



MONEY MATTERS

Office of Financial Aid & Business Services

Hosted by: Office of Undergraduate Scholarships

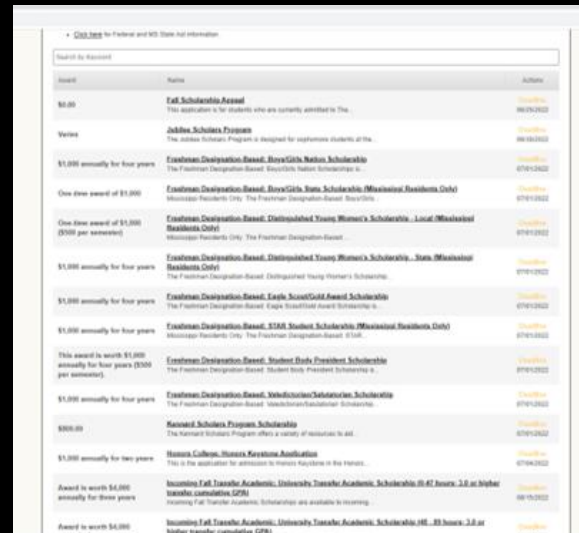
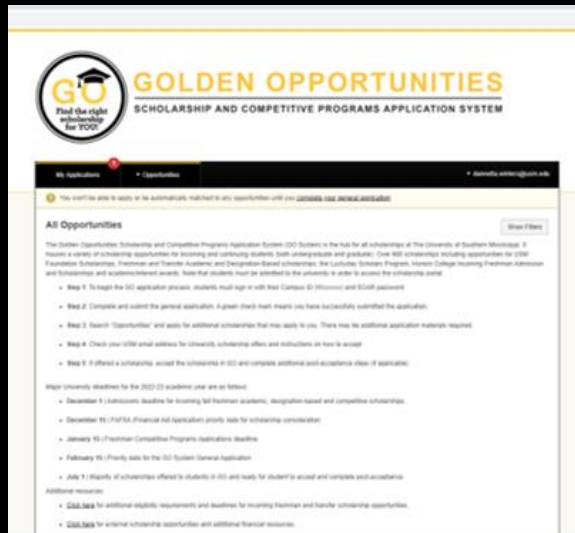


OFFICE OF UNDERGRADUATE SCHOLARSHIPS



- Email: scholars@usm.edu (best method)
- Phone: 601.266.4540
- Website: Usm.edu/scholarships
- University Scholarship Portal: GO System
- External Scholarship Portal and Financial Literacy Resources: iGrad

ALL UNIVERSITY SCHOLARSHIPS



- General Application must be completed annually: Reopens October 1st
- Most applications use imported data, so you do not see the individual "applications" once your General Application is submitted. The General Application and your imported University records serve as your application



KEY REMINDERS


- Scholarships are periodically reviewed and audited, therefore making awarding an annual process
- Scholarships are competitive and any offers will go to your USM email address with instructions
- Adhere to all stipulations and pay attention to the duration of your scholarship(s): (i.e. award for 1 year or 4 years, enrollment requirements, USM cumulative GPA requirements, required events/practices, etc.)
- The General Application can be submitted and edited after February 15th, but fewer scholarships will be available
- Once a scholarship is accepted in the GO System it takes up to 48 hours to import to SOAR – contact us if you notice discrepancies



OFFICE OF FINANCIAL AID

 Kennard-Washington Hall Room 101

 Financial.aid@usm.edu

 Phone: 601.266.4774

 Fax: 601.266.5769

 usm.edu/financial-aid/

A photograph of a campus scene featuring a large green lawn, a pond in the foreground, and several brick buildings with white columns in the background under a blue sky with clouds. The scene is reflected in the water of the pond.




WHAT IS FINANCIAL AID?

TYPES OF FINANCIAL AID





Gift Aid

(Does not require repayment)

-  Merit-based scholarships
(from the university or external source)*
-  Other scholarships:
service, performance based, etc.
-  Grants
(usually federal need-based assistance)

*Many scholarships require a FAFSA

Self-Help Aid

-  Loans (requires
repayment)
-  Federal Work-Study
Program

A photograph of a university campus featuring a large green lawn, a pond reflecting the sky and buildings, and several multi-story brick buildings with white columns. The scene is framed by a yellow border.

HOW TO MAXIMIZE YOUR FINANCIAL AID?

APPLY IN 3 STEPS!

Federal Aid

www.studentaid.gov

MS State Aid

www.msfinancialaid.org

Institutional Aid

www.usm.academicworks

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

M A P P
MISSISSIPPI AID APPLICATION



APPLY/REAPPLY EVERY OCTOBER



Federal Aid
www.studentaid.gov

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Fed Aid Program	Amounts Fall/Spring	Criteria
Pell Grant	\$0- \$6,895	EFC from 0 to 6,206
SEOG	\$100 - \$500	Pell eligible & need
TEACH Grant	Max of \$4,000	Teaching majors
Work-Study	\$2,000 - \$4,000	Must have need
Direct Subsidized Loan	Fresh. \$3,500 Soph. \$4,500 Jun./Sen. \$5,500	Must have need
Direct Unsubsidized Loan	\$2,000	Non-need based
Additional Unsubsidized Loan	Fresh./Soph. \$4,000 Jun./Sen. \$5,000	Independent student or Plus denial
Direct Parent Plus	Up to COA	Parent Credit

APPLY/REAPPLY EVERY OCTOBER



MS State Aid

www.msfinancialaid.org



Program	Fall/Spring Award Amount
MTAG 15 ACT & 2.5 GPA	Fresh./Soph. \$50 - \$500 Jun./Sen. \$50 - \$1,000
MESG 29 ACT & 3.5 GPA	\$2,500
HELP 20 ACT, 2.5 GPA, & Income Limit	Full Tuition

APPLY/REAPPLY EVERY OCTOBER



Institutional Aid

www.usm.academicworks

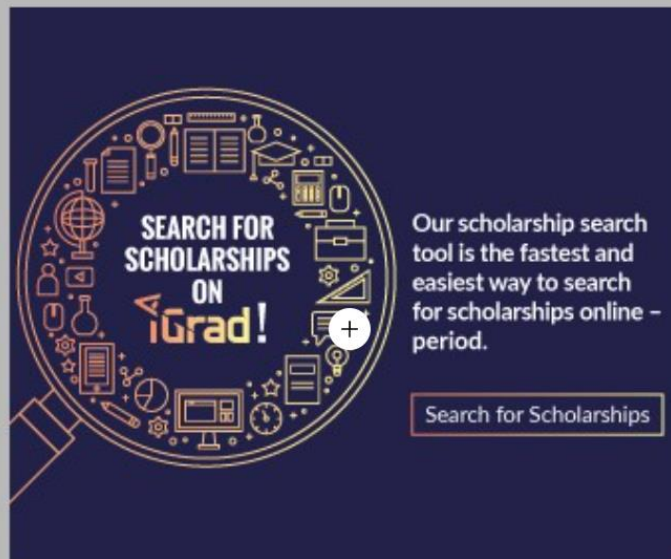


usm.academicworks.com
usm.edu/undergraduate-scholarships

OTHER RESOURCES TO CONSIDER



iGrad - External Scholarships and Financial Literacy Resources



southernmiss.igrad.com



Center for Military Veterans, Service Members and Families

usm.edu/military-veterans

A photograph of a university campus featuring a large green lawn, a pond in the foreground, and several brick buildings with white columns. The sky is blue with scattered white clouds. The entire scene is framed by a thick yellow border.

**HOW WILL MY FINANCIAL
AID OFFER BE DETERMINED?**



FALL/SPRING SAMPLE NEED CALCULATION

Cost of Attendance

\$25,890

Determined by College

EFC

2400

Determined by FAFSA

Financial Need

\$23,490

Eligible for Need-Based Aid





Cost of Attendance

\$25,890

Determined by College

EFC

2400

Determined by FAFSA

Financial Need

\$23,490

Eligible for Need-Based Aid

Cost of Attendance: (COA) is not the bill that you may get from Southern Miss; it is the total estimated amount it may cost you to go to college each year.

It's your budget for awarding purposes. Total aid cannot exceed COA.

COA Categories

Tuition

Housing/Meals

Books/Supplies

Personal expenses

Transportation

Misc. Fees



COA categories are put into one of two type of cost. Direct or Indirect Cost.

COA Categories
Tuition
Housing/Meals
Books/Supplies
Personal expenses
Transportation
Misc. Fees

Direct Costs (Charges on Student Account)
Tuition
Housing/Meals*
Indirect Costs (Potential additional Costs)
Books/Supplies*
Personal expenses
Transportation
Misc. Fees*

*Your COA is assigned based on your known living arrangements for the semester.
1.) On Campus 2.) Off Campus 3.) With Parent/unknown

Estimated Cost of Attendance 2022-2023

(Full-time student living on campus for Fall/Spring)



Direct Costs (Charges on Student Account)	In-State Fall/Spr	In-State Semester	Out-of-State Fall/Spr	Out-of-State Semester
Tuition	\$9,340	\$4,670	\$11,340	\$5,670
Housing/Meals*	\$11,338	\$5,669	\$11,338	\$5,669
Total Direct Cost	\$20,678	\$10,339	\$22,678	\$11,339
Indirect Costs (Potential additional Costs)				
Books/Supplies*	\$1,400	\$700	\$1,400	\$700
Personal expenses*	\$2,530	\$1,265	\$2,530	\$1,265
Transportation*	\$800	\$400	\$800	\$400
Misc. Fees*	\$482	\$241	\$482	\$241
Total Indirect Cost	\$5,212	\$2,648	\$5,126	\$2,563
Total COA (Direct + Indirect)	\$25,890	\$12,945	\$27,890	\$13,945

**This is just an estimate for the basis of awarding financial aid, it is not intended to reflect actual cost. Each students' costs varies and can be calculated by request on an individual basis.*



Cost of Attendance

\$25,890

Determined by College

EFC

2400

Determined by FAFSA

Financial Need

\$23,490

Eligible for Need-Based Aid

EXPECTED FAMILY CONTRIBUTION (EFC)



USING THE INFORMATION DISCLOSED ON YOUR STUDENT'S FAFSA, THE U.S. DEPARTMENT OF EDUCATION CALCULATES YOUR FAMILY'S EFC.



ACCORDING TO THE FEDERAL GOVERNMENT, THIS IS THE AMOUNT OF MONEY YOUR FAMILY SHOULD BE ABLE TO CONTRIBUTE TO THE COST OF HIGHER EDUCATION DURING THE ACADEMIC YEAR.



Cost of Attendance

\$25,890

Determined by College

EFC

2400

Determined by FAFSA

Financial Need

\$23,490

Eligible for Need-Based Aid

FINANCIAL NEED DETERMINES TYPES OF AID

Federal Programs

Pell Grant

SEOG

Work-Study

Direct Subsidized Loan

MS State Aid

MTAG

HELP

Institutional Aid

Some Foundation and Departmental awards require need.

Reminder: Total aid cannot exceed COA if you are receiving Federal, MS State, and/or Institutional Aid.

ESTIMATION OF SEMESTER DIRECT COSTS

For: [REDACTED]

Student ID: [REDACTED]

Print Date: 2022-05-03



THE UNIVERSITY OF
SOUTHERN MISSISSIPPI

This is a worksheet intended to help you understand your direct costs and should be used for estimation purposes only.

I. ESTIMATION OF YOUR SEMESTER AID FOR AID Fall 2022		Adjustments
Scholarships, Loans, Grants		
See Side 2 for acceptance instructions and continuation compliance stipulations.		
Aid Source Description		
Federal Pell Grant	3448	
Supp Educ Opp Grant	250	
DL Subsidized Stafford Loan	1750	
DL Unsubsidized Stafford Loan	1000	
Academic Excellence	2500	
Luckyday Scholarship Fa/Sp	3000	
Total Aid Offer for the Semester	I. \$ 11948	

II. ESTIMATION OF YOUR SEMESTER DIRECT COSTS FOR AID Fall 2022		Adjustments
The amounts presented here are subject to change without notice.		
A. Tuition Business Services 601.266.4137 usm.edu/business-services The tuition rate listed here covers enrollment in 12-19 semester hours. Recipients of state aid and most institutional scholarships must enroll in a minimum of 15 hours each fall/spring semester. The tuition amount also includes fees for capital development and student activities.	Tuition \$4670 Nonresident Fee \$0	
B. Course Fees Some degrees require students to take courses that have associated course fees. These fees are separate from and in addition to tuition. The amount listed here is an approximation of semester course fees for a student in your major.	UBSBA 235	
C. Textbooks Students are allowed to obtain textbooks from the source of their choosing. The Eagle Direct Book Program fee will be automatically charge unless you opt out of the program.	(Actual costs will vary.) 300	
D. Parking Permit Students are allowed to bring personal vehicles to campus, but a parking permit is required. This fee is paid only one time per year.	(Gulf Park costs will vary.) 162	
E. Residence Hall Housing and Residence Life 601.266.4783 usm.edu/housing <i>This worksheet is not an indication that you have a confirmed space in a residence hall.</i> The Department of Housing and Residence Life officially communicates the confirmation of a booked space in a residence hall. Hall rates vary. See Side 2 for rates.	3712	
F. Meal Plan Eagle Dining 601.266.5376 EagleDining.com Students living in a residence hall are required to purchase a meal plan and are auto-assigned the To The Top (but allowed to switch to a different plan by the Eagle Dining Deadline, so your actual cost could be more or less). See Side 2 for rates.	To The Top 2240	
G. Post Office Box University Post Office 601.266.4013 usm.edu/post-office Students living in a residence hall are assessed a rental fee for the use of a post office box.	Post office box 65	
Lines A-G Total	II. \$ 11384	

III. ESTIMATION OF STUDENT RESPONSIBILITY FOR AID Fall 2022		
Estimation of Semester Direct Cost A-G Total	II. \$11384	
Estimation of Semester Aid from Table I Total	MINUS I. \$ 11948	
Estimation of Your Semester Responsibility (amount you are likely to owe the university)	III. \$ -564	



Financial Aid Cost Sheet

The Office of Financial Aid has created an Estimation of Semester Costs.

It will help you understand the possible direct costs associated with attending Southern Miss per semester. Here is a sample that is intended for estimation purposes only.

This is not your student bill; it is a tool to help budget for possible college expenses.



Cost Sheet Section 1

Lists current offered scholarships, loans, and grants

This is a worksheet intended to help you understand your direct costs and should be used for estimation purposes only.

I. ESTIMATION OF YOUR SEMESTER AID FOR AID Fall 2022

Scholarships, Loans, Grants

See Side 2 for acceptance instructions and continuation compliance stipulations.

Adjustments

Aid Source Description		
Federal Pell Grant		3448
Supp Educ Opp Grant		250
DL Subsidized Stafford Loan		1750
DL Unsubsidized Stafford Loan		1000
Academic Excellence		2500
Luckyday Scholarship Fa/Sp		3000
Total Aid Offer for the Semester	I.	\$ 11948

Use the adjustments column to add or subtract any offers to get an adjusted total.

Cost Sheet Section 2

Lists the Estimated Possible Charges



II. ESTIMATION OF YOUR SEMESTER DIRECT COSTS FOR AID Fall 2022		Adjustments
<small>The amounts presented here are subject to change without notice.</small>		
A. Tuition Business Services 601.266.4137 usm.edu/business-services The tuition rate listed here covers enrollment in 12-19 semester hours. Recipients of state aid and most institutional scholarships must enroll in a minimum of 15 hours each fall/spring semester. The tuition amount also includes fees for capital development and student activities.	Tuition \$4670 Nonresident Fee \$0	
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Lines A-G Total	II. \$ 11384	

Use the adjustments column to add or subtract any charges to get an adjusted total.



Cost Sheet Section 3

Show the Estimated Bottom-line Direct cost minus Aid Offers



III. ESTIMATION OF STUDENT RESPONSIBILITY FOR AID Fall 2022		
Estimation of Semester Direct Cost A-G Total	II.	\$11384
Estimation of Semester Aid from Table I Total	MINUS I.	\$ 11948
Estimation of Your Semester Responsibility (amount you are likely to owe the university)	III.	\$ -564

This is a worksheet intended to help you understand your direct costs and should be used for estimation purposes only.

-  Negative Indicates Potential Refund
-  Positive Indicates Balance Still Owed After Financial Aid



Avoid Financial Aid Delays!

APPLY/REAPPLY EVERY OCTOBER

Federal Aid

www.studentaid.gov

MS State Aid

www.msfinancialaid.org

Institutional Aid

www.usm.academicworks

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

M A P P
MISSISSIPPI AID APPLICATION





RESPOND PROMPTLY TO VERIFICATION REQUESTS

The U.S. Department of Education sometimes selects a student's application for verification.

What Is It? | Verification means that additional paperwork and documentation is required before a student's application for financial aid can be fully processed.

What Do I Need To Do? | You will be notified if you are selected for verification. It is extremely important that you comply with all requests for additional documentation in a timely manner. Financial aid cannot be awarded until verification is complete.



MONITOR SOAR FOR TO DOS, HOLDS, AND TASKS



The screenshot displays the SOAR dashboard interface. On the left is a dark navigation sidebar with the University of Southern Mississippi logo at the top. The sidebar menu includes: Dashboard, My Advisors, Class Information, Schedule, Enrollment, Academics, Student Account, Financial Aid, Admissions, and My Information (with a notification badge '2'). The 'My Information' sub-menu is expanded, showing: To Dos (1), Tasks, Holds (1), and Communications.

The main content area has a top navigation bar with tabs for General, Academics, Student Account, and Financial Aid. A settings gear icon and an 'Edit My Widgets' button are also present. The dashboard features three widget sections:

- To Dos (1)**: Shows 'Orientation Registration' with a right-pointing arrow.
- Holds (1)**: Shows 'Orientation Required' with a right-pointing arrow.
- Tasks**: Shows 'You have no Tasks.'

Partial views of other widgets are visible on the left, including '2-2023' with 'classes in your shopping cart' and '3' with 'no wait listed classes.'



Dashboard

My Advisors

Class Information

Schedule

Enrollment

Academics

Student Account

Financial Aid

Apply for Financial Aid

View Financial Aid

Satisfactory Academic Progress

Financial Aid Summary

Accept/Decline Awards

Revise My Financial Aid

Loans

Verification Worksheet Print

Student Dashboard



Accept Award Offers Online

Students will be notified of their financial aid eligibility when the financial aid application is completed.

Accepting Financial Aid Using SOAR | Students must accept their financial aid through SOAR before it will be disbursed to their accounts.

Initial award letters | Initial financial aid eligibility is sent through U.S. mail.

Future correspondence | Any revisions or additional instructions regarding financial aid is communicated to the student's Southern Miss email account.

Scholarships must be accepted in the GO system @ usm.academicworks.com



COMPLETE MASTER PROMISSORY NOTE & ENTRANCE LOAN COUNSELING

Master Promissory Note (MPN)

The *Master Promissory Note (MPN)* is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s).

You may receive more than one loan under an MPN over a period of up to 10 years to pay for your or your child's educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

The school will tell you which loans, if any, you are eligible to receive.

Choose the Direct Loan MPN you want to preview or complete



I'm an Undergraduate Student

MPN for Subsidized/Unsubsidized Loans

Use this MPN for Direct Subsidized Loans and Direct Unsubsidized Loans available to eligible undergraduate students. [Learn More](#)

[Log In To Start](#)

[View Demo](#)

OMB No. 1845-0007 • Form Approved

studentaid.gov/mpn

Complete Your Student Loan Entrance Counseling Requirement

Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.

When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money. Keep in mind that you cannot save and leave an incomplete session; you must complete entrance counseling in one sitting.

Select Your Student Status to Begin

Your school may have different entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling on this Web site satisfies your school's entrance counseling requirements.

If your school requires you to complete and return a written entrance counseling document, download [Entrance Counseling PDF](#).



I am an Undergraduate Student

Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.

You're an undergraduate student if you are enrolled in an undergraduate course of study that usually doesn't exceed four years and that leads to an undergraduate degree or certificate.

[Log in to Start](#)

[View Demo](#)

studentaid.gov/entrance-counseling

STUDENT RESPONSIBILITIES



- 🏛️ Maintain satisfactory academic progress
- 🏛️ Complete applications accurately and on time
- 🏛️ Reapply for federal and state aid each year
- 🏛️ Provide all requested documentation
- 🏛️ Regularly check SOAR and Southern Miss email



- 🏛️ Maintain current contact information in SOAR
- 🏛️ Enroll in the required number of hours each semester
- 🏛️ Notify Financial Aid of aid from outside sources
- 🏛️ Understand and comply with all rules governing your aid
- 🏛️ Read and retain copies of all signed forms



BUSINESS SERVICES

Email: Business.Services@usm.edu

Phone: 601.266.4137

Fax: 601.266.5876

Web: usm.edu/business-services/

WHAT WE DO



- ASSESS TUITION AND FEES
- POST CHARGES FOR OTHER DEPARTMENTS
 - HOUSING
 - DINING SERVICES
 - BARNES AND NOBLE
 - STUDENT HEALTH SERVICES
 - LIBRARY
 - PARKING AND TRANSIT SERVICES
 - ❖ PARKING PERMITS
 - ❖ FINES
- GENERATE INVOICES
- TAKE PAYMENTS
- PROCESS REFUNDS
- BILL MPACT AND OTHER PREPAID TUITION PLANS
- PROCESS MISCELLANEOUS SCHOLARSHIPS

Parent/Guest Access in SOAR



The screenshot shows the 'Manage Guests' page in the SOAR system. On the left is a dark sidebar with a navigation menu. The main content area is white and contains a central illustration of a woman on a laptop screen. Below the illustration, the text reads 'You do not have any guest users' and 'Invite your guest users and give them access to your profile.' A red circle highlights the 'Add Guest User' button. A yellow arrow points to the 'Manage Guests' option in the sidebar.

THE UNIVERSITY OF SOUTHERN MISSISSIPPI

Manage Guests

- Dashboard
- My Advisors
- Class Information
- Schedule
- Enrollment
- Academics
- Student Account
- Financial Aid
- Admissions
- My Information 1
- My Profile
- Manage Guests

You do not have any guest users

Invite your guest users and give them access to your profile.

Add Guest User

- View Invoices
- View Only Access to Student Account
- Receive billing emails
- Make a Payment
- Discuss your student's account w/ University Staff
- Other access as granted by student

Students must grant access through SOAR

Navigating SOAR Student Account



Navigation menu:

- My Advisors
- Class Information
- Schedule
- Enrollment
- Academics
- Student Account**
 - What I Owe - Account Details
 - Account Activity
 - View Invoice
 - View 1098-T
 - Make A Payment
 - Eagle Direct Textbooks
- Financial Aid
- Admissions
- My Information **2**

Main content area:

- Shopping Cart Fall 2022-2023**
You have no classes in your shopping cart.
- Wait List Fall 2022-2023**
You have no wait listed classes.
- To Dos**
You have no To Dos.
- Holds 2**
 - EENG - Expanded English
 - Orientation Required
- Tasks**
You have no Tasks.

What I Owe – Account Details



Account Details

PRINT

What I Owe

Term	Outstanding Balance	Pending Financial Aid	Total Due
Fall 2022	\$10,845.00	\$7,670.00	\$3,175.00
Spr 2023	\$0.00	\$7,669.00	\$0.00

Fees For Term: Fall 2022

Fee Description	Fee Amount
Tuition/Req'd Fees	\$4,670.00
Add'l Non Res Tuition	\$0.00
Course/Program Fees	\$197.00
College of Bus Fee	\$0.00
Online Delivery Fee	\$0.00
Interession Fee	\$0.00
Housing	\$3,568.00
Meal Plan	\$2,050.00
Textbook/Bookstore	\$280.00
Late Registration Fee	\$0.00
Student ID Fee	\$15.00
Other Charges	\$65.00
Payments	\$0.00
MPACT Prepaid Tuition Plan	\$0.00
Financial Aid (Posted)	\$0.00
Refunds	\$0.00
TOTAL DUE	\$3,175.00

Most current information

Print invoice on letterhead for scholarships, employers, etc.



Make a Payment

THE UNIVERSITY OF SOUTHERN MISSISSIPPI

How much would you like to pay?

Balance items

Uncheck all | 1 of 1 selected

Description	Balance	Amount
<input checked="" type="checkbox"/> Fall 2019	\$9,312.00	<input type="text" value="\$1,312.00"/>
Total balance		\$9,312.00
Pay amount		\$1,312.00
Remaining balance		\$8,000.00




The balance listed is NOT the Balance after anticipated aid.

Enter the Total Due from your SOAR What I Owe page under Amount.

Pop Up Blockers will cause a Blank page to load

PAYMENT PLANS




 **Hb** The University of Southern Mississippi Balance
\$1,185.76

- My Account
- Overview
- Payment Plans**
- Make a Payment
- Transactions
- Sign Out

Summary

Summer 2021	\$1,185.76
Balance	\$1,185.76

Payment plans [View](#)




Need to enroll in a payment plan?
Enrolling in a payment plan takes just a few minutes and can help you spread out payments on your education expenses.

[View payment plan options](#)

Overview

Payment Plans

Summer 2021
Summer 2021 Instalment Payment Plan



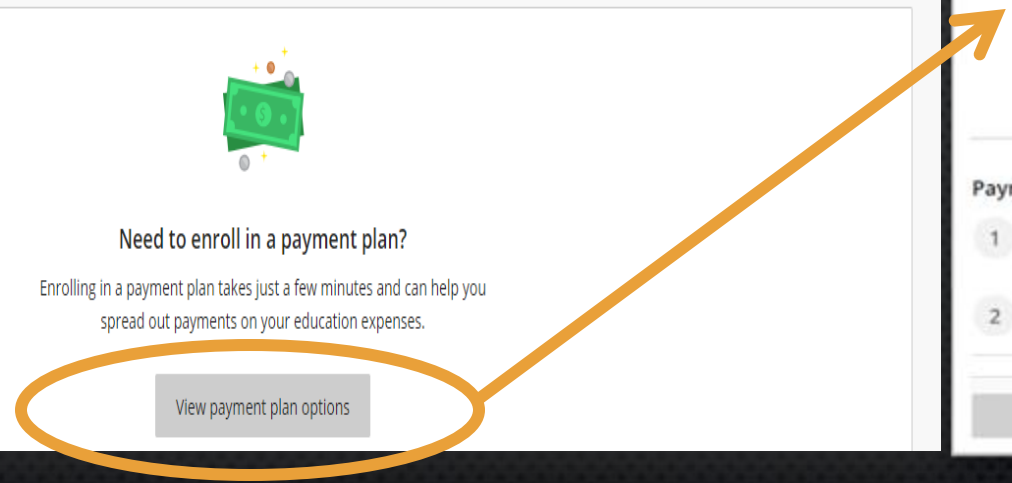
\$1,185.76
Amount you can enroll in plan

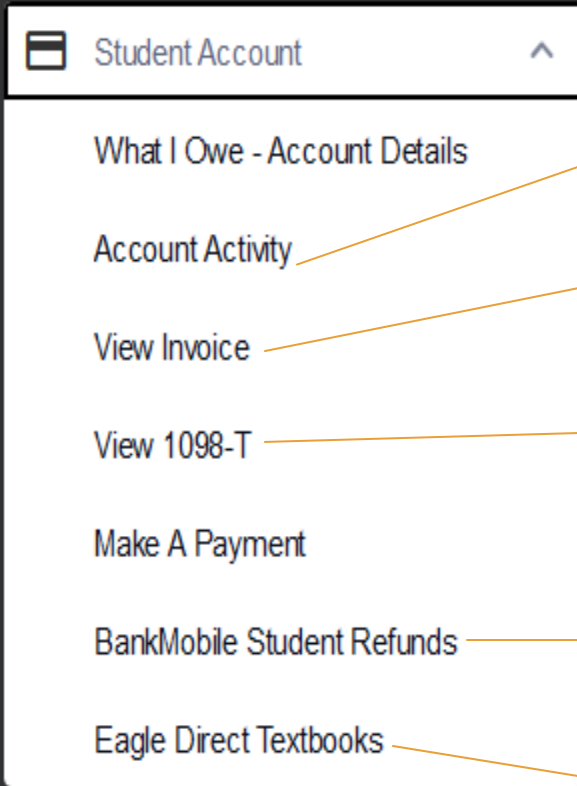
2 payments | \$50 enrollment fee

Payment Schedule

- \$592.88**
Payment due at time of enrollment
- \$592.88**
Payment due 7/10/21

[Cancel](#) [Enroll in plan](#)





Shows individual transactions by date

View/print invoice as of a static date

View/print 1098T Tax Form for qualified tuition and fees paid.

Choose a refund preference

Opt Out page for Eagle Direct Textbook Program



Refunds

What | Refunds may be generated from excess financial aid or various campus credits

When | The first round of refunds for each semester will be generated approximately the third week of classes.

How | Students will receive a Refund Selection Kit in the mail from BankMobile Disbursements. Students can use the instructions provided in this kit or choose the BankMobile Student Refunds link in SOAR to set up a refund preference at the beginning of their first semester.

Refund Options:

1. Direct Deposit into an existing bank account
2. Direct deposit into a BankMobile Vibe account and receive a Vibe account debit card.

Billing & Finance Charges



Invoices | When a new invoice is available on SOAR a notification will be emailed to the student's Southern Miss email address and to any parent/authorized user's email listed in SOAR. USM does not mail monthly invoices.

Billing Schedule | Bills are generated monthly and are due on the tenth of the following month.

Monthly Late Fee | A late fee of 1.5% of the unpaid balance will be assessed monthly for any balance owed beyond the second month of each term. A full month's charge will be applied the first day the payment is late.

Outstanding Balance | An unpaid balance will prevent students from pre-registering for the next term and prevent issuing academic transcript.

Students Enrolled in Payment Plan | Students will not be billed by the University while they are enrolled in the payment plan. They will, however, receive payment reminders from Transact/CashNet.



PAYMENT POLICY

FALL 2022 DUE DATE – AUGUST 10TH

CLASS SCHEDULE FEE INVOICE

- AVAILABLE IN SOAR ON JULY 15TH
- NOTIFICATION SENT VIA EMAIL
- STUDENTS REGISTERING AFTER FEE INVOICE – VIEW AMOUNT DUE IN SOAR
 - STUDENT DASHBOARD > STUDENT ACCOUNT > WHAT I OWE

TOTAL DUE PAYMENT OPTIONS:

- FULL PAYMENT OF TOTAL DUE (INSTITUTIONAL CHARGES MINUS ANTICIPATED FINANCIAL AID)
- ENROLLMENT IN THE INSTALLMENT PAYMENT PLAN
 - \$500 TOTAL DUE TO BE ELIGIBLE
 - \$50 NONREFUNDABLE ENROLLMENT FEE
 - PAYMENT OF TOTAL DUE IN FOUR INSTALLMENTS FOR FALL/SPRING & THREE INSTALLMENTS FOR SUMMER
 - PAYMENT OF THE FIRST INSTALLMENT IS DUE UPON ENROLLMENT IN THE PAYMENT PLAN

WWW.USM.EDU/BUSINESS-SERVICES/PAYMENT-POLICY

PAYMENT OPTIONS



ONLINE | SOAR

DEBIT/CREDIT CARD (2.75% CONVENIENCE FEE)

E-CHECK/ACH TRANSFER (NO FEE)

MAIL | CHECK OR MONEY ORDER

USM BUSINESS SERVICES

118 COLLEGE DR #5133

HATTIESBURG, MS 39406

IN PERSON | BUSINESS SERVICES

HATTIESBURG – FORREST COUNTY HALL, RM 10

CASH, CHECK OR MONEY ORDER

PAYMENT PLAN | SOAR

FIRST PAYMENT DUE UPON ENROLLMENT BY AUGUST 10TH

REMAINING PAYMENTS DUE: 9/10, 10/10 & 11/10

\$50 NONREFUNDABLE ENROLLMENT FEE



JULY 1 | PRIORITY DEADLINE FOR FALL ANTICIPATED AID

JULY 15 | FALL FEE INVOICES GENERATED

AUGUST 10 | DEADLINE FOR FALL 2022 PAYMENT REQUIREMENT.

AUGUST 22 | FALL 2022 CLASSES BEGIN

AUGUST 29 | LAST DAY TO DROP OR WITHDRAW FROM FALL 2022 CLASSES
AND RECEIVE FINANCIAL CREDIT

UPCOMING DEADLINES



- ❑ Register for all classes
- ❑ Have room assignment & meal plan
- ❑ Complete all To Dos and Tasks
- ❑ Turn in Prepaid Tuition Plan Information and any miscellaneous scholarships to Business Services if applicable
- ❑ Accept Financial Aid and Scholarships
- ❑ Go to What I Owe page to view balance
- ❑ Make your payment or enroll in the Installment Payment Plan by August 10th
- ❑ Check usm.edu email address and SOAR account regularly



Checklist

FINAL NOTES:



- **GO System – Apply and accept Southern Miss scholarships**
- **SOAR – Accept all federal and state aid, view full financial aid package, access your student account information, pay and manage your bill**
- **iGrad – financial literacy platform to help you learn more about different types of aid, sync your Department of Education Loans, explore financial literacy topics, locate external scholarships, and more**
- **Financial Calendar – All major deadlines related to Undergraduate Scholarships, Financial Aid, and Business Services**
- **Funding Guide – Step by step interactive guide to help you locate aid and pay your bill**



THANK YOU



SOUTHERN MISS
OFFICE OF ORIENTATION AND TRANSITION PROGRAMS
YOUR SOUTHERN MISS STORY STARTS HERE

Southern Miss

Undergraduate Scholarships

Southern Miss

Office of Financial Aid

Southern Miss

Business Services