



Financial Smarts@UMBC:

Getting Financially Smart...Not just book smart

Presented by:
The Office of Financial Aid & Scholarships
Student Business Services

Introductions

Office of Financial Aid
& Scholarships

Student Business
Services



Not Just Book Smart, Financially Smart!

financialsmarts.umbc.edu



The screenshot shows the UMBC website header with the logo and navigation links. Below the header is a search bar and a navigation menu with categories like PARENTS, INTERNATIONAL, GRADUATE, and UNDERGRADUATE. The main content area features a large banner with the text "Financial Smarts @UMBC" and "not just book smart... financially smart". Below the banner are six icons representing different financial topics: Financing Your Education (piggy bank), Managing Your Bank Accounts (hand holding a smartphone), Easy Living On A Budget (stack of cash), Credit (credit card), Starting Your Career (hand holding a small plant), and Basic Investing (hand holding a tablet).

Reactions?



Welcome

UMBC offers a range of financial aid and payment options so that all students may benefit from a UMBC education. Financial aid can come in the form of grants, work, student loans, parent loans, scholarships and other awards.

For more details, select your student status under the "Information For" menu above.

News

2015-2016 Financial Aid Awards

New! Loan Acceptance

Effective Fall 2015, students will be required to [accept or decline the Stafford Loan\(s\)](#) offered in their aid package. Students should consider using the [Cost Calculator](#) to help determine the amount of loan they may want or need to borrow.

Spring 2016

Award Notifications

Award notifications for new Spring 2016 students are available. Please check your [myUMBC](#) email account for additional information. Students with financial aid alerts must submit the requested information to our office before an award notification can be made.

Calendar

Tuesday, December 8

Fall 2015 Financial Aid Disbursement to St

Friday, December 11

Final Fall 2015 Only Alternative Loan Deadl

Priority Spring 2016 Only Alternative Loan I

Monday, January 4, 2016

[+ GoogleCalendar](#)

Quick Links

- » Check my Status
- » FAFSA
- » Forms
- » Orientation Presentations
- » Loan Acceptance
- » Understanding Repayment
- » Search for Scholarships
- » Calculate Cost
- » Satisfactory Academic Progress
- » Withdrawal
- » Contact Us
- » Glossary
- » FAQ
- » Financial Smarts @ UMBC
- » Our Commitment to Continuity of Business



STUDENT BUSINESS SERVICES

SBS HOME TUITION ▼ BILLING ▼ PAYMENTS ▼ PAYMENT PLAN ▼ PERKINS LOANS ▼ HELP ▼ FINANCIAL SERVICES

Student Privacy

- [Disclosure of Information](#)

Parents

- [Agency Payments](#)
- [Family Connection](#)
- [FERPA – Family Education Rights and Privacy Act](#)
- [Log in to make an online payment](#)
- [Parent Pin-Login](#)
- [Payment Plan](#)
- [Tuition Remission](#)

UMBC Community

- [Departmental Deposits](#)
- [Departmental Deposits Form](#)
- [Departmental Scholarships](#)
- [Financial Aid and Scholarships](#)
- [Off Campus Billing](#)
- [Registrar's Office](#)

Spring 2016 Monthly Payment Plan

Pay your tuition in 4 easy payments if you enroll by December 19th!

Welcome Students

SBS is the office that bills students, collects tuition and fees and issues student refunds. We process student payments, tuition remission, military waivers and post payments to student accounts from outside agencies.

Student Business Services (SBS) is located on the third floor of the Administration Building. Telephone number: (410) 455-2288.

Our mailing address is: UMBC, Student Business Services, 1000 Hilltop Circle, Baltimore, Maryland 21250.

Who can answer my questions??

Financial Aid

- FAFSA
- Types of Aid
- Scholarships
- Additional Aid Options
- Financial Aid Disbursements

Student Business Services

- Student Bills
- Tuition/Fee amounts
- E-Refunds
- Monthly Payment Plan
- Pre-Paid Tuition Plans
- Tuition Remission

Do...

- Pay attention and adhere to deadlines
- Take ownership
- Keep records
- Plan ahead
- Spend carefully

Don't...

- Rely *solely* on someone else to handle your bill
- Wait until the last minute

**Office of Financial
Aid &
Scholarships**

Lower level of the Library,
Pond-side

Phone: 410-455-2387

**Student Business
Services**

Located: Administration
Building, 3rd floor

Phone: 410-455-2288

Questions??



Best Wishes for a Successful Semester!!