2024-25

Taking Care of Business

University of St. Thomas

THE UNIVERSITY OF ST THOMAS RESERVES THE RIGHT TO ADD, AMEND, OR REVOKE ANY OF THE CONTAINED RULES, POLICIES, REGULATIONS AND INSTRUCTIONS, OR INCORPORATE ADDITIONAL ONES AS CIRCUMSTANCES MAY REQUIRE.

STUDENT PAYMENT AGREEMENT AND DISCLOSURE STATEMENT

After you are accepted for admission, the university will require you to set up a student account. To do this, you will go online through your Murphy account. You also will need to sign the Student Payment Agreement and Disclosure Statement. This document is a legal agreement that contains the official explanation of terms of payment, application of finance charges, consequences of a past due account and other important financial information.



REGISTRATION

If your account is in good standing (i.e., not past due) you may pre-register for future classes during specified periods each term. You become responsible for all tuition, fees, and other charges for the term upon the completion of registration. You must be officially registered in a course in order to attend classes. The university reserves the right to cancel any course with insufficient enrollment.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act of 1974, as amended, prohibits the University of St. Thomas from disclosing the education records of students to most third parties without the student's written (or electronic) consent.

Parents, guardians, spouses, employers, etc...are all considered third parties; consequently, the Business Office must be granted authorization by the student to communicate with any of them regarding student account information.

For information on granting access to third parties, please review the sections on Authorized Users and Murphy Proxy.

PAYMENT OF TUITION AND OTHER CHARGES

The University of St. Thomas allows you to pay your tuition and fees using a payment plan that spreads your payments out over time. That means you can attend classes before you have fully paid your tuition and fees for that term. An electronic notification will be emailed to your "@stthomas.edu" account when a new statement of account is available online for review. For the fall term, the first eBill notification email will be sent toward the end of August. See the billing table for more information.

THE UNIVERSITY OF ST. THOMAS EXTENDED PAYMENT PLAN

The University of St. Thomas recognizes the challenge of meeting the costs of higher education. To assist you in budgeting for educational expenses, we offer students the opportunity to make payments in monthly installments, eliminating the need for one large payment at the beginning of each term. On the Extended Payment Plan, a minimum payment will be calculated each month based upon your new account balance (adjusted for new charges, payments, and/or financial aid). The minimum payment is due on the 19th of the following month. **A finance charge of 1.1% per month will be assessed on the remaining unpaid balance.** The full balance must be paid by the end of the academic term. You will not be allowed to enroll (start classes) in a subsequent academic term until the charges for the prior term are fully paid.

You may choose to pay more than the minimum payment due, resulting in a reduction in your finance charge for that month. The Extended Payment Plan allows you the flexibility to determine payment based upon your individual financial circumstances each month. As long as you continue to make the minimum payment due each month, your account will be in good standing with the university. Students are automatically enrolled in the Extended Payment Plan upon receipt of the Student Payment Agreement and Disclosure Statement, unless they affirmatively choose to enroll in the End of Term Payment Plan. Students will be required to sign a new agreement each term.

Payment of the balance in full is the most cost effective payment option because you can avoid paying finance charges.

BILLING INFORMATION TABLE

ACCOUNT STATEMENT GENERATED	MINIMUM PAYMENT CALCULATION	PAYMENT DUE
FALL TERM		
August	= account balance ÷ 4	September 19
September	= (new account balance ÷ 3) + finance charge	October 19
October	= (new account balance ÷ 2) + finance charge	November 19
November	= new account balance + finance charge	December 19
JANUARY TERM		
December	= account balance	January 19
SPRING TERM		
January	= account balance ÷ 4	February 19
February	= (new account balance ÷ 3) + finance charge	March 19
March	= (new account balance ÷ 2) + finance charge	April 19
April	= new account balance + finance charge	May 19
SUMMER TERM		
May	= account balance ÷ 3	June 19
June	= (new account balance ÷ 2) + finance charge	July 19
July	= new account balance + finance charge	August 19

PAYMENT OPTIONS

The University of St. Thomas accepts payment by check, money order, or online via ePayment (payments initiated by you that electronically transfer funds directly from your checking or savings account) or PayPath, a third-party credit card payment service.

A drop box is located just outside of the Business Office for your convenience. If you would like to mail in a payment, please remit to the following:

University of St. Thomas
Business Office Mail 5002
2115 Summit Avenue
St. Paul, MN 55105

LOCATION & HOURS

- St. Paul Campus
  Murray-Herrick Center - Room 105
  2115 Summit Avenue
  Saint Paul, MN 55105
  Window Hours: 10:00 am—2:00 pm
  Monday—Thursday
  Phone Hours: 8:00 am—4:30 pm
  Monday through Friday



INSTRUCTIONS TO ACCESS MURPHY ONLINE

- The Murphy Online system is a tool students can use for various reasons on campus, such as: to register for classes, obtain grades, view student account detail, print 1098-T tax information, and access the online eBilling/ePayment system.
- A UST username and password are required in order to access Murphy Online.

1. The web address for Murphy is found at https://banner.stthomas.edu.
2. Click on "Login to the Murphy Online secured area."
3. On the Murphy Online page, type in your UST username and password, then click Login.
4. At the first menu page select Student Services.
5. Next select the Student Account option; here you will find Business Office options and information related to your student account.

INSTRUCTIONS TO ACCESS THE eBILL & ePAY SYSTEM

6. Follow the first five steps listed previously in the Murphy Online access section (above)
7. Select the "View bill and/or Make a payment" option.
8. Click on "My Accounts" and then on "Statements."
9. The most recent available statement should be presented. Review or print as desired.

Alternatively, the system can be accessed through the OneStThomas page; scroll down under My Actions > Tuition > Balance—click on "Balance is $x.xx"

- UST does not furnish paper billing statements. All student account bills are available **online only**.
- Students who have account activity (which generates a billing statement) will receive an email notification at their "@stthomas.edu" email address to review their recent eBilling statement.

AUTHORIZED USERS (eBill/ePay System)

To set-up parents, spouses, and/or other third parties as "Authorized Users" in the eBill/ePay system, *students* must follow these simple steps:

1. Access the eBill system via Murphy Online.
2. Select the menu option "Authorized Users" at the right of the screen.
3. Select the "Add Authorized User" option.
4. Read the disclaimer.
5. Enter the email address of the party to whom you are granting access and answer the permission questions.
6. Select "Continue."
7. Read the disclosure and check the "I Agree" box. Continue.
8. An email will be sent to the Authorized User with their access information.

PAST DUE ACCOUNTS

Payment of the charges on your student account must be made in accordance with the Student Payment Agreement and Disclosure Statement.

Should you fail to pay the minimum amount due each month under the payment plan that you are enrolled in, your account will be considered past due. Within 30 days of being past due, you are required to make payment arrangements with the Business Office. If you and the Business Office cannot reach a satisfactory arrangement, the entire balance will be due and payable immediately. You will not be permitted to attend classes in subsequent academic terms. The University also reserves the right to take steps to collect the balance, including but not limited to the following: prohibit you from scheduling classes for the following term; place your account with a third party collection agency; and/or take legal action to collect the balance due. Please note: financial aid is applied to your account like any other payment. If your aid has not yet been received and applied to your account, and you have an outstanding balance, your account may be considered past due.

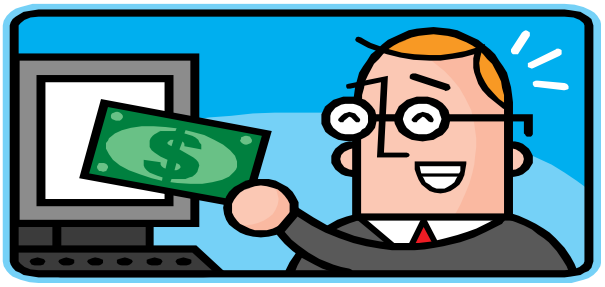
We encourage you to contact the Business Office immediately if you anticipate any difficulty in paying your bill or if problems or delays have occurred in obtaining your financial aid. Our student account representatives are here to assist you and can advise you concerning unresolved balances. Please call (651) 962-6610 to discuss your student account or to schedule an appointment.

CREDIT BALANCES/eREFUNDS

Overpayments or excess financial aid are not kept on your account unless you specifically request such action by completing the Keep Credit Balance Authorization Form. Credit balances are refunded automatically and/or by request.

Refunds are issued to students via direct deposit (also known as ACH, or often referred to on campus as an "eRefund"). To authorize direct deposit, simply go to the student eBill/ePay system and set up an eRefund profile. (Found under "Refunds" on the menu bar.) eRefund profiles can only be set up and accessed by students; Authorized Users do not have this option.

Refunds from overpayments of excess financial aid will begin approximately 10 days after the add/drop date at the start of each term. eRefunds are processed weekly thereafter; you should verify the funds are available in your bank account before spending.



MURPHY PROXY

In addition to Authorized User access (eBill/ePay system), students may also grant third parties access to select student records within Murphy Online. This access is referred to as "Murphy Proxy." For more information visit online www.stthomas.edu/proxy.

IMPORTANT REMINDER REGARDING STUDENT EMPLOYMENT

Earnings from on-campus student employment included in your financial aid package (work study) can be credited to your student account once you have secured a job, completed all required paperwork, and have actually earned the wages. Even if you are authorized to work for a specific amount of money, as indicated in the Notification of Award you received from Financial Aid, that amount will not be reflected as a credit on your student account. When completing your employment paperwork, you determine what percentage of your earnings, if any, will be applied to your account. Should you choose to use your student employment wages to assist paying your account, your remaining monthly account balance will still be subject to the 1.1% finance charge.

TUITION PROTECTION PLAN (Tuition Insurance)

The cost of an undergraduate education is a significant investment, often second only to a home mortgage. Students who are hurt or become seriously ill and must withdraw due to medical reasons stand to lose thousands of dollars. While the University of St. Thomas offers refunds in accordance with its refund schedule, refunds are not available throughout the entire academic term. Consequently, the University would like to inform you of an ***optional*** insurance plan that provides coverage options for tuition, mandatory fees, and other related costs when a student must withdraw due to a verified medical condition. The GradGuard Tuition Protection Plan (or TPP) is underwritten by Allianz Global Assistance and is a service of Next Generation Insurance Group, LLC. It is not a plan of the University of St. Thomas, but it is available to our students.

Subject to the terms and conditions of the TPP and the specific coverage you choose to purchase, if a covered student withdraws from classes due to a personal injury or sickness, the Plan will return up to 100% of the insured term tuition, academic fees, room and board. For more information search "tuition insurance plan" on the www.stthomas.edu website.

FINANCIAL AID

Don't assume that because your family has a certain income level that you won't be eligible for financial aid. There are other factors besides income that are used to determine your ability to contribute to the cost of your education. You also may be eligible for merit-based scholarships. The important thing to remember is that there are many ways to finance your education. Our Financial Aid Office is here to help you identify which financing options will benefit you most. If you haven't been in contact with a financial aid counselor, please call (651)962-6550, or email financialaid@stthomas.edu, to learn more about the possibilities.



TITLE IV FEDERAL FINANCIAL AID AUTHORIZATION

Title IV federal financial aid funds are identified as Pell Grant, Perkins Loan, Supplemental Education Opportunity Grant, Stafford Loan, Unsubsidized Stafford Loan and PLUS Loan. If you receive Title IV aid in excess of tuition, fees, room, and board, federal regulations require the university to obtain your authorization to allow excess funds to be used to pay other charges on your student account. Other charges might include (but are not limited to): Tommie eXpress card charges, parking fees and fines, library fines, etc… If you are offered Title IV aid, you will receive a notification email from the Business Office to complete the authorization form. Please contact (651) 962-6610 with any questions you might have on the Title IV authorization form.

THE TOMMIE EXPRESS ACCOUNT

Money you've deposited into your Tommie eXpress Account can be used for purchases at any dining service location, both bookstores, The Tommie Shop, Tommie Central, select vending machines, and at a variety of off-campus businesses. The eXpress Account program allows you the freedom of making purchases throughout campus (and beyond) without carrying cash. Funds are credited to your eXpress Account by making a deposit via the online GET Funds system or the GET Funds app. GET Funds allows for deposits to be made with credit cards or by billing it to your student tuition account. Students receive a 5% bonus for **credit card deposits** (with a required minimum of $50 and there is a convenience fee.) Charges to your tuition account will be reflected on your eBilling statement from the Business Office. eXpress dollars can only be used with an activated Tommie ID card. Each time you purchase items using your card, the cost of the item is deducted from your eXpress account balance. eXpress account transactions can be monitored using GET Funds. For more information on the Tommie Card, eXpress accounts, or GET Funds, visit www.stthomas.edu/cardoffice.



STUDENT PRINTING CHARGES

Every student is provided an allotment for "free" printing and will be charged a per-print fee over and above the allotted amount. The allotted amount is determined by Innovation & Technology Services (ITS) .

The allotment is equal to about 400 grayscale prints. Each page printed beyond the allotment will be charged back to you at the standard print rate. If charges are incurred, they will be reflected on your January, May, and August billing statements. For more information on printing, check out Tommie Tech Services online.

Note: Larger paper prints and/or color prints may cost more when these features are available.

CHANGE OF CLASS SCHEDULE/REGISTRATION

A change in schedule occurs when you add or drop a course, or change from one course (or section of a course) to another.

Visit the Academic Counseling and Support's website for information on registration including adding or dropping classes. Be sure you understand applicable policies for withdrawing from courses. Your change in schedule will be effective on the date of your Murphy Online transaction or when your completed form is received (during regular working hours) by the Office of Student Data and Registrar.

a. Adding courses—You are charged full tuition and fees for each course added. Courses will not be added after the 7th calendar day of the term unless the student receives permission from the instructor.
b. Dropping courses—Full refund of tuition and select fees may apply for courses dropped at the beginning of the term according to the applicable refund schedule and tuition model (See item c. Banded tuition.)
c. **Banded tuition**—Students charged using the undergraduate banded tuition model will be charged the same tuition rate for taking 12 - 18 credits during the term. Registration changes that take place within the banded range will not impact the tuition charge. However, it is important to note that students under the banded model will be charged *overload tuition* for registering for more than 18 credits a term.
d. Changing courses—Students may change from one course, or section of a course, to another at no charge during the first 7 calendar days of the term. Changes are not permitted after the 7th calendar day of the term unless the student receives permission from the course instructor.
e. Audit course changes—Students who change their grading option from standard grading to audit through the 14th calendar day of the term may receive a tuition reduction; students who change after the 14th calendar day of term will not receive a tuition reduction. However, students who change from audit to standard grading will be charged the full tuition for that course (regardless of change date). Audited courses will count as one credit toward banded tuition.

AUDIT TUITION REDUCTION SCHEDULE

Applicable to courses billed on a per-credit basis:

- 75% refund or 25% charge for a four credit course.
- 67% refund or 33% charge for a three credit course.
- 50% refund or 50% charge for a two credit course.

If you have any questions regarding registration or change of class schedule please contact the Office of Student Data and Registrar, (651)962-6700 / registrar@stthomas.edu.

WITHDRAWAL FROM THE UNIVERSITY

Students may withdraw from the university at any time by contacting the Academic Counseling and Support Office. If you withdraw after completing registration, you will be charged or refunded according to the refund policy and schedule described in the REFUNDS section of this publication. Be sure to review applicable policies about withdrawal so you understand any other consequences of withdrawing.

The effective date of withdrawal will be the date you report to the ACS Office. This date will be used to calculate your tuition refund, if any.

EDUCATION TAX CREDITS

You may be eligible for certain tax credits and benefits for out-of-pocket payments made to the University of St. Thomas for tuition and certain fees. Accordingly, a 1098-T Tuition Tax Statement will be mailed to applicable students by January 31 of each year. The 1098-T and supplemental data are also available through Murphy Online (see Instructions to Access Murphy Online). The information on these documents may be helpful when calculating tax credits. Individual tax circumstances determine a taxpayer's eligibility. Additional information regarding education tax credits may be obtained through the Internal Revenue Service (IRS). See www.irs.gov for publications, FAQs, and other reference materials.



REFUNDS

Refund policies and schedules described in this section apply to undergraduate students for fall and spring terms. All refunds will be applied directly to your student account. Refunds for summer and J-term courses may vary based on the course start date. Please contact the Business Office at (651)962-6603 for more information.

a. Tuition —Should you drop a course or withdraw from the university, your tuition refund will be calculated according to the following schedule (per-credit model):
Through the 14th calendar day of term……..100%
The 15th through 21st calendar day of term….80%
The 22nd through 28th calendar day of term…..60%
The 29th through 35th calendar day of term….40%
The 36th through 42nd calendar day of term…..20%
After the 42nd calendar day of term……..0%
For courses that begin at mid-term, the above schedule applies from the first day of the class.

Banded Tuition—**Changes within the 12-18 credit band range will not impact tuition charges.** However, it is important to note that students under the banded model will be charged *overload tuition* when registering for greater than 18 credits per term.

The effective date of your tuition refund will be the date of your Murphy Online transaction to change your registration, or the day your Change in Registration form or Checkout form is received by the Office of the Registrar. See CHANGE OF CLASS SCHEDULE/REGISTRATION and WITHDRAWAL FROM THE UNIVERSITY sections of this publication for more information.

b. Fees—Most fees (unless otherwise noted) will be refunded through the 14th calendar day of the term if you drop courses or officially withdraw. There is no refund after the 14th calendar day of the term.

c. Food Service/Board Plans—for more information, please search the "Refund Policies and Schedule" section of the Business Office website.

CONTACT THE BUSINESS OFFICE:

MHC 105, Mail #5002
2115 Summit Avenue
St. Paul, MN 55105

Phone: 651-962-6600

Email: busoffice@stthomas.edu

READING AND UNDERSTANDING YOUR STATEMENT OF ACCOUNT

The University of St. Thomas utilizes an online electronic billing (eBilling) system to present student account billing statements. The Business Office produces eBills on a monthly basis and students are notified via email when a new statement is available online for review.

1. Due date—Your first eBill for fall term is generally available online on or around August 27th. An email notification will be sent to your "@stthomas.edu" email account when it is ready for viewing. Payments are always due on the 19th of the following month.
2. Minimum Payment Due—If you are enrolled in the Extended Payment Plan (as most undergraduate students are), the monthly minimum payment is calculated by taking the new account balance, dividing that number by the remaining months of the term, then adding the appropriate finance charge (if applicable.) See the BILLING INFORMATION TABLE section presented earlier in this publication for more information.
3. Account Activity—This section of the statement will reflect any activity that occurred on your account during the previous month. You will find an itemization of charges (tuition, fees, room, board, etc.), payments, and/or other credits. As the academic year progresses, other fees (i.e. eXpress card, printing charges), fines, or finance charges may be added to your student account as applicable.
4. Pending Financial Aid—This section of the statement will reflect "PENDING FINANCIAL AID." If you are expecting financial aid, be advised that not all of your financial aid may credit to your first Statement of Account at the beginning of the term. Please reference your account via Murphy Online for updates. Loans are gross amount; your actual loan may be less if your lender charges a fee. Contact the Financial Aid Office at (651)962-6550 (option #4) if you have questions or concerns.
5. Remit Address—For those who would rather not take advantage of the available online ePayment system (electronic payment via ACH deduction from a checking or savings account), payment by check or money order is also accepted at the Business Office cashier window. Additionally, payments by check or money order can be mailed to the Business Office; please enclose a copy of the student bill with the payment to ensure application to the proper student account.

For more information visit our website at www.stthomas.edu/businessoffice/

The University of St. Thomas admits students of any race, color, creed, and national or ethnic origin.

Printable Bill https://secure.touchnet.com/C20237_tsaadmin/tadm?tapp-stoken=F

UNIVERSITY of ST. THOMAS

Mail 5002 Business Office
2115 Summit Ave
St. Paul, MN 55105
(651) 962-6600

Tommie S. Thomas
1234 Second Street
St. Paul, MN 55104

Example eBill

UST ID	100000001
Bill Date	08/25/2019
Previous Balance	0.00
+Charges	28,392.00
-Payments & other credits	15,421.00
=Account Balance	12,971.00
Past Due Amount	0.00
Minimum Payment Due (2)	3,242.75
Due Date (1)	09/19/2019

TERM	DATE	DESCRIPTION	CHARGES	CREDITS
		* PREVIOUS BILLED BALANCE *	0.00	
		- CURRENT CHARGES -		
Fall 2019	05-AUG-2019	Facilities Fee	80.00	
Fall 2019	05-AUG-2019	Tuition Undergrad Fall	22,390.00	
Fall 2019	05-AUG-2019	UG Activity Fee	125.00	
Fall 2019	05-AUG-2019	UG Health Fee	70.00	
Fall 2019	05-AUG-2019	UG Technology Fee (3)	225.00	
Fall 2019	06-AUG-2019	Cretin Hall Double (CRE-DBL)	3,127.00	
Fall 2019	06-AUG-2019	Unlimited Meal Plan / $100 Din	2,175.00	
Fall 2019	07-AUG-2019	Confirming Fee	200.00	
		- CURRENT PAYMENTS -		
Fall 2019	07-AUG-2019	Confirming eDeposit		200.00
Fall 2019	07-AUG-2019	Housing eDeposit		200.00
Fall 2019	16-AUG-2019	Minnesota State Grant		3,171.00
Fall 2019	16-AUG-2019	St Thomas Scholarship		11,850.00
		- PENDING FINANCIAL AID -		
Fall 2019		Federal Pell Grant (4)		3,098.00
Fall 2019		Federal SEOG		250.00

If you would like to mail a payment, please print this page and remit to:
University of St. Thomas
Business Office Mail 5002 (5)
2115 Summit Ave
St. Paul, MN 55105

Important Information Regarding your Bill

EXAMPLE—STUDENT PAYMENT AGREEMENT AND DISCLOSURE STATEMENT (EXCERPT)

UNIVERSITY OF ST. THOMAS
STUDENT PAYMENT AGREEMENT AND DISCLOSURE STATEMENT

When you initially register as a student at the University of St. Thomas, you establish an open-end account with St. Thomas through our Business Office. This is a legally binding agreement containing the terms and conditions of this account, as well as a statement of your rights and responsibilities regarding this account. In this agreement, the words "you," "your" and "student" refer to the student or account holder. The words "we," "our," "us" and "St. Thomas" refer to the University of St. Thomas. The word "agreement" refers to this Student Payment Agreement and Disclosure Statement.

We urge you to read this Student Payment Agreement and Disclosure Statement carefully before you sign it, and to keep a copy of it for your reference.

CREDIT TERMS

Interest Rate, Charges and Fees	
Annual Percentage Rate (APR)	**13.2%**
Paying Interest	Your payment due date is at least fifteen (15) days after the close of each billing cycle. We will not charge you interest on new amounts if you pay your balance by the due date each month.
Minimum Interest Charge	If incurred, the charge will be no less than $0.55.
Fees	None

1. **Applicability.** Your open-end account is the instrument through which St. Thomas will process all of your student-related financial transactions and obligations administered by the St. Thomas Business Office. The terms of this agreement apply to all tuition, fees, charges, fines, purchases and loans made or obtained by you, made or obtained by someone else with your permission, or assessed to you by, from or with respect to St. Thomas and administered by the St. Thomas Business Office (collectively, "Charges" and individually, a "Charge"), including but not limited to tuition and fees, expenditures related to St. Thomas housing, meal plans, parking, health and counseling services, insurance, music lessons, library fines, short-term student loans from St. Thomas, damages, mail and shipping, Tommie eXpress Card funding, and **FINANCE CHARGES**.

2. **Promise to Pay.** You promise to pay the total amount of all Charges, including all **FINANCE CHARGES** and all other fees and expenses due under this agreement. Administrative billing errors do not absolve you of your responsibility to pay the correct amount owing in your account.

3. **Your Bill.** Billing statements (eBills) for open-end accounts are generated monthly and delivered electronically through our eBilling system. If there are unpaid Charges on your account as of any monthly billing date, a courtesy email notification will be generated for that month. **NO PAPER BILLS ARE SENT.** You must log in to the eBilling system to view eBills and, if desired, to print paper statements. Not receiving a courtesy email notification does not excuse late payments. Students have the option to grant access to others to view their account activity and to print and pay eBills. The Business Office cannot grant this access. The eBill itemizes all Charges, payments and credits made or received as of the billing date. Charges, payments and credits made or received after the billing date will appear on the next monthly eBill. Any changes in your obligations that are caused by a change in your registration or financial aid after the billing date will be itemized in the next monthly eBill.

4. **Payment.** The minimum payment due as shown in the eBilling system must be paid on or before the due date shown on the eBill. Your minimum payment due will be shown in the eBilling system