bradley.edu/offices/student/sfs/

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B	BRADLEY Univer	sity about	ADMISSION	ACADEMICS	CAMPUS LIFE	ALUMNI	ATHLETICS		
A	Charges and Payment Options -	Financial Assistance -	Educational	Borrowing - 109	98-T Information	Staff			
Home	/ Offices / Student Affairs / Student	Financial Services /							

STUDENT FINANCIAL SERVICES

Financial Assistance, Office of the Bursar and Student loans comprise Bradley's Student Financial Services (SFS) a one-stop experience for billing and bill payments, financial aid and scholarships, and student and parent borrowing. Please call the Bursar's office for all payment and billing questions.



	MySFS Login
BU ID	BU ID#
	6 digit number
SFS PIN	SFS PIN Last 5 digits of SSN
	SIGN IN

SES Fox

hufinaid@bradlay.adu

stufees@bredley.edu

What We Will Cover

- View Your Bill
- Confirming Enrollment
- Pay Your Bill
- Payment Options
- Parent Access

Viewing your Bill

- Bills are viewed on MyBradley.Bradley.edu
 - Under Financial Services

✓ Click Current Balances

- Students are sent a notice to their Bradley e-mail account when bills are available for viewing
- Parents are only notified if the student has added their email address on MyBradley in the "Personal Info" section
- E-mails will come from stufees@bradley.edu
- Check your e-mail daily!



Office of the Bursar 1501 W. Bradley Ave. Peoria, IL 61625 309-677-3120 | Stufees@bradley.edu

Statement Date	5/05/2023
Statement ID	978351
Student ID	
Charge Subtotal	\$9,060.00
Credit Subtotal	\$-891.00

Statement Details **Bill Period** Activity Date Description Net Amount Tuition, Fees & Other Charges May Interim 2023 5/05/2023 Tuition \$2,970.00 Summer Semester 2023 5/05/2023 Tuition \$5,940.00 Summer Semester 2023 5/05/2023 **Course Surcharges** \$150.00 SUBTOTAL \$9,060.00 **Payments, Financial Assistance & Other Credits** Summer Semester 2023 5/05/2023 **Graduate Scholarship** \$-891.00 SUBTOTAL \$-891.00 Total Amount Due \$8,169.00 \$9,060.00 Semester Charges \$-891.00 Semester Financial Aid and Payments \$8,169.00 Net Balance Due Enrollment Information House Eist Eng Bar Mr Eng Eist Surcharge Bar Mr Surcharge

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B1	CS	572 01	23M1	Distr Dbs & Big Data	3.0	0.00	0.00	0.00	0.00
B1	CS	593 01	2351	Agile Software Dev	3.0	0.00	0.00	0.00	0.00
B1	IME	568 01	2352	Eng Analytics 1	3.0	0.00	0.00	0.00	0.00
				Total H	lours: 9.0				

Payment in Full:

To retain your classes, payment must be made by 12:00 pm on May 11, 2023. You will be dropped from all classes if the payment is not received by the scheduled due date.

Deferred Payment Plan:

Please enroll in the payment plan no later than 5:00pm on May 11, 2023. You will be dropped from all classes if the payment is not received by the scheduled date.

To claim your classes with a credit or zero balance, follow the instructions on MyBradley

If your schedule or financial assistance has changed, updated information is located under current balances on MyBradley. You will be responsible for all costs and fees associated with collection.

A \$50 Late Payment Fee will be assessed to all payments received after the Installment Payment Due Date.

Note: A fee of 2.75% will be assessed on all credit card payments for tuition, room, board and fees. Refer to http://www.bradley.edu/offices/other/sfs/costpay/payment/ for more details.

Example

Statement Details				
Bill Period	Activity Date	Description		Net Amoun1
Tuition, Fees & Other Ch	arges			
May Interim 2023 Summer Semester 2023 Summer Semester 2023	5/10/2023 5/10/2023 5/10/2023	Tuition Tuition Course Surcharges		\$2,970.00 \$2,970.00 \$150.00
			SUBTOTAL -	\$6,090.00
Payments, Financial Assi	stance & Other Cre	edits		
Summer Semester 2023 Summer Semester 2023 Summer Semester 2023	5/05/2023 5/10/2023 5/10/2023	Graduate Scholarship Graduate Scholarship Graduate Scholarship Reversal		\$-297.00 \$-594.00 \$297.00
			SUBTOTAL	\$-594.00
Total Amount Due				\$5,496.0
Semester Charges Semester Financial Aid and Pa Net Balance Due	ayments	\$6,090.00 \$-444.00 \$5,496.00		

Enrollme	ent Inforn	nation					
Course	Term	Title	Hours	Flat Fee	Per Hr Fee	Flat Surcharge	Per Hr Surchar
B1 C5 563	01 23M1	Knowl Discov&Data Min	3.0	0.00	0.00	0.00	0.00
B1 IME 568	01 2352	Eng Analytics 1	3.0	0.00	0.00	0.00	50.00
		Total Hours	6.0				

In the box above you will be able to see the course fees & surcharges for each class and the total will be reflected in the Statement Details section of the bill.

Confirming Your Enrollment

- Also referred to as "Claiming your Classes"
- If you do not confirm your enrollment, you will be dropped from **ALL** classes
- This must be done for **EVERY** period of enrollment
- Confirms your plans to attend each semester

How to confirm enrollment (must complete one of the following)

- 1. Make full payment or enroll in payment plan by first deadline
- 2. Indicate refund preference online at MyBradley.Bradley.edu
- 3. Confirm zero balance on MyBradley.Bradley.edu

mybradley.bradley.edu



mybradley.bradley.edu



mybradley.bradley.edu

Financial S	Servi	ces					
Financial Assistance, Stu	Ident Fees/E	Billing and stud	ent loans co	mprise St	udent Financial S	ervices (SFS). The Student F
 department within Bradle Assistance Office assists 	y's Controlle	er's Office man y student in nav	ages the Un igating the f	iversity's : înancial a	student billing an id process that in	d payment pro	ocesses. The Fi t borrowing.
		,	0 0				0
- 1098T 2022 I	Notice						
Current Bala	ances						
	lease click Ini						
It you have a credit balance of		tiate Retuind to cla	im vour class	es for the te	rm. You will then si	nn un for eRefui	nd and enter your
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St Su Te Ot

Making Payments

- Credit Card pay online at MyBradley.Bradley.edu
 - Credit Cards Accepted VISA, MasterCard, Discover and American Express
 - 2.85% service fee for domestic credit or debit card payments of tuition, fees, room and board
 - Minimum \$3 service fee for transactions of at least \$20 and less than \$106
- Bank Account pay online at MyBradley.Bradley.edu.
 - There is a \$.50 service charge to pay by ACH
- Mail in a check
- Bring in a check or cash to Cashier's Window in Swords Hall (10 a.m. 2 p.m. Monday through Friday)
- Credit Card payments can only be made online

Pay in Full Option 1

- Each Semester pay the balance in full
 - Fall Semester due August 9, 2023
 - Spring Semester due January 3, 2024
 - Summer Term due May 1, 2024

Deferred Payment Plan (DPP) Option 2

- Must enroll through MyBradley.Bradley.edu (\$30 enrollment fee) each term
- 5 online payments per semester at MyBradley.Bradley.edu
- First Fall Payment due August 9, 2023
- First payment is a minimum of 20% of current balance owed for semester
- Remaining balance owed as of first day of the term is subject to a one-time 4% deferment charge
 - Students must accept the change once the fee is added so it will be spread out over the additional installments
- Balance paid in four additional installments per semester
- Must be paid through the website to avoid late fees from Transact

If you do not pay the full balance before the first day of classes, you must enroll in the deferred payment plan. The payment plan divides each semesters' balance into installments. Payment is determined by taking semester charges, subtracting semester financial assistance (not including work study), and dividing the balance by the number of payments available for that plan. The first payment must be a minimum of the required percentage of the semester balance and is required before the start of the semester. A finance charge of 4% will be applied once to the remaining

Notifications

balance each term, on the first day of the term. Remaining payments are due monthly for the rest of the term.

Reminder - if a student's account is not current as of 11/15/2022, a registration hold has been added to the account for future terms. We encourage you to reach out if you have questions or concerns.

Transact – Payment Plan Enrollment



Transact – Payment Plan Enrollment

- After clicking "View Payment Plan Options" a pop up will appear
- Please review the details of the pop up
- 5 payments per semester
- \$30 Enrollment fee
 - ** IMPORTANT ** if you do not see the \$30 fee you are in the wrong place and you are NOT enrolling in the plan
- 1. Click "Enroll in plan"
- 2. Read the eSignature disclosure and click "Accept"
 - Type your name to sign
- 3. click "Continue"

I Agree

* Please enter your student ID as your eSignature



×	^{Overview} Payment Plans	
	\$2,970 Amount you can enroll in plan 2 payments \$30 enrollment fee	
I	Payment Schedule \$1,485 Payment due at time of enrollment	
l	2 \$1,485 Payment due 4/19/23	
	Auto pay available: If you set up auto pay, all scheduled payments will occur on the payment plan due dates.	
	Plan Details	
	Enrollment fee: There is an enrollment fee of \$30 , due upon enrollment , to participate in this plan. This fee covers your school's administrative costs associated with the plan, and is in addition to the plan amount of \$2,970 .	
	Cancel Enroll in plan	1

Transact – Payment Plan Enrollment

C Enrollment information	Step 3 of 5: Pay amount ✔ - ⊘ - 3 - (4 - (5)	
	Payment due at time of enrollment \$1,515	
	2023 May Interim: Study Away May 2023	
	Enrollment fee \$30	
	2023 May Interim: Study Away May 2023	
	Plan amount \$2,970	
	First payment \$1,485	Verify and
yment		\$1,515.00
		Cancel Continue

Transact – Payment Plan Enrollment

Overview

Payment Plan Enrollment

Pay amount	Step 4 of 5: Payment method	
Select your preferred form of payment	How would you like to pay? Payment amount \$1,515 * Payment method	YOUR NAME DATE
2.85% fee	New credit or debit card	
\$0.50 fee	New bank account	D123456789 0001234567890 01234
Not all are Available	New 529 Savings Plan	Routing Number Account Number Check Number
Paid through Flywire	International payment	** Debit card # is not the same as account #
		After Selecting
		click "Continue"
Secure encrypted payment		Cancel Continue

Transact – Initiate Refund

• Enroll your bank account for Direct Deposit



Transact – Initiate Refund

	Bradley University		
Basic information			
Name			
Payment methods			
	VISA	Ø	
Add payment method			
Pavers			

Do you know someone that would like to help you pay? Invite them to have access to your account!



Direct deposit refunds

Step 1 of 3: Agreement

I understand that the Bradley University assumes no responsibility for processing a replacement refund until the rejected funds are returned to the school.

An eRefund email notification will be sent to my student email address when a refund has been processed and is in transit to my bank account.

By enrolling in the Bradley University eRefund program, I acknowledge that I have read, understand and accept these terms and conditions.



- 1. Click "Sign up"
- 2. Check "I agree" to the terms
- 3. Type your Student ID # to sign the agreement
- 4. Click "Continue"

Transact – Initiate Refund

- Use the same information you use to get your direct deposit from work.
- If you have a question on what information you need to enter to successfully receive your money, please contact your bank.
- Debit card # is not the same as account #





- Once you have verified everything is correct, click "Continue"
- The next page will allow you to review your information before submitting
- Please review this carefully to avoid potential delay to your refund

Click Here

Parent/Guest Access

Students must give parents or other third parties access to view and pay bills. This is done by the student at MyBradley.Bradley.edu

- Once logged in to MyBradley, go to Financial Services on the left and click on Current Balances.
- Click on Make Payment, which will appear in blue to the right to go to the TransAct website.
- After logging in to Transact, click on My Account located in the menu on the left and scroll down to "Payers" where you will click on "Send a payer invitation" (menu on right will appear)
- In order for parents to receive an e-mail when bills are available online, STUDENTS need to add parent's e-mail address(es) in MyBradley under the Personal Info section
- Students need to provide a signed authorization to release information in order for Bradley to discuss their account with anybody else, as required by FERPA

University	Overview	لاسها
My Account		Balance
Overview	Bradley University	\$5,750.28
Activity Details		
Payment Plans	Summary	<u>View statements</u>
ို Make a Payment	May 2023 Interim (May Interim 2023)	\$2,970.00
Transactions	Spring 2023 (Spring Semester 2023)	\$2,780.28
Statements	Balance	\$5,750.28
Tax Forms		View activity details
Help		

×	My Account Payer Invitation
	Payer information
	* First name
	* Last name
	* Email address
	* Confirm email address
	Payer access
	By sending this invitation, I hereby authorize this payer to access my account information and/or make payments.
	 Allow access to statements Allow access to tax forms
	Cancel Send invitation

College Savings Plans

- For families using College IL, you need to send an email every semester that you plan to use those funds and our office will then manually claim the student's classes. We will then send out an email after the payment has been received to notify you that there is a new billing statement so you can pay the balance.
- For other 529 plans, the payment is due by the claiming date for each semester. Please give yourselves enough time to process the request with your plan holder, on average 7-10 days.

External Scholarships

- If you are receiving a scholarship from an organization outside of Bradley, it may come directly made out to you. In that case, you can use that funding for your educational expenses as you see fit.
- If the check is instead sent to Bradley University, it will be applied to your student billing account.
- Sometimes the check is made out to both the student and the school. In that case, we will need you to endorse the check before it can be applied to your account. We will notify you if it is sent to the school. If the check is sent to you, then you will need to bring it to our office for processing.
- External scholarships are considered part of your financial assistance package and will not be credited as payment for confirming enrollment.

Review

Determine the Best Payment Plan for Your Family

Students – Check Your Bradley Email Every Day

Confirm Your Enrollment by the Deadline – August 9th

Enter Parent Email on MyBradley, add them as an Authorized Payer on Transact & Complete the Release of Information BRADLEY University about admission academics campus life alumni athletics

🔺 Charges and Payment Options 🗸 Financial Assistance 🗸 Educational Borrowing 🗸 1098-T Information Staff

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EDUCATIONAL BORROWING

Families have many opportunities to manage educational costs through long-term borrowing. Federal student loans are the best option, offering low cost and postponement of repayment until the student graduates. You must be enrolled at least half-time (six hours undergraduate, four hours graduate) to be eligible. Parent PLUS is one federal option that offers reasonable rates and attractive repayment terms.

With private loans, interest typically accrues immediately and fluctuates with market rates. Unlike federal loans, most undergraduate private loan borrowers will need a cosigner. Overall, federal loan programs are less expensive than private loans and should be considered first when developing your cost management plan.

PRIVATE LOANS

Private loans should not be a first choice since interest typically begins accruing immediately and fluctuates with market rates.

STUDENT LOANS

Federal loans, available to both undergraduate and graduate students, are either subsidized (interest-free before repayment begins) or unsubsidized (interest begins accruing upon loan disbursement).

PLUS LOANS FOR UNDERGRADUATE STUDENTS

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PLUS is a federal borrowing opportunity for parents of undergraduate students enrolled in at least six (6) credit hours.

Managing The Cost Federal Student Loans:

- Awarded based on completing the FAFSA.
- Must be done each school year and the application for the 2023-24 academic year opened October 1, 2022.

Loan Amount:

- For Freshmen: \$5,500
- After Origination Fees = \$5,441
- May be subsidized or unsubsidized
 - Depends on FAFSA and other financial aid

* Origination fee of 1.057% is deducted by the federal government when the loan is disbursed

Managing The Cost Federal PLUS Loans:

- Parent applies online at StudentAid.gov after June 1st
- Approval is based on credit and a FAFSA must be filed.
- New application must be filed each academic year.

Loan Amount:

- Approved Loan Amount: \$10,000 PLUS
- After Origination Fees = \$9,577

* Origination fee of 4.228% is deducted by the federal government when the loan is disbursed

Managing The Cost Additional Details

Students & Parents (depending on loan) <u>MUST</u> complete Entrance Counseling & sign a Master Promissory Note before loans can be disbursed.

Interest Rates for Direct Loans first disbursed on or after July 1, 2023, and before July 1, 2024:

- Unsubsidized Loan = 5.5%
- Subsidized Loan = 5.5% (interest does not accrue while in school)
- Parent PLUS Loan = 8.05%

Loan Repayment:

- Direct student loans generally enter repayment six months after graduation (as eligible)
- PLUS loans begin repayment after the loan is fully disbursed February 2024 in most cases (deferment options are available)

Managing The Cost Cost of Attendance:

Federal guidelines limit the amount that you can borrow and require all schools to submit the cost of attendance.

Example:

- Bradley certifies amount based on cost of attendance minus financial assistance
 - \$47,000 Cost of Attendance
 - <u>- \$20,000</u> Financial Assistance
 - \$27,000 PLUS loan eligibility

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BRADLEY University about admission academics campus life alumni athletics

🛖 Charges and Payment Options 🗸 Financial Assistance 🗸 Educational Borrowing 🖌 1098-T Information Staff

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PRIVATE LOANS

Private student loans should be considered "last resort" opportunities. You should utilize all other financing options before applying for a private product. Remember, federal student loan programs are less expensive than private loans and should be considered first. Private loan interest typically begins accruing immediately and fluctuates with market rates. Undergraduate private loan borrowers will be required to have a cosigner.

The lender, not Bradley, determines eligibility for a private loan. However, the university is required to certify your enrollment and calculate the amount you can borrow. Total loan amount is limited to cost of education minus financial assistance. Proceeds from these loans are disbursed through Bradley.

The university does not endorse or recommend any specific private loan products.

Before deciding on a lender, here are some questions you need to ask:

- How soon will I enter repayment? Are interest-only payments required during enrollment?
- · How often is the interest capitalized? (Capitalization is when accrued interest is added

PRIVATE LENDERS

- Bradley certifies the amount borrowed like the PLUS loan
- Interest rates vary depending on the lender
- You should RESEARCH & COMPARE private lenders

Who to Contact with Questions

Student Financial Services

Swords Hall, Room 100 1501 West Bradley Avenue Peoria, IL 61625

Walk-in hours: 9 am - 4 pm (M-F)

E-mail:

Bursar's Office: stufees@bradley.edu Financial Assistance: bufinaid@bradley.edu QuickCard Office: quickcardhelp@bradley.edu QuickCard Office Swords Hall, Room 103 1501 West Bradley Avenue Peoria, IL 61625

Telephone:

Student Fees: 309-677-3388 Financial Assistance: 309-677-3089 Quickcard: 309-677-3463

Fax:

Student Fees: 309-677-4062 Financial Assistance: 309-677-2798

bradley.edu/offices/student/sfs/