



# ***MONEY MATTERS***

***Helping You Stay on Track***

# ***Today's Agenda***

- Where to Start
- Types Of Aid & Additional Funding Opportunities
- Understanding Costs & How to Pay
- Information to Know







# ***Where to Start***

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

- Accept all admission-based scholarships via SOAR and apply and accept all university scholarship via the GO System.
- Apply for federal aid via FAFSA. Accept federal aid through SOAR
  - Apply for Mississippi financial aid if you are a resident of Mississippi.
- Explore external scholarships and additional financial information through Southern Miss iGrad.
- Apply for additional funding opportunities
  - Direct Parent Plus Loan
  - Private Education Loan
  - Military and/or National Service Benefits: [usm.edu/military-veterans](https://usm.edu/military-veterans)



# ***Types of Aid and Additional Funding Opportunities***



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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***

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





## ***iGrad***

The iGrad Scholarship Search Tool is a powerful, easy-to-use resource designed to help students and families find scholarship opportunities that match their academic interests, background, and goals. With thousands of regularly updated listings, users can filter by eligibility, deadline, and award amount to quickly identify relevant options.

Using iGrad not only saves time, but it can significantly reduce out-of-pocket college costs and minimize reliance on student loans. It's a smart step toward financial confidence and long-term success.





## ***Alternative Funding***

Need alternative ways of funding your education?

### **Parent Plus Loans**

- Federal Direct PLUS Loans are low-interest, unsubsidized loans for parents to help pay for the cost of a student's education. To apply, go to [studentloans.gov](https://studentloans.gov)

### **Military Benefits**

- For assistance regarding veterans' educational benefits, please contact the Veterans Administration. More information regarding VA educational benefits can be found by contacting the Center for Military Veterans, Service Members, and Families here at Southern Miss.

# ***Understanding Costs & How to Pay***



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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 serves as 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.

I. ESTIMATION OF YOUR SEMESTER AID FOR FALL 2025			Adjustments
Scholarships, Loans, Grants			
Aid Source Description			
Estimated Federal Pell Grant		\$3,698.00	
Federal Subsidized Loan		\$2,227.00	
Federal Unsubsidized Loan		\$990.00	
Total Aid Offered for the Semester		I.	\$6,915.00

II. ESTIMATION OF YOUR SEMESTER DIRECT COSTS FOR FALL 2025			Adjustments
The amounts listed below are subject to change without notice.			
<b>A. Tuition   Business Services   601.266.4137   usm.edu/business-services</b>			
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	
		\$0.00	
<b>B. Course Fees   Business Services   601.266.4137   usm.edu/business-services/general-tuition-fees</b>			
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.		UMUS	
		\$665.00	
<b>C. Textbooks   Barnes &amp; Noble Bookstore   601.266.4381   usm.edu/eagle-direct-textbooks</b>			
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	
<b>D. Parking Permit   Parking and Transit Services   601.266.4943   usm.edu/parking-transit-services</b>			
Students are allowed to bring vehicles to campus, but a parking permit is required. You must register your vehicle online.		\$162.00	
<b>E. Residence Hall   Housing and Residence Life   601.266.4783   usm.edu/housing</b>			
This worksheet is not an indication that you have a confirmed space in a residence hall. 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	
<b>F. Meal Plan   Eagle Dining   601.266.5376   EagleDining.com</b>			
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	
<b>G. Post Office Box   University Post Office   601.266.4013   usm.edu/post-office</b>			
Students living in a residence hall are assessed a mandatory rental fee for a post office box.		\$65.00	
Lines A-G Total		II.	\$12,949.00

III. ESTIMATION OF STUDENT RESPONSIBILITY FOR FALL 2025			Adjustments
Estimation of Semester Direct Costs	II.	\$12,949.00	
Estimation of Semester Aid	MINUS I.	\$6,915.00	
Estimation of Your Semester Responsibility (amount you are likely to owe the university)	III.	\$6,034.00	

# 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





# Payment Policy

Invoice available in SOAR on **July 15<sup>th</sup>**

- Notification sent via email
- To view your balance
  - *Student Dashboard > Student Account > What I Owe*

You must be enrolled in a payment plan by or pay your full balance by **August 10<sup>th</sup>**

- 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](http://www.usm.edu/business-services/payment-policy)



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## ***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](mailto:business.services@usm.edu)





# ***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 28**

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

# ***Information to Know***



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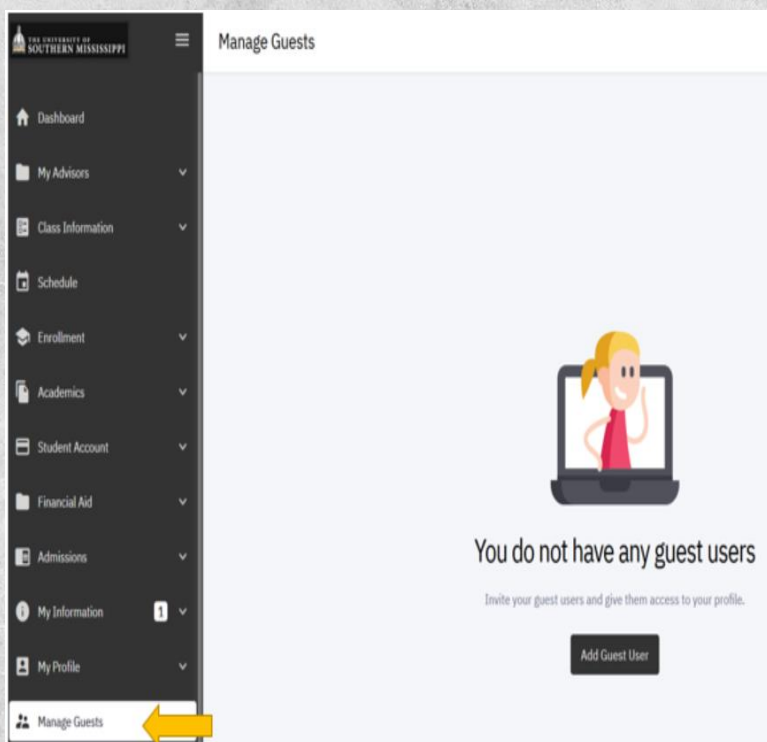


## ***Why We Can't Always Share Student Information***

We know parents are often closely involved in the financial side of college, especially when it comes to scholarships, billing, and aid. However, under the **Family Educational Rights and Privacy Act (FERPA)**, once a student turns 18 or enrolls in college, their records—including financial aid—are protected. That means we're limited in what we can share, even with family members, unless the student has submitted a FERPA release form.

We're always happy to guide you through general processes, but for specific account details, the student must either be present or grant access through proper channels, such as our SOAR guest portal. This helps us protect their privacy and follow federal guidelines.

# 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, they'll get a login to view their account.*

**Questions?** Contact the Registrar's Office at [registrar@usm.edu](mailto:registrar@usm.edu) or 601.266.5006.



# ***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

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***THANK YOU!***

***#SMTT!***



Scan to access our  
Money Matters Guide



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