

What is the role of the Business Office?

The Business Office serves all of the University community, and is the center for all student financial transactions during a student's enrollment at St. Mary's University. This is where students pay tuition, collect history of accounts, cash personal checks, and, if applicable, pick up refunds.

What is an "estimated" billing statement and what does it reflect?

The "estimated" billing statement gives an overview of all financial activity that should occur on a student's account for the semester registered.

If data changes, for example, a new scholarship is received or the student changes residence halls, an updated "estimated" billing statement can be viewed daily through ATROX, or by requesting a statement using our e-mail address, businessoffice@stmarytx.edu.

When classes begin, charges and credits are posted on the student's account and this will become the actual bill. The student can then compare both the "estimated" and the actual bills to identify any items that may require additional attention.

Note: Statements are mailed to students periodically during the semester. However, statements are available to students daily on ATROX.

When are payments due?

When a student registers in advance for any semester (e.g., priority registration for returning students and June orientation for new students),

payment confirmation of financial assistance and/or payment plans are due by the following dates:

Fall semester due date: August 15

Spring semester due date: January 15

Summer I due by: First day of classes

Summer II due by: First day of classes

For students who participate in general registration, at the start of the semester (including those who register during August orientation), the payment due date is the day of registration.

The due date for students who register after general registration (late registration) is the day of registration.

Where and how do I make my payments?

Payments may be given over the phone or via e-mail using a credit card. They may be mailed or paid in person at the Business Office. Accepted forms of payment are cash, personal and/or cashier's checks, traveler's checks, Visa, MasterCard, Discover, and American Express credit cards, bank debit cards with one of the accepted credit card logos, or wire transfer. For wire transfer information, please contact the Business Office.

Can I pay my student bill in monthly installments?

Yes. Two monthly payment plan options are offered.

1) We offer monthly payment plans divided into four, three or two equal payments. The first payment is due by the due dates for that semester or by the time of registration. There is no finance charge; however, failure to pay by the due dates will result in a \$40 late payment fee. In the Fall, payment plans are selected at the same time that students make financial arrangements through the Office of Financial Assistance; otherwise, payment plans for the Spring are processed at the Business Office.

There are no payment plans offered for the Summer semesters.

2) Students/Families may set up a payment program for combined fall and spring semesters using our third party company, Tuition Management Systems (TMS). The plan is set up based on estimated costs for the academic year (fall and spring semesters) and provides longer extensions with easier budgets over an eight-, nine- or 10-month period. Budget set-up will begin prior to the semester for which the plan was established. Please call TMS at (800) 722-4867 or visit their Web site at www.afford.com.

When will my financial aid be credited to my account?

Approved financial aid is normally credited to a student's account at the beginning of each semester. Crediting of financial aid can be held due to verification and/or incomplete documentation; communication must be kept with the Office of Financial Assistance during this time. If a balance is still due after financial aid has been credited, please pay in full or select a payment plan.

How can I set up a bookstore charge account?

Bookstore charges are available to all students. The amount given is based on full-time or half-time status. All undergraduate and law students are automatically provided an amount. Unused credit can carry over to the next semester, or students may request closure at the Business Office. The Business Office will review the account periodically and may close the account for failure to maintain financial arrangements. We also will review and assist with any refunding, if necessary.

All graduate and Ph.D students may request a bookstore charge to be assessed to their student account

when there is excess financial aid or prepay the amount they desire on the account.

How does the College Work Study (CWS) program get applied?

Upon request, your CWS award may be set up as a "Direct Deposit" when you accept your financial aid award (the letter you sign and return to the Office of Financial Assistance). The Direct Deposit amount of the award is used and maintained only until the account is cleared. Then all remaining credits will be given back to the student. Otherwise if you do not elect to have it as a direct deposit, your student account balance without this consideration may be discussed with the Business Office.

How do I receive my refund?

Starting the second week of each semester, accounts with credit balances are evaluated for refunds. Credit balances normally result from an excess of financial assistance or overpayments. Refund checks are issued on Fridays (beginning the second week of classes) and issued at 1:30 p.m. Checks are held at the Business Office for five days after processing and then mailed to the student's permanent address. We do not mail any checks to on-campus addresses.

Requests to mail refunds can be submitted to the Business Office. Requests will be maintained until the end of the academic year. To cancel this special request you may complete a cancellation form by e-mail, phone or at the Business Office.

Any credit balances under \$100 can be refunded immediately in cash at the Business Office only.

If a credit balance arises from a parent loan, the credit will be refunded to the parent, up to the parent loan amount, and the remainder will be refunded to the student. If a parent wishes to request their funds be released to the student, written instructions must be submitted to the Business Office.

*When a student's balance is being paid by a third party (military, Tuition Management Systems, employers, etc.), credits are retained until the third party pays in full.

*If payment is made by a credit card and a credit balance arises, credit will first be returned to the credit card account, up to the amount paid on the credit card, and then any excess is refunded by check.

How is my meal plan billed and how do I use it?

All resident students are required to purchase a meal plan of either A, B, or C each semester that they reside. For commuters we offer a meal plan D. All meal plans fall under the same rules and policies. We also have meal plan S for residents and commuters enrolled in the summer sessions.

Meal plans operate on a point system - they decline as you use them. Students access their meal plan points using their student ID card. Purchases can be made at the campus dining hall, Subway, or Java City. Meal plans can be changed between A, B, or C for resident students only during the first two weeks of the fall and spring semesters. Commuter meal plans can be changed or dropped during the first two weeks of the fall and spring semesters. In the summer, changes must be made within the first five days of classes.

Can I cash a check on campus?

Personal checks up to \$50 per day may be cashed at the Business Office during our normal business hours and only during the active semesters. We do not cash checks after the semesters have ended. Third-party checks (payroll checks, rebate checks, etc.) will not be cashed. Exceptions may be made when the third party is a parent or relative.

What is the health insurance requirement?

All on-campus residents and F1 international students are required to have health insurance. Health insurance is automatically billed and will appear on your statement each Fall and Spring semester as either domestic or international insurance. If you already have health insurance, you may apply for a waiver by the 12th class day of each semester. Deadline to waive the health insurance for the Fall 2007 is September 7th, 2007 and for the Spring 2008 is February 1st, 2008. You must submit a waiver form that provides proof of health insurance to either the Health Center or online at www.ahpcare.com/stmarytx/waiver. Submission of incomplete waivers will not be accepted.

Health insurance coverage is available to all students enrolled at least part-time. Commuter students can enroll on the student health insurance plan by visiting www.academichealthplans.com/stmarytx. Students have up to the 12th class day of each semester to request that the insurance premium be added to your student account. The plan also offers coverage for dependents at an additional charge. If you have any questions, please feel free to contact Lorraine Gomez, Insurance Enrollment Coordinator at 210-436-3607.

Helpful Phone Numbers

Business Office (210) 436-3731
E-mail: businessoffice@stmarytx.edu

Financial Assistance Office (210) 436-3141
E-mail: finaid@stmarytx.edu

Registrar's Office (210) 436-3701
E-mail: registrar@stmarytx.edu

Student Health Center (210) 436-3506
www.stmarytx.edu/healthcenter

User Support Services (210) 431-4357
E-mail: helpdesk@stmarytx.edu
(notebook computers)

ST. MARY'S UNIVERSITY



Business Office
One Camino Santa Maria
San Antonio, Texas 78228

**Personal Attention.
Powerful Programs.**

Frequently Asked Questions



BUSINESS OFFICE

St. Mary's University is a Catholic and Marianist liberal arts institution.

ST. MARY'S UNIVERSITY