READY. Set. Gold!
A GUIDE FOR FIRST-YEAR STUDENTS

THE UNIVERSITY OF SOUTHERN MISSISSIPPI.
Apply for campus housing online at usm.edu/housing.

Processing Fee | A housing application is considered complete when you have paid the nonrefundable processing fee. Students applying by February 15 can pay the early rate of $75; after February 15, the processing fee is $150. Acceptable payment methods are VISA, MasterCard or money order (with student’s name and ID noted).

Housing Assignments | Students who apply for campus housing before February 15 will typically be notified by June 1. Students who apply after February 15 will receive their housing assignments by July 1. Students may submit room change requests from July 1-31. The room change request form can be found at usm.edu/housing.

EAGLE DINING

Meal Plans

EAGLEDINING.COM
THAD COCHRAN CENTER, GROUND FLOOR
601.266.5376

Eagle Dining has a variety of meal plans that allow you to regularly dine at our all-you-care-to-eat facility, the Fresh Food Company, and at favorites across campus like Chick-Fil-A, Freshens, Subway and Starbucks. Additional Dining Dollars can be purchased to add more spending power to your plan. Meal plans are available for both on-campus (residential) and off-campus (commuter) students. Students who live on campus are automatically assigned a meal plan. If students want to make changes to their meal plans, they may do so during the first week of classes.

Office for Disability Accommodations
USM.EDU/ODA
BOND HALL, 1ST FLOOR
601.266.5024

The Office for Disability Accommodations (ODA) is the University’s designated office to verify students’ eligibility for accommodations under the Americans with Disabilities Act (ADA). ODA works with eligible students on an individual basis in developing and coordinating plans for the provision of reasonable accommodations that are specific to their disabilities. To receive disability accommodations at Southern Miss, students must register with ODA and then discuss their accommodation requests with an ODA staff member. An application must be filed online, and appropriate documentation of the student’s disability must be provided.

EAGLEDINING.COM
601.266.5376

Campus housing is assigned to students on a first-come, first-served basis. If you have not already applied for housing and/or paid the nonrefundable processing fee, then you should do that as soon as you’re able.

USM.EDU/HOUSING
HICKMAN HALL, 1ST FLOOR
601.266.4783

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Taking Care of Business

BEFORE CLASSES START

Student ID
Getting your ID makes it official: you’re a Golden Eagle! Make sure you keep up with it - you’ll need it every day.

SOAR Password
Memorize your SOAR username and password.

Financial Aid
Ensure you understand your financial aid package and scholarship package.

Campus Housing
If you haven’t already done so, apply for housing and pay the housing processing fee.

Meal Plans
Students who live on campus are required to purchase a meal plan. Visit eagledining.com to discuss your meal plan options.

Parking Permit Registration
Connect with Parking and Transit Services at usm.edu/parking to register your vehicle and purchase a parking permit.

Email Account
Log into the CampusID password management site for account activation at campusid.usm.edu.

Textbooks
You can purchase your textbooks through Barnes and Noble at Southern Miss (usm.edu/bookstore). You will need to reference your class schedule for the fall semester while ordering.

Final Transcripts to Admissions
Recent high school graduates should send a final official transcript that reflects all grades earned during the senior year and date of graduation. New transfer students should send a final official transcript (with no work in progress) from the last community/junior college or university attended.

Immunizations to Admissions
State law requires that you submit proof that you have been immunized twice for measles, mumps and rubella (MMR).

AP, IB or CLEP Credit to Admissions
If you have earned scores through one of these tests that entitle you to college credit, you should send documentation of those test scores to Admissions for posting.
You’ve chosen
Southern Miss.
SO...NOW WHAT?

Choosing the right place for you was just the first step in this journey. And even though you’re probably excited, you also have a lot of questions.

Who can help me with this? Where do I go for that? Did I make the right decision?

You are on your own now, but you’re not alone. You’ll find that people here want to help you. You’ll carry this experience with you the rest of your life, and what you put into it is what you’ll get out of it.

But first, you have to finish this journey.

FINISH IN FOUR

Graduating on time is possible, even if you end up changing your major. With all the things that can happen in life during college, there are sure to be some distractions along the way. Plan ahead and enroll in at least 15 hours every semester (and complete 30 every year). If you are unsure about your major, be sure to make up your mind during your sophomore year at the latest.

“Take a few elective courses outside of your major. You may find a new hobby on accident and learn something completely new. Elective courses help you stay excited and interested through your major classes.”

Lauren Beverly
MAJOR: MARKETING AND SPANISH
MONTGOMERY, AL

“Seek advice from professors and students that are ahead of you in your major to gain as much insight as possible. Meet with your advisor and research degree plans to stay on track. Finishing college in four years saves you time and money!”

Ansley Brent
MAJOR: COMMUNICATION STUDIES
HATTIESBURG, MS

“Class time is an invaluable resource where you can ask questions and hear vital information that might not be communicated the best through alternative means. Mental presence in class is also invaluable. No amount of someone else’s notes can replace the knowledge and comprehension you can get from your own personalized and organized notes.”

Ethan Sherwood
MAJOR: AUDIO PRODUCTION
PASS CHRISTIAN, MS

“College can provide you with lifelong friends, connections and important lessons. Invest your time and effort into Southern Miss by going to class and being engaged at school, and it will surely give back to you. Be a positive influence on campus!”

Anna Dusette
MAJOR: GRAPHIC DESIGN
WAVELAND, MS

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Kaelynn Edmondson
MAJOR: HISTORY
CALEDONIA, MS

BE PRESENT

Look up. Go to class. Be engaged. The only way to win the game, ace the test, or meet your new best friend is to show up! Create a schedule that works best for you so that you are set up for success. Enjoy your life in person just as much as the one you have on Facebook, Snapchat or Instagram.

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MAJOR: GRAPHIC DESIGN
WAVELAND, MS

“It is so easy to get bogged down by the workload school brings, but the more engaged you are, the easier it is. Keep detailed notes and have more than one calendar with dates on it so you never forget a deadline. Read your syllabi as often as you can and never be afraid to talk to your professor or instructor.”

Kaelynn Edmondson
MAJOR: HISTORY
CALEDONIA, MS
“College is what you make of it. If you step out of your comfort zone and meet the right people, you can greatly impact your experience here at Southern Miss. If you have a question, do not be afraid to ask it. You will be amazed at how many people on campus are ready to help you.”

Campbell Cave
MAJOR: SPORT MANAGEMENT
HATTIESBURG, MS

“Mentors are a must. Being away from those you previously relied on can be hard, so it is essential to get connected with people who will support you and lift you up.”

Sawyer Rials
MAJOR: COMMUNICATION STUDIES
BROOKHAVEN, MS

“We have some of the most amazing faculty members; go find them and get to know them! It’s really important to build relationships with your professors, talk to them after class, and visit them during their office hours. Reach out to the professional staff and/or reach out to the multiple people resources that USM offers.”

Jess Aujla
MAJOR: BIOMEDICAL SCIENCES
BRANDON, MS

“College is supposed to be challenging. You may have never had to study before, but we bet you will need to now. Set aside time every day to study, even if you don’t have an upcoming test or project. Read through your notes after every class to make sure you understand your professor. Read your syllabus and ask questions when you need clarification. Make a friend or two in your classes so that you will have study partners, and figure out what study environment works best for you.”

Center for Student Success Staff
Resident Assistants (RA) and Residence Life Coordinators (RLC)
Academic Advisors
Financial Aid Counselors
Professors
Career Counselors

PEOPLE WHO WANT TO HELP YOU

PLACES THAT WANT TO HELP YOU

“Whether it’s your first year in college or you’re transferring from another institution, it’s always important to enjoy yourself while being at Southern Miss. But most importantly, remember why you’re here in the first place. Along with finding that group of friends to have fun with, also use that group of people to motivate each other by creating a study group and making sure that you’re always on top of your grades and remembering that you are here for your education first.”

Lucas Williams
MAJOR: PUBLIC RELATIONS
PICAYUNE, MS

“Find out what clicks for you! Different people learn in different ways, and college will push you to figure out what works best for you. Don’t be afraid to try different study tactics with different people. Try to make studying something you can enjoy; trust me, it will make the time start to fly.”

Sonny Miles
MAJOR: NURSING
COVINGTON, LA
IT’S OKAY NOT TO BE OKAY

A lot of life can happen in four years. Reach out to people around you when you need support. Needing help is normal, and asking for help is important. Familiarize yourself with people, offices and resources that can assist you along the way.

“College is a new experience for everyone, so feeling out of place is normal. If you are feeling overwhelmed, reach out to someone! Southern Mississippi is an open community of people who are willing to help. If they do not know the answer, they will find someone that does. There is nothing wrong with needing help because everyone here can soar and be amazing Golden Eagles!”

Jordan Maxwell
MAJOR: COMMUNICATION STUDIES
MOBILE, AL

“It truly is okay to not be okay. College can seem overwhelming at times if you try and balance it all alone. USM has many great resources in place to help with the transition to college life and to support you in the times where things get stressful. Reach out to friends, take advantage of different student resources on campus, and realize that you are not the only one going through something. You are never alone!”

Reid Morris
MAJOR: HEALTHCARE MARKETING
JACKSON, LA

BUDGET YOUR BUCKS

With more freedom comes the need for greater financial responsibility. Think about what you actually need to spend your money on, like gas, textbooks, medical expenses or emergencies, and budget accordingly. If you receive a refund, think carefully about what that money should go toward. Just because you can charge something to your student ID doesn’t always mean that you should.

“Just because college students are stereotyped into being broke doesn’t mean it has to apply to your life! Prioritize what’s important and put the rest into savings. This will set you up for financial success and a stress-free future!”

Katie Newsome
MAJOR: HISTORY
MOBILE, AL

“Because a student can be financially hard at times so being wise with what you are spending money on is important. Think to yourself about what you are trying to buy and decide if it’s a need or a want. If you want it, you can probably go without it for the time being. Make sure not to spend all your money that you have in the beginning of the semester; save some for the end of the year.”

Scott McMullan
MAJOR: CONSTRUCTION MANAGEMENT AND ARCHITECTURAL ENGINEERING TECHNOLOGY
BRANDON, MS

REFUNDS AND FINES

Students whose scholarships and financial aid exceed semester expenses will receive a refund. While many students rely on refunds for various expenses, it is important that you understand that most expenses (such as textbooks, bookstore or clinic charges) may be billed to your student account after your refund has been issued. If you are billed for any expenses after a refund has been issued, you will not have any scholarship or financial aid funds to apply toward those charges and will have to pay those expenses out-of-pocket.

You want to be careful that you are not charged expensive and usually avoidable fines throughout the school year. Typically, most fines are issued to students for parking and library violations. These fines will be billed to your student account.

“Though there seems to be an endless amount of dining options throughout the Hattiesburg area, it’s important to be practical in your dining options. It can become very easy to quickly spend your money at these various locations off campus, but it’s important to remember that there are also great eating options on campus that are affordable and within a college student’s budget. On-campus dining is also a great way to knock out some studying and fellowship with friends.”

Taylor Boykin
MAJOR: SPEECH PATHOLOGY AND AUDIOLOGY
MOBILE, AL

CHARGING TO YOUR STUDENT ID

You can use your student ID to charge certain student expenses (textbooks, bookstore, clinic visits, etc.). While charging is convenient, it is important that you understand the following:

- Many campus units will allow you to charge expenses well after the point that you have received your refund (if you are eligible to receive one). These charges may be billed to your student account after your refund has been issued. If you are billed for any expenses after a refund has been issued, you will not have any scholarship or financial aid to apply toward those charges and will have to pay those expenses out-of-pocket.

- These expenses must be paid by the end of the semester to avoid your classes being dropped for the upcoming semester.
STUDENT EMAIL ACCOUNT
Your Southern Miss student email address is the primary way you will receive communication from the University. This is the email address that your professors and campus departments will use. It is extremely important that you activate this email and check it regularly.

Activate your student email address online at campusid.usm.edu.

CAMPUS ADDRESS AND POST OFFICE BOX
All students living on campus are assigned and charged for a post office box. (Off-campus students can rent one, too.) In order to get your post office box number and lock combination, you must visit the campus post office on the ground floor of the Thad Cochran Center. Be sure to bring your student ID with you.

Mail can be addressed to you at Southern Miss this way:
Your Name
118 College Drive #XXXX (your post office box number)
Hattiesburg, MS 39406

7 PLUG IN
We want you to get connected. Make sure you can get in touch with others, and be sure they can get in touch with you. Keep your contact information up-to-date in SOAR, and regularly check your University email account. Remember to check your on-campus post office box, and sign up for Eagle Alert to receive emergency notifications.

“Get used to using your campus resources. All the things you need to be successful are given to you from the beginning. Specifically, take note of resources like your Canvas Calendar, as well as programs put on by the university, such as academic tutoring.”

Ryan Perry
MAJOR: JOURNALISM
FLOWOOD, MS

“Your university email, SOAR and Canvas accounts are great resources, and checking them regularly will allow you to always be informed. Fellow students, faculty and staff use these sites, as well. So be sure to stay on top of these accounts. If you prioritize communicating effectively and staying plugged in, you will be successful in and out of the classroom!”

Blayre Smith
MAJOR: CRIMINAL JUSTICE
QUITMAN, MS

GET IN WHERE YOU FIT IN
There are so many ways to get involved on campus. Decide to engage in the community around you and go do it! Get connected to organizations on campus, in your academic college and throughout the Hattiesburg community. If you don’t know how to get started, just ask. We want you to find your place on campus.

“Find the organization(s) where YOU fit in best! This is your college experience. There is so much new ahead of you, so get out of your comfort zone and make new friends! Join an organization that makes you feel even more at home. Get out of your residence hall and make connections with people! Invite friends over to study or to have lunch. Be proactive in your time here and make the best out of it!”

Haley Tait
MAJOR: KINESIOLOGY
HURLEY, MS

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Haley Tait
MAJOR: KINESIOLOGY
HURLEY, MS

“Southern Miss is full of student organizations with a variety of purposes (social, academic, philanthropic, etc). Find one that aligns with your values and get involved! This is a great way to get exactly what you want out of your college experience.”

Cydney Landreau
MAJOR: COMMUNICATION STUDIES
COLUMBUS, GA

SOUTHERN MISS ATHLETICS
Southern Miss Athletics
@USMGoldenEagles
@SouthernMissAthletics

ORIENTATION AND TRANSITION PROGRAMS
Office of Orientation and Transition Programs
@SouthernMissOTP
@SouthernMissOTP

OFFICIAL SOUTHERN MISS
The University of Southern Mississippi
@SouthernMiss
@OfficialSouthernMiss
The college experience is unlike any other. You get the opportunity to explore so many new things and places. Take those steps toward the person you have always wanted to be by doing the things you have always wanted to do. There is no time like the present so try something new!

Kori Miles
MAJOR: ENGLISH
COLUMBIA, MS

“College is all about finding out who you are and what you are passionate about. Be brave enough to put yourself out there and move out of your comfort zone. You never know what could come of it!”

Rebecca Sheffield
MAJOR: ELEMENTARY EDUCATION
HOOVER, AL

“Equipped with your backpack full of knowledge on how to tackle college, it’s time to put it into action! Immerse yourself in campus culture and allow your new experiences to shape you into a better individual and make lifelong friends along the way! The only thing to do is do it, so let’s show everyone what wings look like and soar to the top!”

Joshua Williams
MAJOR: POLITICAL SCIENCE
MERIDIAN, MS

“Take flight. You’re a Golden Eagle now, and it’s your turn to get going. There are people to meet, organizations to join, and a lot to learn. Soak up every minute of your four years here. Southern Miss...To The Top!”

Rodarius Washington
MAJOR: DANCE EDUCATION
ASHLAND, MS

“The undergraduate college student life is indescribable. During this time, you are exposed to an array of experiences, and you make lifelong memories with close friends. Take road trips with no destination, enjoy a tailgate before a football game, or participate in events that push you out of your comfort zone!”

Cindy Myles
MAJOR: POLITICAL SCIENCE
CLINTON, MS

STAY CURIOUS

College is all about growth in every way possible. Try new foods, strike up a conversation with someone completely different than you, and ask a lot of questions. The more you learn about the world around you, the more you will learn about yourself. Embrace this time in your life and expand your horizons.

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Joshua Williams
MAJOR: POLITICAL SCIENCE
MERIDIAN, MS

“I want you to go out and explore everything that Mississippi State has to offer. Try new foods, strike up a conversation with someone completely different than you, and ask a lot of questions. The more you learn about the world around you, the more you will learn about yourself. Embrace this time in your life and expand your horizons.”

#SMTTT
UNV 100 is a required, one-hour online course for all new students at Southern Miss. You will be registered for this course during Orientation. The Office of Orientation and Transition Programs administers the course.

In UNV 100, you will learn about campus resources that will help you adjust to life as a student at Southern Miss. You will have the opportunity to learn more about student organizations that interest you. Your small group leader will check in with you throughout the fall semester to be sure you are adjusting well to life at Southern Miss.

If you have questions or concerns about UNV 100, you should contact the Office of Orientation and Transition Programs. Feel free to visit the office on the first floor of Kennard-Washington Hall or contact us at 601.266.4950 or orientation@usm.edu.

You will access the course through Canvas.

The Office of Orientation and Transition Programs will communicate with you as needed about the course through Canvas.

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**Move-In**
Begins Wednesday, August 5

**Golden Eagle Welcome Week (GEWW)**
Wednesday - Saturday, August 12-15

**First Day of Classes**
Monday, August 17

**First Home Football Game**
Saturday, September 5
Southern Miss vs. South Alabama

**Parent and Family Weekend**
Friday - Saturday, October 30–31

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**WHAT’S NEXT?**

**GEWW**

**Golden Eagle Welcome Week**

How we officially welcome you to the Golden Eagle family!

GEWW will take place August 12-15. Our student leaders will lead small groups of first-year students. During GEWW, you will learn about Southern Miss spirit and traditions, campus life and student resources. You will have the opportunity to learn more about student organizations that interest you. Your small group leader will check in with you throughout the fall semester to be sure you are adjusting well to life at Southern Miss.

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**CENTER FOR STUDENT SUCCESS**

**MCLEMORE HALL 214**

**OFFICE HOURS:** MONDAY-FRIDAY, 8 A.M.-5 P.M.

601.266.6405 | SUCCESS@USM.EDU

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**LEADERSHIP AND STUDENT INVOLVEMENT**

usm.edu/lsi

601.266.4403 | The Hub

**FRATERNITY AND SORORITY LIFE**

usm.edu/fraternity-sorority-life

601.266.4823 | R.C. Cook Union

**CENTER FOR COMMUNITY ENGAGEMENT**

usm.edu/community-engagement

601.266.5074 | The Hub

**MULTICULTURAL PROGRAMS AND SERVICES**

usm.edu/student-affairs/offices/multicultural-programs-and-services

601.266.8333 | The Hub

**DEAN OF STUDENTS**

usm.edu/student-affairs/about-dean-students-office

601.266.6401 | R.C. Cook Union

**CAREER SERVICES**

usm.edu/career-services

601.266.4553 | McLemore Hall

**UNIVERSITY POLICE DEPARTMENT**

usm.edu/police

601.266.4986 | Bond Hall

**FINANCIAL AID**

usm.edu/financial-aid

601.266.4774 | Kennard-Washington Hall

**HOUSING AND RESIDENCE LIFE**

usm.edu/housing

601.266.4783 | Hickman Hall

**IT/TECH**

usm.edu/tech

601.266.4357 | Cook Library

**BUSINESS SERVICES**

usm.edu/business-services

601.266.4137 | Forrest County Hall

**ADMISSIONS**

usm.edu/admissions

601.266.5000 | Kennard-Washington Hall

**REGISTRAR**

usm.edu/registrar

601.266.5006 | Kennard-Washington Hall

**MOFFITT HEALTH CENTER**

usm.edu/health-services

601.266.5390 | Century Park South

**COUNSELING CENTER**

usm.edu/student-counseling-services

601.266.4829 | Bond Hall

**EAGLE DINING**

eagledining.com

601.266.5376 | Thad Cochran Center

**PARKING AND TRANSIT SERVICES**

usm.edu/parking

601.266.5447 | McLemore Hall

**STUDENT SUPPORT SERVICES/TRIO**

usm.edu/federal-trio-programs

601.266.6300 | McLemore Hall

**THE WRITING CENTER**

usm.edu/writing-center

601.266.4821 | Cook Library

**THE SPEAKING CENTER**

usm.edu/speaking-center

601.266.4965 | Cook Library

**OFFICE OF UNDERGRADUATE SCHOLARSHIPS**

usm.edu/scholarships

601.266.4540 | Kennard-Washington Hall

**CENTER FOR MILITARY VETERANS, SERVICE MEMBERS AND FAMILIES**

usm.edu/military-veterans

601.266.4829 | 3533 Morningside Drive Hattiesburg, Miss.
Academic Advisor | A faculty or staff member in your academic area who is assigned to help you with your academic planning is your advisor.

Academic Calendar | Found on the Registrar’s website, this calendar highlights all of the important academic deadlines and campus holidays.

Academic College | Academic colleges are clusters of courses of study available to students at Southern Miss.

Advisement | Advisement occurs when you meet with your academic advisor each semester to discuss how you are progressing toward your degree, to finalize your class schedule for the upcoming term, and to talk about your plans after graduation.

Canvas | Canvas is a website that you will log into using your SOAR ID and password to access online classes and supplemental material for your courses.

Commencement | Also known as graduation, Commencement is the ceremony that honors the completion of your degree.

Credit Hour | A credit hour is equivalent to one hour of class time per week. Courses are usually measured in credit hours, with the average being three or four. Students may refer to how many credit hours or credits they are carrying for a particular semester. Graduation requirements are usually measured in credit hours, e.g., “120 credit hours required for graduation.”

Dean | A dean is an administrator in charge of an academic college or other major area of student life.

Degree Progress Report | This is a report that shows the progress a student has made toward degree completion.

Disburse | When funds (like your financial aid and/or a scholarship) have been applied to your account in Business Services, this is referred to as a disbursement.

The Dome | The Aubrey K. Lucas Administration Building, referred to as “The Dome,” is the focal point of campus and houses the offices of the University president and vice presidents.

FAPSA | The Free Application for Federal Student Aid (FAPSA) is required to be considered for federal student loans, grants and some scholarships.

FERPA | The Family Educational Rights and Privacy Act (FERPA) protects the confidentiality of your educational records. You must waive your FERPA rights in order for your parents or guardians to have access to your Southern Miss records.

The Fresh | The Fresh is the nickname for the Fresh Food Company, the main cafeteria-style eatery on campus, and is located on the first floor of the Thad Cochran Center.

Full-Time Status | This status refers to enrollment in 12 or more credit hours for the fall/spring semester and nine or more credit hours for the summer semester. Mississippi residents receiving some forms of state aid and many scholarship students, however, must enroll in 15 credit hours.

General Education Curriculum | General Education Curriculum (GEC) refers to course requirements designed to help you have a general background in several areas outside of your major area of study.

GEWW | GEWW is an abbreviation for Golden Eagle Welcome Week, a week-long extended orientation program for all new students.

GPA | GPA is an abbreviation for grade point average.

Intersession | Intersession is a mini-term between the traditional, standard academic terms.

Major | A subject or career field that serves as the focus of study in a degree plan is called a major.

Meal Plan | A prepaid meal plan is selected at the beginning of each semester through Eagle Dining.

Minor | A secondary concentration in a specific subject or career field is called a minor.

OTP | OTP is the abbreviation for the Office of Orientation and Transition Programs.

Prerequisite | Prerequisites are courses that students are required to take prior to registering for an upper-level course.

RA | A resident assistant (RA) is someone who lives on your floor in your residence hall and is available to help you.

Registrar | The Office of the Registrar is responsible for the official records of all University students.

The Rock | The Rock is the nickname for M.M. Roberts Stadium.

SOAR | SOAR, the University’s online records system, is a website where you can add/drop classes, view degree progress, accept/decline financial aid and view grades.

SGA | The Student Government Association (SGA) represents student concerns and serves as the voice for Southern Miss students.

SMTTT | The University’s official motto is “Southern Miss To The Top” and is commonly abbreviated, SMTTT.

Syllabus | Each instructor delivers an outline or overview of the course at the beginning of each semester. The syllabus usually includes course expectations, exam and project dates, and the instructor’s office hours.

Transcript | Your official academic record, also known as a transcript, can be obtained from the Office of the Registrar.

Tuition | Tuition is the amount of money charged for classes. (This does not include residence hall or meal plan fees.)

Verification | Verification occurs when the Office of Financial Aid requires additional documentation from you in order to evaluate your eligibility for federal financial aid.

Withdrawal | The withdrawal process means to formally drop all of your courses so that you are no longer a student at the University.
HOW WILL I RECEIVE MY REFUND? If you are eligible for a refund, you will choose a refund preference using the Go Gold Card. This card will be mailed to you at the beginning of the semester. The Go Gold Card looks like a credit card, and it should not be thrown away. When you receive the card, you will need to go to goldcard.com and choose the method through which you will receive your refund (direct deposit, paper check, or GoGold card). For more information about the refund process, please go to usm.edu/business-services.

STUDENT TUITION AND FEE INVOICES The first round of student tuition and fee invoices is generated in July. Major expenses, such as tuition and the fees for your residence hall and meal plan, will appear on this invoice. If you are receiving financial aid and/or scholarships, those funds will be anticipated toward the semester balance. Invoices are not mailed; you must log into SOAR to view your invoice. You will be emailed via your student email account any time a new invoice is ready for you to view. Invoices are generated each month a balance is due, and no paper bills will be mailed to you.

PAYMENT DEADLINE Students who have a balance after their anticipated financial aid is calculated will be required to pay the balance in full or enroll in the installment payment plan by August 10, 2020, to avoid possible cancellation of their fall 2020 classes. Please note: In order for anticipated aid to be considered in your payment calculation, all documentation (including verification paperwork) must be received by Financial Aid no later than July 1, 2020.

HOW CAN I BE SURE THAT MY FINANCIAL AID IS READY? At this point, you should have started and hopefully completed the Free Application for Federal Student Aid (FAFSA) and requested that your information be sent to the Office of Financial Aid at Southern Miss. Representatives from the Office of Financial Aid are present during Orientation activities and can answer any questions you may have about how your financial aid will be applied to your tuition and fees. Here are a few important things to note:

- **VERIFICATION**: If you have been selected for verification, it is extremely important that you comply with requests for additional documentation. You cannot receive any federal financial aid until you have satisfied all requests for documentation in the verification process.
- **ENTRANCE LOAN COUNSELING**: If you have never received a Federal Direct Stafford Loan before but plan to accept one for this academic year, you will need to complete entrance loan counseling online at StudentLoans.gov.
- **MASTER PROMISSORY NOTE**: By signing the Master Promissory Note, you indicate that you understand that you must pay back your student loans. You can sign your Master Promissory Note online at StudentLoans.gov.

WHAT IS A REFUND? Students whose scholarships and financial aid exceed the student’s semester expenses will receive a refund. Not all students receive a refund. While many students rely on refunds for various expenses, it is important that you understand that more expenses (such as textbooks, bookstore or clinic charges) may be billed to your student account after your refund has been issued. If you are billed for any expenses after a refund has been issued, you will not have any scholarship or financial aid funds to apply toward those charges and will have to pay those expenses out-of-pocket.

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