



Office of Financial Education



Paying for School Packet

Follow-up Resource Materials
from the

*Paying for School for Incoming
Freshmen & Their Families Webinar*

makechange@montana.edu

406-994-4388

SUB 152

What is Included?

Getting Started: Admissions Information - Checklist, Scholarships, Orientation

Cost of Attendance

Paying for School Budget Planning Tool

Student Bill Confirmation Information

Tips for Paying Your Bill: Payment Plan and Authorized Payers

Private Loan Comparison Tool

FAFSA Special Conditions Appeal Information &
Other Useful Resources

Programs Through the Allen Yarnell Center for
Student Success

A "To Do" List to Prepare for Your First Semester

Links to Useful Offices at MSU



Getting Started: Admissions – Accessing Your Checklist

- Login to MyInfo
www.montana.edu/myinfo
- Instructions
www.montana.edu/admissions/myinfo.html
- Login using NetID
Example: **x99p999**
Claim NetID www3.montana.edu/netidclaim/
- Select **Admissions Checklist**
- Admissions Checklist will reflect:
 - Current scholarship offered
 - Scholarship Acceptance
 - Campus Housing Status
 - Orientation Registration Status
- Through **MyInfo** you can also:
 - See financial aid package
 - Register for Orientation

Welcome to the MSU-Bozeman campus

You must have cookies enabled on your browser to use this website.

MSU MyInfo login

If you know your NetID and password, log in via the following link:

[Log in to MyInfo \(NetID\)](#)

If you do not know your NetID and password, claim or reclaim your NetID via the link below.

[Claim/Reclaim NetID](#)

MSU Alert: [Register to receive urgent MSU safety messages.](#)

[Apply for Admission](#)

[General Financial Aid](#)

[Campus Directory](#)

[Schedule of Classes - find CRN here](#)

[Schedule of Classes - Gallatin College](#)

[Schedule of CORE Classes](#)

[Schedule of Classes - Online, Undergraduate for All MSU Campuses](#)

[Registration Handbooks](#)

[Registration Timetable](#)

[Common Hour Exams and Finals](#)

[Course Catalog](#)

[Transfer Equivalencies](#)

[Frequently Asked Questions](#)

RELEASE: 8.8.4.1

2024-2025 School Year Cost of Attendance

Direct Expenses		Montana Resident	WUE	Non-Resident
These costs are on your MSU Bill	Tuition & Fees	\$ 8,460.00	\$ 11,952.00	\$ 33,288.00
	Food & Housing	\$ 14,000.00	\$ 14,000.00	\$ 14,000.00
	TOTAL DIRECT EXPENSES	\$ 22,460.00	\$ 25,952.00	\$ 47,288.00

Indirect Expenses		Montana Resident	WUE	Non-Resident
These costs will NOT be on your MSU bill	Books/Supplies	\$ 1,450.00	\$ 1,450.00	\$ 1,450.00
	Personal Expenses	\$ 4,026.00	\$ 4,026.00	\$ 4,026.00
	TOTAL INDIRECT EXPENSES	\$ 5,476.00	\$ 5,476.00	\$ 5,476.00

TOTAL ESTIMATED COST		\$ 27,936.00	\$ 31,428.00	\$ 52,764.00
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Please note:

1. The actual Room & Board costs will vary slightly depending on the dorm, type of room, and meal plan that you choose.
2. Indirect Expenses are variable depending on a variety of factors (ie: distance from home, eating out, types of classes you are taking).
3. This is an estimated Cost of Attendance for the 2024-2025 academic year, official rates will be released later in the spring.

Paying for School Budget Planner

*Updated on April 2024

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	\$



PAYING
FOR
SCHOOL
BUDGET
PLANNER

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



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

2024-2025 Bill Confirmation Information

Where do I find my student bill?

MSU uses a paperless billing system. To view your Web bill, log in to your **MyInfo** account and select **Electronic Billing & Payment**. (www.montana.edu/myinfo)

Confirming your bill: What is it and how do you do it?

Confirming your bill lets the university know you have reviewed your bill for accuracy and that you are attending the semester billed. After reviewing your bill:

- **BALANCE DUE:** pay your entire bill or sign up for a tuition payment plan and make the first payment by the published deadline in order to be confirmed.
- **ZERO BALANCE OR CREDIT:** click the **Confirm** button at the bottom of your Web bill by the published deadline.
- A \$40 Late Fee may be assessed to students who have not paid/confirmed their bill by the deadline.

When do I need to pay/confirm my bill (Tuition & Fee Payment)?

Fall 2024 Bill Confirmation	Deadline
Registered on or before July 31, 2024	Confirm Bill (pay all charges) by August 9, 2024 to avoid a \$40 late payment fee.
Registered on or after August 1, 2024	Confirm Bill (pay all charges) by August 28, 2024 to avoid a \$40 late payment fee.
All students must take some kind of action to be confirmed by September 11, 2024 to avoid possible cancellation of classes and an additional \$40 late fee.	

Spring 2025 Bill Confirmation	Deadline
Registered on or before December 31, 2024	Confirm Bill (pay all charges) by January 10, 2025 to avoid a \$40 late payment fee.
Registered on or after January 1, 2025	Confirm Bill (pay all charges) by January 21, 2025 to avoid a \$40 late payment fee.
All students must take some kind of action to be confirmed by February 4, 2025 to avoid possible cancellation of classes and an additional \$40 late fee.	

Expecting a financial aid refund? We offer direct deposit.

To enroll, log in to MyInfo, select Electronic Billing & Payment and click on **QuikPay**. In QuikPay select **Manage Refunds**, and then edit your refund method.

Tips for Paying Your Bill: Payment Plan & Authorized Payers

Adding an Authorized Payer:

In QuikPay students can add authorized payers. This allows the payers to receive statements twice a month and make online payments with a credit/debit card or by eCheck with no additional fees.

Authorized Payers receive an email notification to set up a password. There is a different login for Parents/Authorized Payers (they do not go through My Info).



Tuition Payment Plans:

Full payment is due before the semester begins unless you apply for a tuition payment plan. There is a set up fee (we don't charge interest). The first payment is due when you set up the Payment Plan, and 3 additional monthly payments are due - Oct 1, Nov 1, Dec 1.

Be sure to Accept Aid first to see if you need a plan. Apply through QuikPay..

****If parents are helping with the payment process, students must complete and submit a FERPA authorization allowing Student Accounts to discuss account details with their parents.**

FAFSA Information and Tips

FAFSA – Free Application for Federal Student Aid [Studentaid.gov](https://studentaid.gov)

1. Opened January 1, 2024, and is STILL OPEN!
2. Critical for receiving grants, loans, workstudy, and for many scholarship awards.
3. A dependent student under age 24 will need to invite their parent(s) as a **Contributor**.
4. Once you've applied for FAFSA – contact MSU Financial Aid to check on your workstudy status (406-994-2845).
5. FAFSA student loans are awarded to the student not the parents.
6. Once your student loan award has been used to pay your bill you will be assigned a loan servicer and will want to set up an account with them.
7. Remember you have to apply for FAFSA annually. It will open for 2025-2026 on October 1, 2024.



The Office of Financial Education can help you with your FAFSA application, determining what aid you need, and managing your accounts.

Parent Plus & Private Loan Comparison Tool

Private Loans:

There are a lot of private loan options if families need extra funds to cover the cost of attendance. Here are a few resources MSU offers to help you make a decision that works best for you.

- [Fast Choice Comparison Tool](#)
- [Credible](#)
- <http://www.montana.edu/financialaid/loans.html>

The screenshot shows the Montana State University Private Lending for Higher Education comparison tool. At the top, it features the MSU logo and the title "Private Lending for Higher Education". Below this, there is a section for "Loan Products" with 62 products available. A "Loan Cost Calculator" button is also present. The main area is a "Comparison List" showing five loan options with their respective APR ranges and fixed/variable rates.

Loan Product	Fixed APR Range	Variable APR Range
DISCOVER STUDENT LOANS	From: 4.490% To: 12.390%	From: N/A To: N/A
commonbond	From: 5.400% To: 9.740%	From: N/A To: N/A
BND Bank of North Dakota	From: 5.000% To: 5.000%	From: N/A To: N/A
sallie mae	From: 4.740% To: 11.850%	From: 1.500% To: 9.660%
Citizens One Student Loans	From: 4.720% To: 12.040%	From: 1.540% To: 9.650%

Federal Parent Plus Loans:

Federal Direct Parent PLUS Loans are loans parents may apply for on behalf of their dependent student. Your student must be admitted into a degree-seeking program and enrolled at least half-time (six credits). **The application for this loan opens May 1 every year.**

For more information and to apply please go to: <https://studentaid.gov/plus-app/parent/landing>.

Other Resources

FAFSA Special Conditions Appeal

If your family's circumstances have changed significantly since your 2022 taxes, you may qualify for a **Special Conditions Appeal**. Please see Financial Aid for the paperwork and to file your Appeal.

Some examples of situations that affect a financial situation are:

- Loss of job or changes to employment, retirement of parent / spouse
- Reduction of income
- Cessation of benefits
- Large out of pocket medical expenses
- Separation or divorce
- Death of parent/spouse

Scholarship Reporting Form

https://www.montana.edu/financialaid/scholarship_reporting.html

If you have received any outside scholarships, tuition waivers, vocational rehabilitation benefits, third party billing resources, etc please list them on this form.

Important Dates for your calendar: (these are the same every year)

1. October 1st : FAFSA applications opens for the 25-26 academic year.
2. November 1st: CAT Scholarships opens (MSU Departmental Scholarships).
3. December 1st: Priority deadline for FAFSA (for limited funds grants).
4. January 31st: Priority deadline for CAT Scholarships.

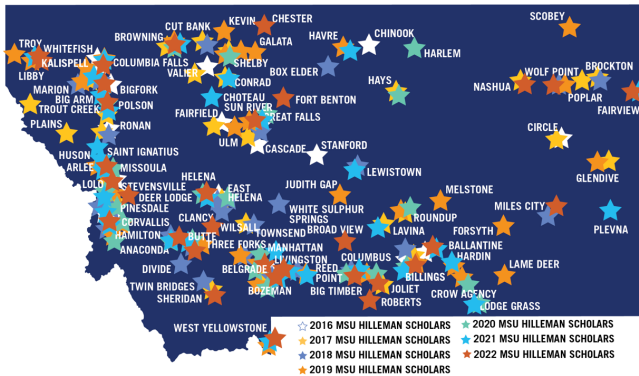
Residency Information – Office of the Registrar:

Petitioning for residency at MSU–Bozeman is a required 12-month process. For details on specific processes, deadlines, forms, supplemental documentation, and guidance on navigating a residency reclassification, please visit the Registrars Residency page found here:

https://www.montana.edu/registrar/registrar_residency.html

Programs Through the Allen Yarnell Center for Student Success

MSU Hilleman Scholars Program



We are inviting **Montana** students who believe in the power of hard work and in the ability of setting and achieving goals to shape a better future to apply. If accepted into this program, you will have the opportunity to:

- Attend Summer Success Academy, a PAID, one-month summer experience.
- Earn a \$16,000. scholarship - \$4,000 per year.
- Earn \$3,000 to study abroad near the end of your Junior year.
- Receive mentor, advising & career leadership development.

We hope you will accept our invitation to apply. We believe in your potential to influence the world around you, and we want to be your partner to advance that effort. **For more information and to learn about Dr. Hilleman, please visit:**

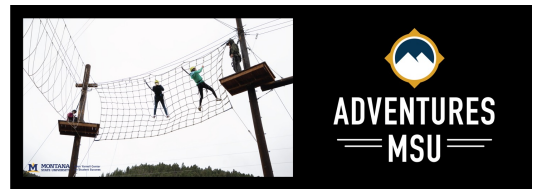
<https://www.montana.edu/hillemanscholars/index.html>

Adventures MSU

Start College with an Adventure and get on track for Success!

- Make new friends,
- explore the great outdoors
- earn academic credit
- Move into your residence hall early
- Meet Success Advisors
- Learn your way around campus.

<https://www.montana.edu/aycss/success/adventures/>



Return-to-Learn Program

Parents & Friends:

- Did you take a break from MSU?
Are you ready to come back?
- Are you ready to start your college career as an adult learner?
- Are you interested in transferring to MSU from another school?

Contact the Return-to-Learn Office for information on how to complete your degree, scholarships for returning students, and more!

<https://www.montana.edu/aycss/return2learn/>

Steps to Take After You Confirm Your Attendance

Accept Your Financial Aid Award in *MyInfo*

Complete Master Promissory Note & Entrance Counseling at studentaid.gov

Confirm your Bill in *MyInfo*

Set up a Payment Plan if needed (with Student Accounts Office)

Set up Authorized Payers if desired (in MyInfo – QuikPay)

Communicate with 529 or other funding sources about transferring funds

If you have outside scholarships – complete the **Scholarship Award Form**



We can help you with the Checklist. Please call today for an appointment or schedule one at:

<https://champchange.msu.montana.edu/>

Prepare for Your Semester Needs -

- ✓ Register on **Hire-a-Bobcat Powered by Handshake:**
 - ✓ <https://www.montana.edu/aycss/careers/hireabobcat.html>
 - ✓ Create your account
 - ✓ Start looking for a part time job - Workstudy and non Workstudy options
- ✓ Consider how much you will earn over the summer and build a Budget for books, food, entertainment, and supplies
- ✓ Start planning to have funds for Spring Semester
- ✓ Build your “To Do” Calendar with key deadlines

Make an Appointment with a Financial Coach

MSU Office of Financial Education

406-994-4388

makechange@montana.edu

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

Keith Hamburg, Senior Financial Coach

Keith.hamburg@montana.edu

Jennifer White-Dobbs, Financial Coach

Jennifer.whitedobbs@montana.edu

Pam Bittner, Financial Coach

Pamela.bittner@montana.edu



Vanessa Chau, Program Manager

Vanessa.chau@montana.edu

How to Reach Financial Aid and Student Accounts

Office of Financial Aid Services

21 Montana Hall

P.O. Box 174160

Bozeman, MT 59717-4160

finaid@montana.edu

scholarships@montana.edu

Tel: (406) 994-2845

Fax: (406) 994-6962

Student Accounts

121 Montana Hall

Montana State University

P.O. Box 172640

Bozeman, MT 59717-2640

Tel: 406-994-1991

Fax: 406-994-1954

studentaccounts@montana.edu

Offices are open Monday – Friday 8:00am – 5:00pm (MST)