s SS) to login and fill out the general application
- It searches our database of awards and recommends scholarships you may be eligible to apply for
- Some you will be automatically entered into the applicant pool, others you may need to answer additional questions

Continue to check the system as new scholarships become available periodically
Financial Aid Notification

- Only new students receive a paper award letter and an Award Letter Guide
  - Review the letter and follow directions to accept/decline awards in Joe’Ss
    - Parent PLUS Loan- student cannot accept on Joe’Ss, but can decline. Parent must apply at studentloans.gov
  - Review the “Financial Aid Checklist” on the front page of the Award Letter Guide
    - If you are borrowing federal loans you need to accept them on Joe’Ss, sign the promissory note, and complete entrance counseling
S&T Email

• Email is the “Official” and Only form of communications in most cases.

• Activating your S&T email is CRITICAL!
  – You will start receiving emails in July if you have not completed everything you need to do before classes start in August.
To accept or decline aid: mst.edu
Log on to Joe’SS

Enter the student User ID and password.
User ID and password is the same for e-mail and Joe’SS.
How to find Your Awards

Go to the menu of the left side of Joe’SS
1. Select Self-Service
2. Select Campus Finances
3. Select the Aid Year you wish to view
4. Select Accept/Decline Awards
   (2019 represents Fall 2018/Spring 2019 and Summer 2019)
Reviewing and Accepting Your Awards

1. Accept or Decline Loans
2. You can reduce any loan amount offered
3. IMPORTANT: You must hit Submit for aid to be accepted.

Click award to view important information

Don’t forget to hit submit!
Self-Reported Scholarships

Students can put the outside scholarships they are receiving in Joe'SS by indicating the name and amount of the scholarship.

Directions at sfa.mst.edu/scholarships
Financial Aid Disbursement

- Financial aid begins to disburse to student accounts 8-10 days before the first day of classes.
- Check your financial aid on Joe’SSS to ensure aid disbursed properly.
Contact Us

To reach your financial aid advisor, click at sfa.mst.edu

Robert Berkelman
Coordinator: Students A-C
Student Financial Assistance
robertb@mst.edu
Phone: (573) 341-4282
G1 Parker Hall 300 West 13th St

Kelly Crowell
Coordinator: Students D-K
Student Financial Assistance
kellyc@mst.edu
Phone: (573) 341-4282
G1 Parker Hall 300 West 13th St

Valerie Moersch
Coordinator: Students L-Sh
Student Financial Assistance

S&T students have personal financial aid counselors assigned by the first letter of their last name. To schedule an appointment with your counselor, click here.

A-C: Robert Berkelman
D-K: Kelly Crowell
L-Sh: Valerie Moersch
Si-Z: Kim Walker

WALK-IN HOURS

Need to speak with a counselor, but can't find an appointment time that fits your schedule? The Student Financial Assistance Office now has counselor walk-in hours from 2pm-4pm Monday through Friday.
Additional Authorized Access (AAA) and 3rd Party FERPA Release

To grant access to AAA and FERPA release, simply log into Joe’SS and navigate to Self Service > Additional Authorized Access

As a Missouri S&T student, you can grant other users direct and authorized online access to your student information, which may include, but is not limited to, schedule of classes, grades, financial aid, and student financial account information.

In authorizing Additional Authorized Access members, you acknowledge that the University is not responsible for any unauthorized disclosure of your student information by your registered members.

Below is a list of those members to which you have granted access.

You currently have no Additional Authorized Access members. Click the "Add Member" link to begin the process.
MINER MONEY MANAGEMENT

Interested in learning how to budget? Curious about your credit score?

The Student Financial Assistance Office and your S&T Peer Counselors are here to help. We provide numerous resources to encourage financial wellness through our Miner Money Management financial literacy program.
What is the role of the Cashiers Office?

- Assessment & Collection of Student Tuition & Fees
- Billing
- Payment processing
- Refund processing

Visit our website at cashier.mst.edu
Student Billing

- All currently enrolled students receive their billing electronically. An email is sent to the student’s Missouri S&T email address when a billing statement is available for viewing.

- Students will access their e-bills from Joe’SSS>Self Service>Campus Finances>View My Bill.

- Students can also grant parents, spouses, etc. access to their financial information through AAA. To learn more about AAA access, visit registrar.mst.edu. Once established, AAA members will receive a separate email when the student billing statement is available. AAA members will have the ability to view and pay student bills online.
Billing Due Dates

<table>
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<tr>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Summer Semester</th>
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<tr>
<td>July 15</td>
<td>December 15</td>
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<td>October 15</td>
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<td>November 15</td>
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*Billing statements are generated on or around the 25th of each month and due on the 15th of the next month.*
View & Pay Account

Log onto Joe’SS from www.mst.edu
1. Select Self-Service
2. Select Campus Finances
3. Select View My Bill
Understanding Your Monthly Statement

Remit billing coupon when mailing payment to Cashiers Office to ensure proper posting.

Example Bill is on page 6 in Your Money Matters
Payment Options

- Pay by electronic check, American Express, Visa, MasterCard or Discover through Joe’SS and the Quikpay site.

- Pay in person at the Cashiers Office using a personal check, cash (up to $500.00), money order or cashiers check.

- Pay by mail using a personal check, money order or cashiers check. Checks are mailed to the Cashiers Office at the address on the billing statement.
Making Online Payment

Log onto Joe’SSS from www.mst.edu

1. Select Self-Service
2. Select Campus Finances
3. Select Make a Payment
Enter Payment Amount

1. Type in the amount you want to pay.

2. Click on drop down box and select echeck, or Credit Card.

The “Amount Due” is shown based on the current month’s billing statement. This does not reflect any payments or charges that have been applied since the last billing statement.
Receipt for payment

Once payment is made, you will receive a receipt acknowledging payment. Below is a sample. You will see 2 boxes like the one shown below when paying by credit card. One is for the actual payment and a separate receipt will be for the convenience charge portion. If paying by eCheck you will receive one receipt for the actual payment.

![Receipt Image]
Additional Authorized Access

Go to registrar.mst.edu
1. Select Joe’SS
2. Select Additional Authorized Access
**Missouri S&T students can grant other users direct and authorized online access to their student information in Joe’SSS, which may include:**

**Student Account Information**
Grants access to view current and past charges.

**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 Aid**
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.

**STUDENTS**
To grant access to AAA (Additional Authorized Access) simply log into Joe’SSS and navigate to either

**Self Service > Additional Authorized Access**

Or

**Self Service >Student Center > Personal Information> Additional Authorized Access**
Enter the Additional User's name and email address and make the appropriate Access Granted selections. Once finished, click Save. An email 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 Additional Authorized Users to your account.
Once your student has set up an AAA account, you will receive an email message with directions on how to set up your password. Further instruction are available on the Cashiers homepage, cashier.mst.edu.
AAA Member Login

Log onto Joe’SS from www.mst.edu

1. Select **Additional Authorized Access** under Guest Access
2. Visit Cashiers webpage for AAA instructions
Student Fee Account Refunds

Student accounts that have a credit balance caused by an overpayment, reduced enrollment, etc will be issued a student refund. Student fee refunds can be received by direct deposit or paper check.

If direct deposit information is not available, a paper check will be issued to the student. The address used is maintained by the student on Joe’Ss. Address hierarchy for refunds is Local-Mailing-Permanent.

Direct deposit for student fee refunds can be set-up by completing the direct deposit request form found on the Cashiers home page, http://cashier.mst.edu. Students control what bank account is used and can edit or delete information at anytime by notifying Cashiers in writing.

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

Manage Direct Deposit

Log onto Joe’SS from www.mst.edu

1. Select Self-Service
2. Select Campus Finances
3. Select Manage Direct Deposit
Questions? Contact Us! We want to help you!

Cashier’s: cashier@mst.edu
Phone: 573-341-4195
Email: cashier@mst.edu

Student Financial Assistance: sfa@mst.edu
Phone: 573-341-4282
Email: sfa@mst.edu

A copy of this presentation is available at: sfa.mst.edu/pro