

# University of Mobile Business Office

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*Preparing for Account Payment and Refunds – This information is accessible at My UM under the 'Account' tab, Consumer Information, Additional Information.*

Revised 06.29.2020

**Whenever a student registers for classes, he or she is making a financial commitment to pay all charges by the due date.**

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.

**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. **You 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.**

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

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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 – 5:00 Monday through Friday
Cashier’s Office (Kay Sellers):	251.442.2208
Bursar for Student Accounts (Lona Brown):	251.442.2421
Business Office e-mail:	<a href="mailto:businessoffice@umobile.edu">businessoffice@umobile.edu</a>
Financial Aid Office (General Information):	251.442.2222
Financial Aid Office e-mail:	<a href="mailto:askfinancialaid@umobile.edu">askfinancialaid@umobile.edu</a>
UM Payment Plan Information	<a href="http://www.umobile.afford.com">www.umobile.afford.com</a>
Payment mailing address:	University of Mobile Business Office 5735 College Parkway Mobile, AL 36613-2842
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. In other words if you drop and add hours after two weeks you will be charged additional tuition for the hours added even if you are still between 12-17 total registered hours.†

## Payment requirements at time of registration

If 100% of your tuition, fees and housing are not covered by financial aid, you are required to make a ***non-refundable*** down payment of \$250 prior to registration (the registration down payment is \$125 for returning students).

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

## Balance due dates –

Fall Semester – August 10

Spring Semester – January 4

Summer Semester – First day of class

Charges for the upcoming semester are reflected in Student Account Center approximately 4 – 6 weeks before the balance due date.

The options for payment of balances remaining after awarded financial aid are:

1. Payment of balance in full by cash, credit card or check by the balance due date.
2. Establishment of a payment plan to satisfy remaining balance through Nelnet (Student Account Center, [www.umobile.afford.com](http://www.umobile.afford.com)) by the balance due date.\*

\*Payment plans are not available for summer semester.

**Students will not be allowed to move on campus and will not appear on the class roster if financial requirements have not been met.**

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 **each month** the account remains unpaid.

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

*\*\*If your account has not been paid by August 1 (Fall term) or January 1 (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 remain in the dorm.

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

Campus Card privileges, which include dorm entrance and meal plan participation among other privileges may be suspended if balance is not paid when due.

## Student Account Center

Student Account Center (SAC) ([umobile.afford.com](http://umobile.afford.com)) is the means for viewing your student account activity, viewing financial aid to be received, viewing billing statements, making payments and setting up payment plans.

**All students must complete a one time registration process to access Student Account Center.**

New students will receive an invitation to register for SAC from the University of Mobile ([noreply@afford.com](mailto:noreply@afford.com)) to register or you may go to [www.umobile.afford.com/register](http://www.umobile.afford.com/register) . Once you have registered you will have the ability to invite other participants (parents or others who are responsible for bill payment) to access your student billing information. Help is available to complete the registration process Monday – Friday, 8:00 am – 10:00 pm (ET) – 1-800-309-1658.

Click [Student Account Center Video](#) to view a helpful video for navigating Student Account Center.

## [How to know how much you owe](#)

The University of Mobile Financial Information 20-21 sheet is now available by clicking on this link [University of Mobile 2020-21 Financial Information Sheets](#) or through the link in Student Account Center.

Charges for the upcoming semester post approximately 4 – 6 weeks before the balance due date.

Student Account Center (SAC) ([www.umobile.afford.com](http://www.umobile.afford.com)) is the means for viewing your student account activity, viewing financial aid to be received, viewing billing statements, making payments and setting up payment plans.

## [How to Enroll in Monthly Payment Plan](#)

You may enroll in the University of Mobile Payment Plan through SAC after charges have posted.

We offer a 4 or 5 payment plan for the Fall and Spring semesters. **Payment plans must be renewed each semester.**

Students who have used the UM Payment Plan are overwhelmingly positive about their ability to include education costs in their monthly budget, rather than paying the entire semester’s tuition and fees in one lump sum.

**We may notify you via e-mail or phone call 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.**

(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*:	Through Student Account Center at <a href="http://www.umobile.afford.com">www.umobile.afford.com</a>
By check:	By mail to the address shown above Through Student Account Center at <a href="http://www.umobile.afford.com">www.umobile.afford.com</a>

\*A convenience fee will be charged for all credit card payments

## When you will receive a bill

You will receive an e-mail each month showing current balance on your account and instructions to log on to SAC to review your activity and financial aid and pay your final balance.

Pending financial aid will NOT be shown on the email but will be reflected in the account summary tab of SAC.

There could be several reasons why your financial aid is shown in the pending section of SAC.

1. Timing – we simply have not received the funds to post to your account and are waiting to receive them from an outside organization or the class for which the aid is to be received has not started.
2. We are missing documentation from you for us to complete your financial aid file, such as verification information, a signed promissory note or loan entrance counseling. This type of aid will be included in the 'Aid Opportunities' section of your pending financial aid. It will not be reflected in your balance due until all necessary documentation has been received.

If you are anticipating financial aid that has not posted within four weeks of the beginning of your class, please inquire as to why the funds have not been received.

**If you need assistance** determining how much you need to pay, please contact the Business Office at [businessoffice@umobile.edu](mailto:businessoffice@umobile.edu), call our office at 251.442.2208 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 August 10 for Fall, January 4 for Spring and First Day of Class for Summer.**

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 2020, this will be after August 28. **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 2020 this date is September 17, 2020.

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

**Prepaid college tuition programs** will be billed after August 31, 2020. 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. Lona Brown in the Business Office at 251.442.2421 if you have any questions.**

**Vocational Rehabilitation, Workforce Investment Act, and ROTC programs** will also be billed after August 31, 2020. The time between billing and receipt of funds varies by program.

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

Barnes & Noble College (BNC) is the official textbook provider for the University of Mobile.

After registering for classes, all textbook information can be found at [umobile.edu/textbooks](http://umobile.edu/textbooks) where you can input your schedule and find out the textbooks that are needed for your course. **BNC provides free-shipping windows prior to the start of every semester**, offers guaranteed book buybacks, does price matching (see their website for details), and utilizes book vouchers from the university. Be sure to check your email regarding the free-shipping windows and make sure to order your books in time to receive for the beginning of classes!

**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 BNC 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 will receive an email with a link to order your books online without having to go to the Business Office first.\*\* Or,
- 2) You may go by the Business Office window to request a book voucher. The book voucher will be emailed to you with a link to purchase your books online.\*\*\* **However you must keep in mind the time required for the books to be shipped to you.**

\*\*If you do not wish to participate in the automated book voucher program, you must opt out by sending an e-mail to [businessoffice@umobile.edu](mailto:businessoffice@umobile.edu) on or MyUM by [clicking here](#), log in and scrolling to the bottom of the page 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@umobile.edu](mailto:businessoffice@umobile.edu) by the deadline below or on MyUM by [clicking here](#), and log in to change book voucher amount.

\*\*\*Beginning with Summer 2020, the University contracted with Barnes & Noble for our bookstore management. Barnes & Noble is an online bookstore.

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

Summer 2020: Thursday, April 30, 2020

Fall 2020: Friday, July 31, 2020

Spring 2021: Friday, December 18, 2020

Summer 2021: Friday, April 23, 2021

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

Summer 2020: On the last day of each month, a new book voucher may be obtained if you are eligible the next month

Fall 2020: Monday, August 31, 2020

Spring 2021: Sunday, January 31, 2021

Summer 2021: On the last day of each month, a new book voucher may be obtained if you are eligible the next month

If you do not use the entire book voucher, you can expect the credit to post to your account one week 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 Student Account Center at any time to check your account balance ([umobile.afford.com](http://umobile.afford.com)).

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.

**[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, choose the Account Tab at the top of the page, Student Account Forms in left hand option bar and then Student Refund Request.

**Refunds are issued on Thursdays. Requests must be received by Tuesday to be processed the following Thursday.** 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. We highly encourage direct deposit as the means of receiving your refund.

You must apply to receive refunds via direct deposit. You may fill-in a Direct Deposit Application by going to My UM or clicking here [Apply For Direct Deposit of Student Account Refunds.](#), choose the Account Tab at the top of the page, Student Account Forms in left hand option bar and then Setup or Change Direct Deposit. **\*\*Upload a picture of your check \*\*** If you cannot upload a picture of your check you **must** 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 located on my UM by choosing the Account tab, choosing Consumer Information and then Tuition and Fees in the left hand options bar or by clicking here [UM 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). There is no refund **or exchange** of tuition between classes after the refund period is over, even if both classes fall within the 12-17 hour block.

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 251.442.2421, 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](#), choose the Account Tab at the top of the page, Student Account Forms in left hand option bar and then Printable Forms. Print and 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.

†As it relates to student billing, the University of Mobile will work with each student on an individual basis to ensure there are no tuition/fee financial penalties associated for a withdrawal of a student who is involuntarily activated, redeployed, or is required to relocate due to military orders.

Tuition and fees will be fully refunded if the student is unable to complete the semester due to involuntary activation, redeployment or is required to relocate due to military orders.

This applies to the student or the student dependent of the military personnel who is involuntarily activated, redeployed or required to relocate due to military orders.

If a refund of tuition and fees is granted and the end result is a credit balance created by TIV funds, the student would have a choice as to whether the earned portion of the TIV funds received would be returned or retained by the student.

If a return of unearned TIV funds is required and results in a balance due because we have issued funds to the student, the student will be responsible for repaying the University for any TIV funds returned on the student's behalf.

**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. **You 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.