# Paying for

USCStudent Financial Services | 2023-24

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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. For more detailed information on student accounts and payment options, visit at **sfs.usc.edu**.

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# Tuition and Fees

## **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, transportation fee, student health insurance.)
- Lab and course fees
- University housing
- Meal plan
- Health Center charges (e.g., prescriptions and immunizations)
- · 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

#### **Estimated Student Budget**

The annual cost table below 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.

#### **Estimated Annual Costs**

Tuition and fees (12–18 units for two semesters)	\$ 68,176
University housing and meal plan	\$ 19,200
Books and supplies	\$ 1,200
Personal and miscellaneous	\$ 1,820
Transportation	\$ 464
New Student Fee	\$ 450
Total	\$ 91,310

## **Your Monthly Statement**

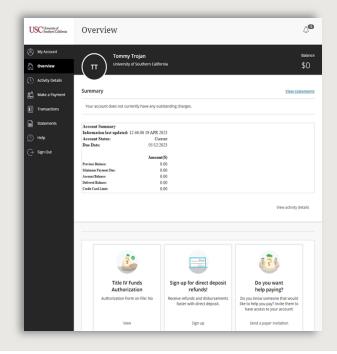
You may view your student account at any time by visiting **sfs.usc.edu** and logging in to **USCe.pay**.

Each month, your billing statement is posted online if you have an outstanding balance or have activity on your student account during the month. Notifications are sent to your official USC email address and guest users.

If you preregister for fall classes, your tuition and fees will be included on your July billing statement. Housing, meal plan and parking charges are added to your student account as they are incurred.

University grants and scholarships are generally credited to your student account when tuition and fees are assessed, but federal aid cannot be credited until 10 days prior to the start of the term. Please contact Financial Aid at **financialaid.usc.edu** if you have questions about your scholarships or loans.

Student health insurance is mandatory unless waived. For more information, visit **usc.edu/uphc**. If you are not eligible to waive the student health insurance fee, add it to your estimated budget.



Your monthly billing statements, current activity and payment plan information are available on USCe.pay.

You can access this service from MyUSC or OASIS. For complete information, visit sfs.usc.edu.



#### **Student Account Settlement Deadlines**

**Fall 2023:** August 18, 2023

**Spring 2024**: January 5, 2024 Fall tuition, fees and other charges on your student account are due in full by Friday, August 18, 2023. Spring charges are due by Friday, January 5, 2024. 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

## **Making a Payment**

#### Pay online sfs.usc.edu

- Electronic transfer of funds to USC from your checking or savings account.
- Wire transfer
- Payment plan
- Effective July 1, 2020, credit cards/debit cards will no longer be accepted for payment of tuition, fees and other charges associated with student accounts. Please visit **Updated Policy on Credit Card Payments** for more information.

#### 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)

#### Locations and Hours

#### University Park Campus Student Union, Room 106 3601 Trousdale Parkway Monday-Friday, 9 am - 5 pm

#### Health Sciences Campus

Seaver Residence Hall, Suite 102 1969 Zonal Avenue 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

*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.



# Prepayment

FeaturesPrepay 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 AmountEstimated undergraduate amounts: 2 years: \$136,352 3 years: \$204,528 4 years: \$272,704 5 years: \$272,704PaymentsVour signed agreement must be received, along with prepayment, by the settlement deadline for the first term to be covered under the agreement.FeesNo fee.EligibilityYou must be admitted to USC.Last Day to ApplySigned agreement and payment in full by Spring 2024 January 5Websitessfs.usc.edu/payment/prepayment		
Amount2 years: \$136,352 3 years: \$204,528 4 years: \$272,704 5 years: \$340,880PaymentsYour signed agreement must be received, along with prepayment, by the settlement deadline for the first term to be covered under the agreement.FeesNo fee.EligibilityYou must be admitted to USC.Last Day to ApplySigned agreement and payment in full by Fall 2023 August 18 Spring 2024 January 5	Features	fees at current rate; no tuition increases; minimum 2 years required; unused funds will be
with prepayment, by the settlement deadline for the first term to be covered under the agreement.   Fees No fee.   Eligibility You must be admitted to USC.   Last Day to Apply Signed agreement and payment in full by Fall 2023 August 18 Spring 2024 January 5		<b>2 years:</b> \$136,352 <b>3 years:</b> \$204,528 <b>4 years:</b> \$272,704
Eligibility You must be admitted to USC.   Last Day Signed agreement and payment in full by   to Apply Fall 2023 August 18   Spring 2024 January 5	Payments	with prepayment, by the settlement deadline for the
Last Day Signed agreement and payment in full by   to Apply Fall 2023 August 18   Spring 2024 January 5	Fees	No fee.
to Apply Fall 2023 August 18 Spring 2024 January 5	Eligibility	You must be admitted to USC.
Websites sfs.usc.edu/payment/prepayment		Fall 2023 August 18
	Websites	sfs.usc.edu/payment/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, Law, MBA PM, MS Marketing, Bovard College, MS Master of Science-Nursing and DSW Doctor of Social Work.
Budget Amount	You decide the amount based on your estimated or actual charges.
Payments	<b>Fall term:</b> 5 monthly payments, August–December. <b>Spring term:</b> 5 monthly payments, January–May. Monthly payment equals 1/5 the amount budgeted for the term. <b>Trimester terms:</b> 4 monthly payments. Domestic plan payments must be made via automatic deduction (ACH) from a U.S. checking or savings account.
Fees	\$50 application fee per term. Payments not made on time are subject to a \$25 late payment fee.
Eligibility	Any enrolled USC student with a student account in good standing.
Last Day to Apply	Fall 2023 : September 8 Spring 2024 : January 26 Applying for the Payment Plan after the settlement deadline will not cancel any late fees or finance charges already assessed.
Websites	sfs.usc.edu/payment/plan

#### **USC Payment Plan FAQ**

#### 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 2023-2024 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 Domestic 5 - Pay 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.

#### How do I make payments under the International Payment Plan?

Payments must be made in accordance with methods approved by the origin country.

# 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 17 for Fall 2023
- December 11 for Spring 2024



# **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.



Student Financial Services Jefferson Blvd. Structure, Suite 100 1150 West Jefferson Boulevard Los Angeles, CA 90089-1054 Monday-Friday, 9 am-5 pm sfs.usc.edu uscsfs@usc.edu 213-740-4077

Cashier's Office cashier@usc.edu 213-740-7471

Agency Billing agencybilling@usc.edu 213-740-0427

University Collections collect@usc.edu 213-740-9087