

bradley.edu/offices/student/sfs/

Home

ST

Financ

Studen

payme

Please

- Deferred Tuition and Fees
- Payment Options
- Billing Calendars
- Online Viewing and Payment
- Billing Information
- Undergraduate Tuition & Fees
- Graduate Tuition & Fees
- Housing and Meal Plans
- Forms of Payment
- Other Services
- 2023 Orientation Presentation

Student Financial Services /

FINANCIAL SERVICES

Bursar and Student loans comprise Bradley's
a one-stop experience for billing and bill
rships, and student and parent borrowing.
all payment and billing questions.



Swords Hall 100



Financial Aid
(309) 677-3089



Bursar's Office
(309) 677-3120

MySFS Login

BU ID

6 digit number

SFS PIN

Last 5 digits of SSN

SIGN IN

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 SUMMARY	
Statement Date	5/05/2023
Statement ID	978351
Student ID	
Charge Subtotal	\$9,060.00
Credit Subtotal	-\$891.00
If mailing a check, make your check payable to Bradley University, and please include Student ID #	

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		Net Amount
Semester Charges	\$9,060.00	
Semester Financial Aid and Payments	-\$891.00	
Net Balance Due		\$8,169.00

Enrollment Information

Course	Term	Title	Hours	Flat Fee	Per Hr Fee	Flat Surcharge	Per Hr Surcharge
B1 CS 572 01	23M1	Distr Dbs & Big Data	3.0	0.00	0.00	0.00	0.00
B1 CS 593 01	23S1	Agile Software Dev	3.0	0.00	0.00	0.00	0.00
B1 IME 568 01	23S2	Eng Analytics 1	3.0	0.00	0.00	0.00	0.00
Total Hours:			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 Amount
Tuition, Fees & Other Charges			
May Interim 2023	5/10/2023	Tuition	\$2,970.00
Summer Semester 2023	5/10/2023	Tuition	\$2,970.00
Summer Semester 2023	5/10/2023	Course Surcharges	\$150.00
SUBTOTAL			\$6,090.00
Payments, Financial Assistance & Other Credits			
Summer Semester 2023	5/05/2023	Graduate Scholarship	-\$297.00
Summer Semester 2023	5/10/2023	Graduate Scholarship	-\$594.00
Summer Semester 2023	5/10/2023	Graduate Scholarship Reversal	\$297.00
SUBTOTAL			-\$594.00

Total Amount Due

Semester Charges	\$6,090.00	
Semester Financial Aid and Payments	-\$444.00	
Net Balance Due		\$5,496.00

Enrollment Information

Course	Term	Title	Hours	Flat Fee	Per Hr Fee	Flat Surcharge	Per Hr Surchar
B1 CS 563 01	23M1	Knowl Discov&Data Min	3.0	0.00	0.00	0.00	0.00
B1 IME 568 01	23S2	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 the deadline
2. Initiate refund online on MyBradley & enroll in eRefunds
3. Confirm zero balance on MyBradley

mybradley.bradley.edu

The screenshot shows the mybradley.bradley.edu website. At the top is a red header with the Bradley University logo and name, and navigation links for Home, Webster, Canvas, Email, Service Desk, and Logout. A left sidebar contains various service links. A callout box with the number '1' and a blue arrow points to the 'Financial Services' link. A text box above the main content area says 'Look for important messages here.' Below this is a message: 'Before proceeding please review the Biometric Information Privacy Policy.' The main content area features a video player with a 'Welcome to MyBradley' video, a 'Video Transcript' link, and an 'Academic Calendar' link.

BRADLEY
University

[Home](#) [Webster](#) [Canvas](#) [Email](#) [Service Desk](#) [Logout](#)

[Registrar's Office](#)
[Schedule of Classes](#)
[Student Policy Consent](#)

[Financial Services](#) ← 1
[Schedule](#)

[Academic Advisor](#)
[Catalogs](#)
[u.Achieve](#)

[Student Access Services](#)
[Student Affairs](#)
[Support Services](#)
[Technology Requirements](#)
[Other Resources](#)

[Site Feedback](#)

Look for important messages here.

Before proceeding please [review](#) the **Biometric Information Privacy Policy**.

[Campus Aerial](#) [Student Perspective](#)

Welcome to MyBradley

[Video Transcript](#)

[Academic Calendar](#)

mybradley.bradley.edu



[Home](#) [Canvas](#) [Email](#) [Service Desk](#) [Logout](#)

Calendar of Events

[Office of the Registrar](#)
[Registration Navigation](#)
[Schedule Builder](#)
[Schedule of Classes](#)
[My Schedule](#)
[My Holds](#)
[My Classes / Grades](#)
[uAchieve](#)
[Academic Advisor](#)
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[Sentry](#)
[Clearinghouse](#)
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[Help!](#)

[Financial Services](#)
[Student Access Services](#)
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[Student Affairs Links](#)

[A to Z Index](#)
[University Calendar](#)
[University Catalogs](#)
[Student Policy Consent](#)
[Other Resources](#)

[Site Feedback](#)

Financial Services

Financial Assistance and Student Fees comprise Student Financial Services (SFS). The Student Fee's office within Bradley's Financial Services division manages the University's student billing and payment processes. The Financial Assistance office assists the Bradley student in navigating the financial aid process, which includes student borrowing.

- [➔ Current Balances](#)
- [➔ Statement History](#)
- [➔ Confirming Enrollment / Claiming Classes](#)
- [➔ Withdrawal Proration Schedule](#)
- [➔ Financial Assistance](#)
- [➔ Tuition and Fees](#)
- [➔ Accepted Forms of Payments](#)
- [➔ Billing Information](#)
- [➔ Payment Options](#)
- [➔ Third Party Access](#)
- [➔ Payments from Outside Organizations](#)
- [➔ How to Contact Student Financial Services](#)
- [➔ 1098T Information](#)

mybradley.bradley.edu



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Financial Services

Financial Assistance, Student Fees/Billing and student loans comprise Student Financial Services (SFS). The Student Fees department within Bradley's Controller's Office manages the University's student billing and payment processes. The Financial Assistance Office assists the Bradley student in navigating the financial aid process that includes student borrowing.

Current Balances

If you have a credit balance, please click [Initiate Refund](#) to claim your classes for the term. You will then sign up for eRefund and enter your banking information to have your refund sent to you via direct deposit after the term begins.

	Min. Due	Total Due	Claimed	Withdraw	
Summer Study Abroad 2023	0.00	-950.00	Y	N	Verify Banking Info or Sign up for Direct Deposit Refunds 3
Spring Semester 2023	3,397.27	10,191.80	Y	N	Make Payment

- [Statement History](#)
- [Confirming Enrollment / Claiming Classes](#)
- [Accepted Forms of Payments](#)
- [Billing Information](#)



3

one not both



3

Making Payments

- **Credit Card – pay online at MyBradley**
 - Credit Cards Accepted – VISA, MasterCard, Discover and American Express
 - 2.95% 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**
 - 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 5, 2024
 - Spring Semester due January 3, 2025
 - Summer Term due May 1, 2025

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 5, 2024
- 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

 **Notifications** ✕

 **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 semester's 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 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



Overview



My Account

Overview

Activity Details

Payment Plans

Make a Payment

Transactions

Statements

Tax Forms

Help

Sign Out



Bradley University

Balance

\$5,750.28

Summary

[View statements](#)

May 2023 Interim (May Interim 2023)

\$2,970.00

Spring 2023 (Spring Semester 2023)

\$2,780.28

Balance

\$5,750.28

[View activity details](#)

Payment plans

[View](#)



Need to enroll in a payment plan?

Enrolling in a payment plan takes just a few minutes and can help you spread out payments on your education expenses.

Click Here!!



[View payment plan options](#)



Click Here!!

Do NOT Click Here

~~[Make a payment](#)~~

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

TYPE YOUR NAME | 2 | 3

Minimum 5 characters | Maximum 15 characters

Cancel Continue

Overview
Payment Plans

\$2,970
Amount you can enroll in plan

2 payments | \$30 enrollment fee

Payment Schedule

1	\$1,485 Payment due at time of enrollment
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

Enrollment information

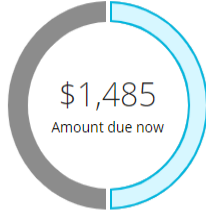
Step 3 of 5: Pay amount

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



\$1,485
Amount due now

Plan amount \$2,970

First payment	\$1,485
---------------	---------

Payment

Verify and click "Continue"

\$1,515.00

Cancel Continue

Transact – Payment Plan Enrollment

Overview
Payment Plan Enrollment

Pay amount < Step 4 of 5: Payment method

How would you like to pay?

Select your preferred form of payment

Payment amount
\$1,515

* Payment method

- 2.95% fee → New credit or debit card
- \$0.50 fee → New bank account
- Not all are Available → New 529 Savings Plan
- Paid through Flywire → International payment

YOUR NAME _____ DATE _____
Your Address _____
City, State, Zip Code _____

PAY TO THE ORDER OF _____ \$ _____
DOLLARS SECURITY ENCRYPTED PAYMENT

BANK NAME _____ AUTHORIZED SIGNATURE _____

0123456789 0001234567890 01234
Routing Number Account Number Check Number

** Debit card # is not the same as account #

After Selecting click "Continue"

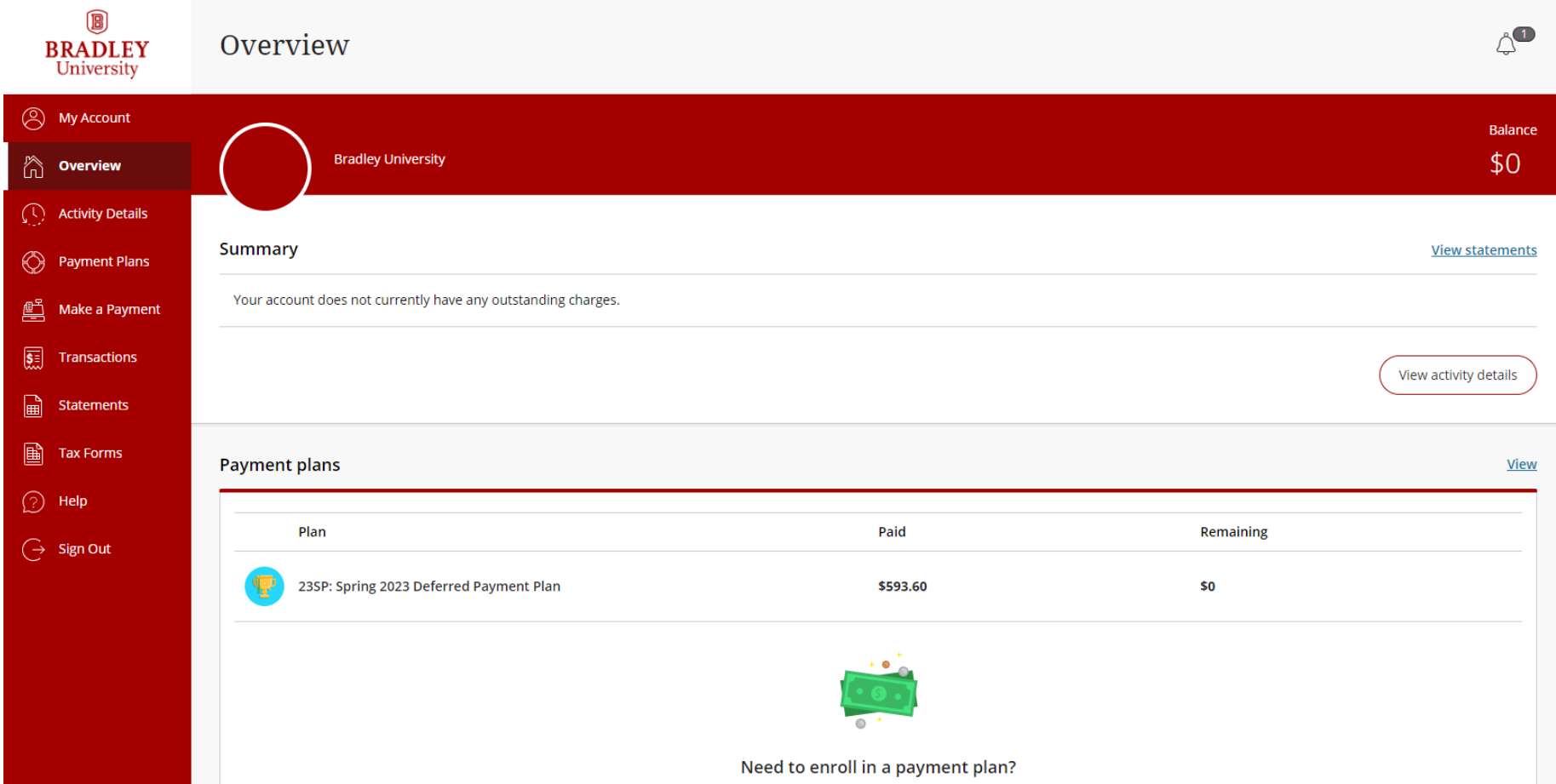

Cancel Continue

Secure encrypted payment

Transact – Initiate Refund

- Enroll your bank account for Direct Deposit

Click "My Account"



BRADLEY University

Overview

My Account

Overview

Activity Details

Payment Plans

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Bradley University

Balance \$0


Summary


[View statements](#)

Your account does not currently have any outstanding charges.

[View activity details](#)

Payment plans [View](#)

Plan	Paid	Remaining
 23SP: Spring 2023 Deferred Payment Plan	\$593.60	\$0



Need to enroll in a payment plan?

Transact – Initiate Refund

Bradley University

Basic information

Name

Payment methods

VISA

+ Add payment method

Payers

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

+ Send a payer invitation

Direct deposit refunds

Receive refunds and disbursements faster with direct deposit.

eRefund [Sign up](#)

1

My Account

Direct deposit refunds

Step 1 of 3: Agreement

1-2-3

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.

I agree

* Please enter your student ID as your eSignature

YOUR NAME HERE

Minimum 5 characters | Maximum 15 characters

We keep your financial details secure

Cancel Continue

2

3

4

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 #

A check image with three fields highlighted in boxes: Routing Number (0123456789), Account Number (0001234567890), and Check Number (01234). The check includes fields for YOUR NAME, Your Address, City, State, Zip Code, DATE, PAY TO THE ORDER OF, \$, DOLLARS, BANK NAME, and AUTHORIZED SIGNATURE.

My Account
Direct deposit refunds

Step 2 of 3: Bank account

< Agreement 1 2 3

* Account holder name
YOUR NAME OR PARENT'S NAME HERE

* Account type
 Checking
 Savings

* Routing transit number ⓘ

ⓘ Enter a valid 9-digit routing transit number

* Bank account number ⓘ

* Confirm bank account number

Bank account nickname ⓘ
My bank account
Maximum 17 characters

This site is protected by reCAPTCHA and the Google

Cancel Continue

- 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

The screenshot shows the MyBradley account overview page. The top navigation bar includes the Bradley University logo, the word "Overview", and a notification bell icon. Below this is a red header bar with a profile picture placeholder, the text "Bradley University", and the account balance "\$5,750.28". A left sidebar menu lists various account management options: My Account, Overview (selected), Activity Details, Payment Plans, Make a Payment, Transactions, Statements, Tax Forms, and Help. The main content area is titled "Summary" and contains a table of account balances for different periods.

Summary	Balance
May 2023 Interim (May Interim 2023)	\$2,970.00
Spring 2023 (Spring Semester 2023)	\$2,780.28
Balance	\$5,750.28

Additional elements in the screenshot include a "View statements" link, a "View activity details" button, and the Bradley University logo.

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 10-14 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

- **SET UP PARENT/GUEST ACCESS**
- **AUTHORIZATION TO REALEASE INFORMATION**
- **ENROLL IN INSTALLMENT PAYMENT PLAN**
- **ENROLL IN DIRECT DEPOSIT FOR EREFUNDS**



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

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 2025-26 academic year should open October 1, 2024.*

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) MUST 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, 2024, and before July 1, 2025:

- 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 2025 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 or private loan eligibility



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 to the principal balance. The frequency of capitalization will increase the total loan

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/