

A background image of a college campus. In the foreground, three students are walking away from the camera on a paved path. The student on the left is wearing a light blue jacket and dark pants. The student in the middle is wearing a plaid shirt, jeans, and a backpack. The student on the right is wearing a dark jacket and dark pants. In the background, there is a large brick building with white columns and a large tree with green leaves. The overall scene is a typical college campus setting.

MONEY MATTERS

Helping Your Student Stay on Track

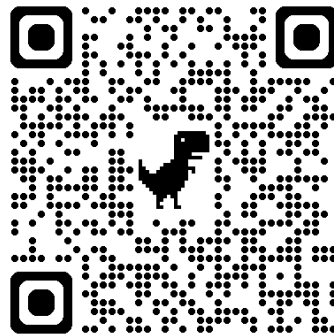
***Our goal is to help families
and students feel informed
and empowered as they
navigate college costs.***



THE UNIVERSITY OF
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MISSISSIPPI.

Today's Agenda

- Where to Start
- Understanding Costs
- Knowing How to Pay
- Additional Funding Opportunities
- Information to Know



Scan to access our Money
Matters Guide



SOUTHERN MISS



Where to Start

The below checklist can help you navigate the application processes to identify enough funding for your student's collegiate experience and academic endeavors.

- Accept admission-based scholarships in SOAR and the GO System: usm.edu/scholarships
- Complete FAFSA: studentaid.gov | Accept aid in SOAR
- Mississippi residents: Apply for state aid at msfinancialaid.org
- Explore iGrad for more resources: southernmiss.igrad.com
- Apply for additional funding:
 - **Direct Parent PLUS Loan**
 - **Private Education Loan**
 - **Military/National Service Benefits:** usm.edu/military-veterans

Understanding Costs



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Cost of Attendance

This is not your bill but the total estimated amount it may cost you to go to college each year. It's your budget for awarding purposes.

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

It will help you understand the possible direct costs for the Fall 2025 semester at Southern Miss.

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

ESTIMATION OF SEMESTER DIRECT COSTS

For:

Student ID:

Print Date: 2025-05-16

This is intended to help you understand your direct costs and should be used for estimation purposes only.
For information on how to interpret your estimation of semester direct costs, please scan the QR code on the right.



| I. ESTIMATION OF YOUR SEMESTER AID FOR FALL 2025 | | | Adjustments |
|--|--|----------------|-------------|
| Scholarships, Loans, Grants | | | |
| Aid Source Description | | | |
| Student Body President | | \$1,000.00 | |
| Academic Excellence | | \$3,500.00 | |
| Estimated Federal Pell Grant | | \$3,698.00 | |
| Estimated Federal Suppl Grant | | \$350.00 | |
| Federal Subsidized Loan | | \$1,732.00 | |
| Federal Unsubsidized Loan | | \$990.00 | |
| Total Aid Offered for the Semester | | I. \$11,270.00 | |

| II. ESTIMATION OF YOUR SEMESTER DIRECT COSTS FOR FALL 2025 | | | Adjustments |
|---|---------------------------|-----------------|-------------|
| The amounts listed below are subject to change without notice. | | | |
| A. Tuition Business Services 601.266.4137 usm.edu/business-services This tuition rate 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 mandatory fees for capital development and student activities. | \$5,197.00 | | |
| | Nonresident Fee | \$1,000.00 | |
| B. Course Fees Business Services 601.266.4137 usm.edu/business-services/general-tuition-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 estimation of the semester course fees for your major. | UHS | \$153.00 | |
| C. Textbooks Barnes & Noble Bookstore 601.266.4381 usm.edu/eagle-direct-textbooks Students are allowed to obtain textbooks from the source of their choosing. The Eagle Direct Textbook Program fee, \$20 per credit hour, will be automatically charged unless you opt out of the program in SOAR. Estimated based on 15 enrolled credits. | | \$300.00 | |
| D. Parking Permit Parking and Transit Services 601.266.4943 usm.edu/parking-transit-services Students are allowed to bring vehicles to campus, but a parking permit is required. You must register your vehicle online. | | \$162.00 | |
| 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 confirmation of an assigned room in a residence hall. Specific hall rates are listed at the end of this document. Costs vary dependent upon actual housing assignment. | | \$4,120.00 | |
| 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 Black & Gold (but allowed to switch to a different plan by the Eagle Dining deadline, so your actual cost could be less). Specific meal plan rates are listed at the end of this document. | \$2,140.00 | | |
| | Guaranteed Dining Dollars | \$300.00 | |
| G. Post Office Box University Post Office 601.266.4013 usm.edu/post-office Students living in a residence hall are assessed a mandatory rental fee for a post office box. | | \$65.00 | |
| Lines A-G Total | | II. \$12,437.00 | |

| III. ESTIMATION OF STUDENT RESPONSIBILITY FOR FALL 2025 | | | Adjustments |
|---|----------|-------------|-------------|
| Estimation of Semester Direct Costs | II. | \$12,437.00 | |
| Estimation of Semester Aid | MINUS I. | \$11,270.00 | |
| Estimation of Your Semester Responsibility (amount you are likely to owe the university) | III. | \$1,167.00 | |

Student Account Charges

- Tuition
- Housing
- Meal Plans
- Post Office Box
- Parking Permits
- Parking/Towing Fines
- Course Fees
- Textbooks
- Bookstore Charges
- Clinic Charges
- Library



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TYPES OF FINANCIAL AID

Gift Aid — Aid that 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)

Self-Help Aid — Aid requires repayment or work

- **Federal & Private Loans** (requires repayment)
- **Federal Work-Study Program**
(must work a campus job to receive funds)



Knowing How to Pay



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Payment Policy

- Invoice available in SOAR July 15 (email notification sent)
 - View balance: **Student Dashboard > Student Account > What I Owe**
 - Turn off pop-up blockers to access details
- Pay in full or enroll in a payment plan by **August 10**
- Payment options:
 - Full payment (charges minus aid)
 - Installment Plan (min. \$500 balance)
 - \$50 nonrefundable fee
 - 4 payments (Fall/Spring), 3 payments (Summer)
 - First payment due at enrollment

www.usm.edu/business-services/payment-policy



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Payment Options

Online | SOAR

- Debit/Credit Card (2.85% 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



Prepaid Tuition Plans & Outside Scholarships

Families participating in a prepaid tuition plan (i.e. MPACT) should contact Business Services with their plan information & USM ID #.

Prepaid tuition checks and outside scholarship checks can be mailed to Business Services at this address with the student USM ID #.

Phone 601.266.4142

Fax 601.266.5876

Mail USM Business Services
118 College Dr #5133
Hattiesburg, MS 39406

Email business.services@usm.edu



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UPCOMING DEADLINES

July 15

**Invoices available
in SOAR**

August 10

**Deadline for
Pre-Registered
students to meet Fall
2025 payment
requirement.**

August 18

**Fall
2025 classes
begin**

August 25

**Last day to drop or
withdraw from Fall
2025 classes and
receive financial
credit**

Additional Funding Opportunities



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IGrad Scholarship Search Tool

- Easy-to-use platform with thousands of updated scholarship listings
- Filter by eligibility, deadline, and award amount to find relevant options
- Saves time and simplifies the scholarship search process
- Helps reduce out-of-pocket college costs
- Minimizes reliance on student loans



Alternative Funding

Parent Plus Loans

- Direct Plus Loans: Parents of dependent students may apply for a PLUS Loan. This loan is credit based, and if the parent is denied, the student may be offered an additional unsubsidized loan.
- Apply at www.studentaid.gov

Alternative Loans

- Private Educational Loan: Alternative loans through private lenders may also be an option.
- You can apply through the link on our website
<https://choice.fastproducts.org/FastChoice/home/244>

Information to Know



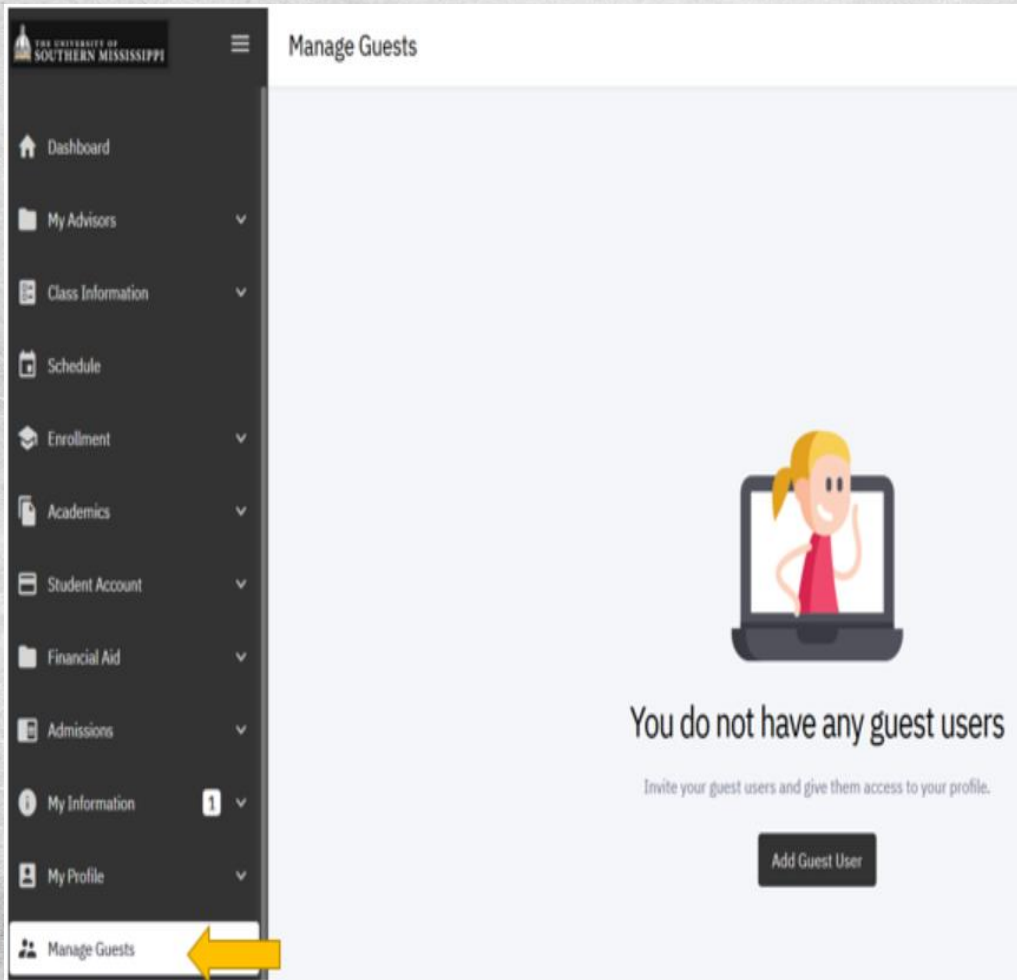
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Why We Can't Always Share Student Information

- Under FERPA, once a student turns 18 or enrolls in college, their records are protected
- We cannot share specific financial info with parents without a FERPA release form
- General process guidance is always available
- For detailed account info, students must be present or grant access
- Access can be given through tools like the SOAR guest portal
- These steps help protect student privacy and follow federal laws

Guest Portal Access



Students can grant parents or guardians view-only access to their SOAR account through the Parent Portal. This lets you see grades, financial aid, class schedules, and make payments—without changing anything on their behalf.

Here's how to get set up:

- *Student logs in to SOAR*
- *Click "Manage Guests"*
- *Select "Add Guest User"*
- *Fill out the info and set permissions*
- *Once activated, you'll get a login to view their account.*

Questions? Contact the Registrar's Office at registrar@usm.edu or 601.266.5006.

WHAT'S NEXT?



- **Update Contact Information**
- **Monitor Financial Aid Status**
- **Set Up Guest Access (if desired)**
- **Keep Up with Scholarship Requirements**
- **Review Class Schedule and Enrollment Deadlines**
- **Prepare for payment options**
- **Check Email Often**
- **Check for Holds**

Questions?



FAFSA/Federal Aid

Office of Financial Aid
601-266-4744
financial.aid@usm.edu



Scholarships/Financial Literacy

Office of Undergraduate Scholarships
601-266-4540
scholars@usm.edu



Invoices/Billing

Business Services
601-266-4137
Business.services@usm.edu

THANK YOU!

#SMTTT!



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