Student Financial Services
uscsfs@usc.edu
213-740-1077
Cashier’s Office
cashier@usc.edu
213-740-7471
Agency Billing
agbill@usc.edu
213-740-0427
University Collections
collect@usc.edu
213-740-9087

PAYING FOR USC 2019-2020
Welcome to the Trojan Family! We know you’re looking forward to joining our academic community and taking advantage of all the university has to offer. In this brochure you will find useful information regarding your student account, tuition payments, and the financial services and programs available to you.

More detailed information on student accounts and payment options is available at sfs.usc.edu.

Estimated Student Budget
The annual cost table to the right is an estimated budget to assist you in your financial planning. Your individual costs may vary based on your program of study, housing and meal plan selections.

Is the Payment Plan account the same as the student account?
No, the student account is the running total of all your university charges and credits. The Payment Plan is a short-term option that allows you to settle the student account through a line of credit.

How much does the Payment Plan cost?
The fee for 2019-2020 is $50 per term.

How do I apply for the Payment Plan?
To enroll in the Payment Plan, log in to sfs.usc.edu/payment/plan. Apply by the account settlement deadline to avoid late fees.

How do I make payments under the Payment Plan?
Payments must be made via automatic deduction (ACH) from a U.S. checking or savings account and are processed on the third of the month.

If I participate in the Payment Plan, do I still need to monitor my student account? Yes, any balance on your student account not included in your budget will be billed to you separately and must be paid by the due date.

How are refunds on my Payment Plan account processed?
Refunds will not be issued from credit balances on your student account until all payments to the Payment Plan for the current term have been made.

When can I apply for the Payment Plan?
The Payment Plan application will open on:
- July 29 for Fall 2019
- December 16 for Spring 2020

Student Account Overview
Every USC student has a student account. Your account will reflect nearly all of your financial transactions at the university, including:

- Tuition
- Mandatory fees (e.g., orientation fee, program fee, student health center fee, student health insurance.)
- Lab and course fees
- University housing
- Meal plan
- Health Center charges (e.g., prescriptions and immunizations)
- USCard discretionary account charges
- Commitment and housing deposits
- Financial aid awards such as grants, scholarships and loans
- Payments you make to your student account
- USC Payment Plan credits or debits
- University housing and meal plan
- Books and supplies
- Personal and miscellaneous
- Transportation
- New Student Fee
- Total

Estimated Annual Costs
Tuition and fees (12-18 units for two semesters) $58,133
Books and supplies $15,916
Personal and miscellaneous $1,200
Transportation $1,564
New Student Fee $584
Total $77,847

PAYMENT PLAN AND PREPAYMENT
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USC Payment Plan FAQ

Quick Guide
- Establish guest users at sfs.usc.edu/epay
- Review charges on sfs.usc.edu/epay before payment due date.
- Calculate projected term cost by deducting aid (excluding work-study) from charges.
- Check your USC email account for billing notices.
- Note settlement due date.
- Determine payment option.
- Enroll in Payment Plan or make full payment online via sfs.usc.edu/epay
- Enroll in a Prepayment option.
USC Payment Plan and Prepayment

### Payment Plan

**Features**
Extended interest-free payment plan over a five-month period per term for university-billed expenses; must apply each term. Trimester payment plan available for Dental, M&A, FPM, MS Marketing, Law, DSW Doctor of Social Work and MS Master of Science Nursing.

**Prepayment**
Prepay up to 5 years’ tuition and some mandatory fees at current rate; no tuition increases; minimum 2 years required; unused funds will be refunded at the end of the contract.

### Budget

**Amount**
You decide the amount based on your estimated or actual charges.

Estimated undergraduate amounts:
- $116,266 (2 years)
- $174,399 (3 years)
- $232,532 (4 years)
- $290,665 (5 years)

### Payments

- **Fall term:** 5 monthly payments, August–December.
- **Spring term:** 5 monthly payments, January–May.
- Monthly payment equals 1/5 the amount budgeted for the term.
- Trimester terms: 4 monthly payments.

Payments must be made via automatic deduction (ACH) from a U.S. checking or savings account.
Your signed agreement must be received, along with prepayment, by the settlement deadline for the first term to be covered under the agreement.

### Fees

- $50 application fee per term.
- Payments not made on time are subject to a $25 late payment fee.
- No fee.

### Eligibility

- Any enrolled USC student with a student account in good standing.
- You must be admitted to USC.

### Last Day to Apply

- **Fall 2019:** September 13
- **Spring 2020:** January 10
- Applying for the Payment Plan after the settlement deadline will not cancel any late fees or finance charges already assessed.

**Signs agreement and payment in full by**
- Fall 2019: August 23
- Spring 2020: January 10

### Websites

- [sfs.usc.edu/payment/plan](sfs.usc.edu/payment/plan)
- [sfs.usc.edu/payment/prepayment](sfs.usc.edu/payment/prepayment)

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### Student Account Settlement Deadlines

- **Fall 2019:** August 23, 2019
- **Spring 2020:** January 10, 2020

Fall tuition, fees and other charges on your student account are due in full by Friday, August 23, 2019. Spring charges are due by Friday, January 10, 2020. Late fees and finance charges will be assessed after these dates.

### Late Registration and Late Settlement Fees

- **First week:** $100
- **Second week:** $100
- **Third week:** $100

The university assesses a 1% monthly finance charge on all past-due balances.

By registering for classes, you enter into a legally binding financial obligation for all charges on your student account. Please see the Schedule of Classes at usc.edu/soc for more information regarding tuition and fees, payment schedules, deadlines and registration procedures.
PAYMENTS AND REFUNDS

Your monthly billing statements, current activity and payment plan information are available on USCe.pay. You can access this service from MyUSC or DAISIS. Visit sfs.usc.edu for complete information.

PAYMENTS

Making a Payment

Pay online sfs.usc.edu
- Electronic transfer of funds to USC from your checking or savings account.
- Wire transfer
- Payment plan
- Credit or debit card (Visa, MasterCard, Discover).
- Effective July 1, 2019, credit card payments will be limited to $10,000 per term, sfs.usc.edu/updated-forms-of-payment.

Pay by mail
- Make your check, money order or cashier’s check payable to University of Southern California.
- Include the student name exactly as it appears on your bill.
- Include your 10-digit USC ID.

Mail checks to:
USC Cashier’s Office
620 W. McCarthy Way, Suite 21
Los Angeles, California 90089

Pay in person
In-person payments may be made with:
- Cash (U.S. currency only)
- Check, cashier’s check or money order (U.S. banks only)
- Credit or debit card (Visa, MasterCard, Discover)

Locations and Hours
Student Union, Room 106
3601 Trousdale Parkway
(University Park Campus)
Seaver Residence Hall, Suite 102
1969 Zonal Avenue
(Health Sciences Campus)
Hours: Monday-Friday, 9 am - 5 pm

Requesting a Refund

If you have a credit balance on your student account, you may be eligible for a refund. To receive a refund, you must log in to USCe.pay and sign up for eRefund Direct Deposit.

If your bill was paid with cash, check, web check or financial aid and you are eligible for a refund, it will be deposited directly into the student’s bank account (regardless of who paid) in 2-3 business days.

Exceptions

Credit/Debit Card Refunds
If you settled any portion of your student account with a credit/debit card, the card must be refunded first before the remaining balance can be processed through direct deposit. Submit a credit/debit card refund request at sfs.usc.edu/refunds to begin the process.

Credit/debit card refunds typically require 7-10 business days for processing.

Wire Transfer
If your student account has been overpaid by a wire transfer, the university will return the entire amount of the wire transfer to the originating bank or you may leave the excess funds in your account to be used for future charges. Partial refunds are not allowed.

Federal Direct Parent PLUS Loan Refunds
Parent PLUS loan refunds are automatically sent to the person designated in the loan application (typically the parent borrower) in 5-7 business days.

Payment Plan Refunds
Please see page 7 regarding payment plan refunds.