

# Student Financial Services

Brian Hill, Associate Vice Provost for Student Financials & Enrollment Systems

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[www.cmu.edu/sfs](http://www.cmu.edu/sfs) (<http://www.cmu.edu/sfs>)

Student Financial Services (<http://www.cmu.edu/sfs/>) is comprised of the Student Accounts Office and the Student Financial Aid Office. The Student Accounts Office processes and invoices all student-related financial activity and manages the corresponding student financial obligations resulting from this activity. Student Financial Aid optimizes the utilization of all financial aid resources in order to recruit and retain a high quality and diverse student population.

## Contact Student Financial Services

- **Prospective undergraduate students** should contact the office of admission (admission@andrew.cmu.edu) to connect with an admission and financial aid counselor.
- **Current undergraduate students** should reach out to The HUB. (thehub@andrew.cmu.edu)

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## Student Financial Aid Office

Matthew Metz, *Director of Student Financial Aid*

**Location:** Warner Hall, 5000 Forbes Avenue, Pittsburgh, PA 15213

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[www.cmu.edu/sfs/financial-aid](http://www.cmu.edu/sfs/financial-aid) (<https://www.cmu.edu/sfs/financial-aid/>)

In alignment with the university's enrollment goals, Student Financial Aid consistently optimizes the utilization of all financial aid resources in order to recruit and retain a high quality and diverse student population. Student Financial Aid strives to deliver superior services that exceed the expectations of students, parents, and internal and external constituencies. Student Financial Aid identifies, creates and delivers strategies that facilitate the integration of financial aid policies. These policies align with current and future university recruitment, retention and enrollment priorities.

### How Aid Works

Our financial aid program is need-based, meaning that all aid eligibility is determined by a student's family's financial circumstances. While students and families have the primary responsibility for paying for college, financial aid can bridge the gap between the total costs and ability to pay.

Nearly half of our undergraduate students rely on some type of financial aid to pay for educational expenses. While many of our graduate students are offered departmental scholarships, grants, stipends, assistantships and fellowships, some rely on other resources, like federal loans, available through the Student Financial Aid Office.

Student financial aid offers may be comprised of scholarships and grants, student employment, and loans. In addition, options like the monthly payment plan may be suggested as a way to help budget payments of educational expenses and to limit debt. Like any major investment, most families pay for education with a mix of current income, savings and borrowing. Finding the right balance among these resources can save money.

For more information or complete steps for applying for financial aid at CMU, visit [www.cmu.edu/sfs/financial-aid](http://www.cmu.edu/sfs/financial-aid) (<https://www.cmu.edu/sfs/financial-aid/>).

### Types of Financial Aid

There are several types of financial aid available to students, such as federal and private loans, university scholarships, outside scholarships, federal and state grants, and student employment. Additionally, through the CMU Pathway Program, students whose families earn \$75,000 or less annually can attend CMU tuition-free, and students whose families earn \$100,000 or less annually can attend CMU without utilizing any federal student loans.

For a full listing and explanation of these types of aid, visit [www.cmu.edu/sfs/financial-aid](http://www.cmu.edu/sfs/financial-aid) (<https://www.cmu.edu/sfs/financial-aid/>).

### Student Financial Aid Terms and Conditions

All students, regardless of whether they are financial aid recipients, are required to confirm agreement to the university's student financial aid terms and conditions upon their initial log-in to Student Information Online (SIO) and before any financial aid disburses to their account. The terms and conditions apply to all student financial aid, regardless of source (e.g., federal, state or institutional), including grants, scholarships, fellowships, loans and work-study awards.

Learn more at [www.cmu.edu/sfs/financial-aid/terms.html](http://www.cmu.edu/sfs/financial-aid/terms.html) (<https://www.cmu.edu/sfs/financial-aid/terms.html>).

### International Undergraduate Students

Only U.S. Citizens or Eligible Non-citizens are eligible to receive federal student aid. U.S. Citizens who were not born in the United States will need to send documentation of citizenship (i.e., a copy of passport or naturalization certificate). Verification is required for Eligible Non-citizens or refugees. Acceptable forms of verification include a photocopy of both sides of the student's I-551 or I-551C card.

Undergraduate international students are not eligible to receive federal or state student financial aid. Additionally, Carnegie Mellon does not award any institutional financial aid funds to undergraduate international students.

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## Student Accounts Office

Kurt Steinmiller, *Director of Student Accounts*

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[www.cmu.edu/sfs/billing](http://www.cmu.edu/sfs/billing) (<https://www.cmu.edu/sfs/billing/>)

The Student Accounts Office serves the university's various academic and administrative departments by processing and invoicing all student-related financial activity and managing the corresponding student financial obligations resulting from this activity. The office strives to serve students by accurately reflecting and communicating these financial obligations, providing timely and consistent responses to inquiries, and instilling financial responsibility and accountability with clear and concise guidance.

### Student Financial Obligation Terms

Carnegie Mellon University wishes to be transparent about the financial expectations of students to the university. All students must acknowledge their agreement to the financial obligation terms only one time during their career at the university before access to Student Information Online (SIO) can be granted.

The student financial obligation terms (<https://www.cmu.edu/sfs/docs/sfo-terms.pdf>) (pdf) detail the student's responsibility to remit payment for charges incurred at the university as well as repercussions of non-payment.

### University Charges

All charges incurred at the university are reflected on your student account. Charges include tuition and fees and may include housing, dining, sorority or fraternity charges, health insurance, Plaid Cash, and other miscellaneous charges incurred. Miscellaneous charges may include, but are not limited to, music lessons, library fines, parking fines, or emergency loans.

### Student Account Invoices

Student account invoices are produced on the last day of each month. Invoices detail all transactions processed in the month, as well as any charges due in the future. Students receive an email notification to their Andrew email account when an invoice is ready for viewing on Student Information Online (SIO) (<https://www.cmu.edu/hub/sio/about.html>). Payments for amounts due from a monthly invoice must be received by the 15th of the next calendar month. Any amounts not paid by the stated due date are subject to a 1.5% interest charge each month until the balance is paid in full.

Carnegie Mellon does not print and mail student account invoices.

### Billing Authorizations & My Plaid Student

Students may authorize Carnegie Mellon to send a PDF copy of their invoice to another individual's (parent, spouse, etc.) email address. After completing the authorization process, designated recipients will receive an email with a PDF attachment of the invoice and any related billing messages.

Students can also invite a bill payer or other individual to use My Plaid Student (MPS) (<https://www.cmu.edu/hub/MyPlaidStudent/>), which gives authorized users access to a student's invoices and student account activity, as well as the ability to make payments to the student's account. Students may also authorize their users to request enrollment verifications, and view grades and course schedules, via MPS. .

View more information at [www.cmu.edu/hub/parents-and-family](https://www.cmu.edu/hub/parents-and-family/) (<https://www.cmu.edu/hub/parents-and-family/>).

### Tuition Assessment

The tuition charged to each student will be automatically adjusted on the 10th regularly scheduled class day (refer to the specific date noted in the Official Academic Calendar (<https://www.cmu.edu/hub/calendar/>) as the "last day to add courses") based upon each student's schedule at that time. The tuition charged will be increased whenever the number of units added justifies tuition charges greater than those paid by the student at the time of fee settlement. After that time, no tuition adjustments will be made, with the exception of second minis for that particular semester.

For additional information, view [www.cmu.edu/sfs/tuition/adjustment](https://www.cmu.edu/sfs/tuition/adjustment/) (<https://www.cmu.edu/sfs/tuition/adjustment/>).

### Payment Options

Carnegie Mellon University is pleased to offer a wide variety of payment options for students and families. A full listing of these, as well as more information on each type, is available at [www.cmu.edu/sfs/billing/payments/](https://www.cmu.edu/sfs/billing/payments/) (<https://www.cmu.edu/sfs/billing/payments/>).

We recommend that students enroll in Online Banking by linking a U.S. bank account to their student account via SIO. This is the fastest, easiest, and most convenient way to make a payment to or receive a refund from the university. The university does not initiate a withdrawal from a student's bank account; funds are only withdrawn when a student schedules a payment through SIO.

### Refunds

If a student account has a negative balance resulting from an overpayment, financial aid, or a reduction of charges, the Student Accounts Office will review the account and issue a refund.

All students are encouraged to authorize electronic deposit of their student account refunds directly into their U.S. checking or savings accounts. Taking advantage of this opportunity eliminates the need to stand in line at The HUB to pick up a refund check and makes the funds available to the student within two business days.

If electronic refunding is not selected, the refund will be generated as a paper check that must be picked up in The HUB. Students who are issued a paper check for a student account refund have six months to cash the check. If the check is not cashed within six months, it will be voided and credited back to the student account and applied to any outstanding charges.

View more details about refunds at [www.cmu.edu/sfs/billing/refunds](https://www.cmu.edu/sfs/billing/refunds/) (<https://www.cmu.edu/sfs/billing/refunds.html>).

## Enrollment Systems

Jim Spruill, *Director of Enrollment Systems*

**Location:** Cyert Hall, 5000 Forbes Avenue, Pittsburgh, PA 15213

Enrollment Systems is charged with orchestrating the evolution of the Student Services Suite (S3) and related systems. As system administrators, business analysts and web developers, our department supports Carnegie Mellon University's student information system applications. Additionally, the goal of Enrollment Systems is to provide IT support and interface between and among the various student-system linked owners/users and the central IT technicians.

View details about the Student Services Suite (S3) at [www.cmu.edu/s3-project](https://www.cmu.edu/es/s3-project/) (<https://www.cmu.edu/es/s3-project/>).