



orientation

MONTANA
STATE UNIVERSITY

— BOZEMAN · MONTANA —

Paying for School

Financial Aid, Student Accounts
& Office of Financial Education





orientation

**MONTANA
STATE UNIVERSITY**

— BOZEMAN · MONTANA —

Financial Aid

**James Broscheit
Director**



FINANCIAL AID OFFICE: How to Contact Us

- **Stop in**
 - **Lower Level Montana Hall – Rm 21**
- **Phone: 406-994-2845**
- **Email: finaid@montana.edu**
- **Documents to submit?**
 - **Document upload on our webpage:**
 - **<https://www.montana.edu/financialaid/>**
 - **Like us on Facebook and Instagram!**
 - **[Montanastate_financialaid](#)**





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**MONTANA
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Student Accounts Montana Hall, Room 121

Joe Young

Student Accounts Director



QuikPay

The student's portal to:

- Make a Payment
- Set up a Payment Plan
- Manage Direct Deposit for Refunds
- Set up Authorized Payers



Message Board

Payment Profiles

Manage Refunds

Authorize Payers

User Preferences

View & Pay Accounts

Transaction History

Payment Plan

Messages



Tuition Payment Plan

Message Board

Payment Profiles

Manage Refunds

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View & Pay Accounts

Transaction History

Payment Plan

Messages

Budget Worksheet

Budget Calculator Click the Budget Calculator button to use the budget calculator.

Fall 2024

Charges	Values	Credits	Values
Tuition	<input type="text" value="12000.00"/>	Scholarships	<input type="text" value="5000.00"/>
Fees	<input type="text" value="3000.00"/>	Grants	<input type="text" value="3000.00"/>

Payment Plan Balance

7000.00

Back

Continue

Cancel



When do I have to confirm/pay my bill?

- August 9
(if registered before August 1) to
avoid a \$40 late fee
- September 11
to avoid being dropped





orientation

**MONTANA
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**Office of Financial Education
SUB, Room 152**

**Keith Hamburg, Senior Financial Coach
Jennifer White-Dobbs, Financial Coach**



Office of Financial Education

What We Do

Paying for Your Education:

- Understanding Student Loans
- FAFSA
- Scholarship Searching

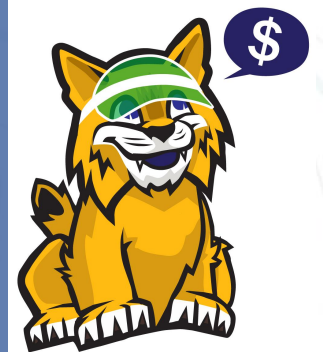
Money Management:

- Budgeting
- Savings
- Credit

Planning for Your Future:

- Loan Repayments
- Understanding Benefits
- Retirement Savings

Financial Coaching Clinics



Sub 152 * 406-994-4388 * makechange@montana.edu * montana.edu/aycss/financialedu



To Do Before the Start of Fall 2024 Semester

Make sure you are all caught up with your Bill & Finances-

- ✓ If you are in Verification
 - ✓ Information located in students "MyInfo." Under financial aid tab (9x)!
- ✓ Accept your Financial Aid Award Letter
- ✓ Complete your Master Promissory Note & Entrance Counseling
- ✓ Confirm your Bill in *MyInfo*
- ✓ Set Up a Payment Plan if Needed

Prepare for Your Semester Needs -

- ✓ Register on Hire-a-Bobcat Powered by Handshake
 - ✓ Create your account
 - ✓ Start looking for a part-time job or workstudy
 - ✓ Come Work with us @montana.edu

- ✓ Start planning to have funds for next Spring



We can help you with the Checklist. Please call today to make an appointment.



Planning Your College Budget Today & Preparing for the Future

Taking Student Loans?

Know Your Student Loan Servicer:

- A few weeks after you pay your bill you can set up your account with your loan servicer.
- OFE can help you do this.

2024-2025 Interest Rates for Direct Federal Loans	
Direct Subsidized Loans (Undergraduate)	6.53%
Direct Unsubsidized Loans (Undergraduate)	6.53%
Nursing Loans*	5.00%
Direct Unsubsidized Loans (Graduate/Professional)	8.08%
Direct Plus Loans (Parent, Graduate, Prof. Student)	9.08%



Planning Your College Budget Today & Preparing for the Future

BUDGET PLANNER

FOR COST OF ATTENDANCE 2024-2025

SEMESTER BUDGET PLANNER

*Budget your bill one semester at a time for payment purposes

ITEM	SAMPLE PLAN (using non-resident tuition)	YOUR SEMESTER BILL
Direct Expenses Total	\$23,644	
Indirect Expenses Total	\$2,738	
Total Bill:	\$26,382	\$
Federal Aid Total	\$2,750	
MSU Award Total	\$4,000	
Scholarships Total	\$4,000	
Other Funds Total	\$7,000	
Total:	\$17,750	\$
Total Remaining Bill:	\$8,632	\$

DIRECT EXPENSES

RESIDENT

*estimated room/board, your cost may vary

ITEM	YEAR	SEMESTER
Tuition/Fees	\$8,460	\$4,230
Room/Board	\$14,000	\$7,000
Total:	\$22,460	\$11,230

WUE

ITEM	YEAR	SEMESTER
Tuition/Fees	\$11,952	\$5,976
Room/Board	\$14,000	\$7,000
Total:	\$25,952	\$12,976

NON-RESIDENT

ITEM	YEAR	SEMESTER
Tuition/Fees	\$33,288	\$16,644
Room/Board	\$14,000	\$7,000
Total:	\$47,288	\$23,644

INDIRECT EXPENSES

ITEM	YEAR	SEMESTER
Books/Supplies	\$1,450	\$725
Parking Pass		
Local Travel \$\$		
Travel Home \$\$		
Personal Items		
Food		
Entertainment		
Total:	\$	\$

Annual Indirect Expenses are estimated at \$5,476/year and \$2,738/semester

*Updated on April 2024



PAYING FOR SCHOOL BUDGET PLANNER

FUNDS TO PAY FOR SCHOOL

FINANCIAL AID AWARD

FINANCIAL AID	YEAR	SEMESTER	ACCEPTED?
Subsidized Loan			
Unsubsidized Loan			
Other			
Loan Subtotal:			
Grants			
Awards			
Other			
Other Aid Subtotal:			
Total:	\$	\$	

SCHOLARSHIPS

AWARD NAME	YEAR	SEMESTER
Total:	\$	\$

OTHER FUNDING SOURCES

FUNDS	YEAR	SEMESTER
Family Contribution		
529/Other Plan		
Summer Job		
On Campus Job		
Total:	\$	\$

*Working up to 20 hours per week during the semester can help cover costs and not interfere with coursework. Evidence shows attending school full time and working over 20 hours/week increases student stress

*Updated on April 2024



PAYING FOR SCHOOL BUDGET PLANNER



Looking Ahead For Financial Success

- **FAFSA** – 2024-2025 Application is NOW open
 - Apply EARLY to get the most opportunities for grants (Pell, SEOG & Workstudy) and scholarships!
 - MSU priority consideration deadline will adjust when FAFSA opens.
- **Cat Scholarships** – Applications open November 1. Complete it early for the most opportunity!
 - Priority deadline is February 1 (January 31st).
- **Build a Successful College Budget**
 - Attend an OFE Clinic or make a Coaching Appointment to plan your college budget and begin preparing for the future!

**Want more information?
Come to Paying for School Part 2 in
Romney 306 from 10-11am, Wed.
One-on-One coaching from
11am-1pm.**

Fall 24 OFE Clinics & Activities

- **Drop in Confirm Your Bill clinics the first week of school.**
- **Scholarships 101**
- **October is Financial Literacy Month**
 - Check out the workshops, games, booths, and more!



Make an Appointment with a Financial Coach Today

Keith Hamburg, Senior Financial Coach

Keith.hamburg@montana.edu

Jennifer White-Dobbs, Financial Coach

Jennifer.whitedobbs@montana.edu

Pamela Bittner, Financial Coach

Pamela.bittner@montana.edu

MSU Office of Financial Education

406-994-4388

makechange@montana.edu

<http://www.montana.edu/aycss/financialedu>



Questions? We are here to help.

Office of Financial Aid:

James Broscheit, Director: 406-994-2845 finaid@montana.edu 21 Montana Hall

Office of Financial Education:

Keith Hamburg, Senior Financial Coach: 406-994-4388. keith.hamburg@montana.edu SUB 152

Office of Student Accounts:

Joe Young, Director: 406.994.1991
studentaccounts@montana.edu 121 Montana Hall





Confirming your bill/paying your bill

Personal Information **Student Services** Financial Aid Communications Notifications

2019 Spring Semester SITE MAP HELP EXIT

FAQ (Frequently Asked Questions)
> Contact Information / Mailing Address: Student Accounts, PO Box 172640, MSU, Bozeman, MT, 59717-2640
> Tuition Payment Plan Information and Application Form

> Click here to view your 1098-T Tax Information and Electronic Consent Form

>Click on QuikPAY button below to pay on-line via Credit Card or E-check or to set up [Direct Deposit](#) for your Refund

Summary for ID: -02479117 Champ T. Bobcat

Your account is **NOT CONFIRMED** yet. Please check **CURRENT BAL DUE** under "Summary for this Term" listed below. This balance needs to be paid in full or setup a Tuition Payment Plan and make initial payment to be confirmed in classes.

Description	Cur Charge	Future Chg	Pmt/Credit	Balance
Non-refundable RegistrationFee	\$30.00			
Tuition/Fees	\$3,608.59			
Current Term Charges:	\$3,638.59			
Previous Balance:	\$0.00			
Total Charges:	\$3,638.59			
Term Credits and Payments:			\$0.00	
	Current Bal Due:			\$3,638.59
	Future Due:			\$0.00



Summary For This Term

Item	Amount
Previous Balance:	\$0.00
Current Charges:	\$3,638.59
Total Charges: *	\$3,638.59
Total Payments: **	< \$0.00 >
Current Bal Due:	\$3,638.59
Estimated Refund:	\$0.00
Future Due:	\$0.00

Charges/payment for future term(s) are not reflected in this SUMMARY.
* Charges include any previous balance.
** Payments include cash, credit card, check, financial aid, anticipated financial aid, Tuition Payment Plan, housing pre-payments AND other outside resources.

QuikPay Access: To Pay On-line or setup an Authorized Payer/Parent to Pay or Setup Direct Deposit, click:

View Detail: If you would like to see the charges in more detail, click:



Confirming your bill/paying your bill

Summary for ID: -01234567 Bob Cat

Your account is **NOT CONFIRMED** yet. You have an **ESTIMATED REFUND** for this term. Click on **CONFIRM** button below to accept your Charges and Payments. Click on **Financial Aid** tab and check **My Eligibility** page for any unsatisfied requirements.

Description	Cur Charge	Future Chg	Pmt/Credit	Balance
Housing	\$4,517.00			
Non-refundable Registration Fee	\$30.00			
Tuition/Fees	\$3,539.45			
Financial Aid			\$9,477.00	
Current Term Charges:	\$8,086.45			
Previous Balance:	\$0.00			
Total Charges:	\$8,086.45			
Term Credits and Payments:			\$9,477.00	
	Current Bal Due:			\$0.00
	Future Due:			\$0.00

Anticipated Financial Aid For This Term

Description	Fund Title
UG Scholars Fee Waiver Res	\$500.00
Total:	\$500.00

Summary For This Term

Item	Amount
Previous Balance:	\$0.00
Current Charges:	\$8,086.45
Total Charges: *	\$8,086.45
Total Payments: ** < \$9,977.00 >	
Current Bal Due:	\$0.00
Estimated Refund:	\$1,890.55
Future Due:	\$0.00

Charges/payment for future term(s) are not reflected in this SUMMARY.

* Charges include any previous balance.

** Payments include cash, credit card, check, financial aid, anticipated financial aid, Tuition Payment Plan, housing pre-payments AND other outside resources.

***** Your Account shows a 0 or Credit Balance, please click Confirm button to Accept your Charges and Payments**

By clicking **CONFIRM BILL**, I agree to accept the charges and payments on my account and understand that changes to registration or financial aid may affect my account and that it is my responsibility to check my account and to pay all tuition, fees, fines, and debts to Montana State University campuses that may be incurred by me.

QuickPay Access: To Pay On-line or setup an Authorized Payer/Parent to Pay or Setup Direct Deposit, click

View Detail: If you would like to see the charges in more detail, click