



Center for
Success Coaching

MY FINANCES GAME PLAN CHECKLIST

Start your financial aid process.

- Complete your [FAFSA](#).
- Authorize the Title IV consent.
MyUT > Student Tab > My Accounts > Title IV Consent > Click "I authorize".
 - This maximizes your aid and ensures it is applied to your e-statement for payment of tuition and additional related fees including general fees, lab fees, housing, meal plans, and more.
- If you're a military-connected student or currently serving:
 - Initiate the GI Bill through <https://www.va.gov/>
 - If already initiated the GI Bill, submit [Veterans Request Form](#) to the UToledo Military Service Center before each semester.
- Submit a special circumstances [form](#) if your FAFSA info does not reflect your current financial situation.
 - Available for you if there's an unusual circumstance resulting in a significant decline to family income.

Check your financial aid status.

MyUT > Student Tab > My Financial Aid > Check Eligibility Status > Student Requirements > Award Year 2022-23

- Do you have outstanding requirements? Have you been selected for verification?
No. (Proceed through the rest of this document.)
Yes, task(s) to resolve before proceeding:

View your bill and important dates.

MyUT > Student Tab > My Accounts > View/Pay Bill. Also take note of important dates.

- Do you have a balance?
No.
Yes; how much?

Review your financial aid package.

MyUT > Student Tab > My Financial Aid > Award Overview > Award Year 2022-23

- What scholarships, awards, grants, and loans have you been offered to date?

MY AID OFFERED

\$ AMOUNT

ACCEPT, REDUCE, OR DECLINE?

SUCCESS COACH TIPS:

- **Scholarships and grants** are FREE MONEY and will be automatically accepted.
- **Subsidized loans** are encouraged before moving on to **unsubsidized loans**.
- If you are offered **Federal Work Study** (FWS), remember that money is NOT guaranteed. Earning the funds is contingent on finding a work study job and the hours you work.

Notify UToledo about any external aid (e.g., non-UToledo scholarships).

Send all non-UToledo scholarship checks/information to:

Office of Student Financial Aid - Scholarship Services
University of Toledo, Mail Stop 314
2801 W. Bancroft Street
Toledo, OH 43606

Once sent, you can verify the check has been processed by visiting your e-statement in the MyUT Portal. For questions, contact 419.530.5817 or financialaidscholarship@utoledo.edu.

Research more about your financial aid offer.

It's important to make informed decisions about your financial aid offer, as well as to understand your rights and responsibilities. View more info and resources at [Your Financial Aid How-To Guide](#).

Modify your bill as needed.

→ Select Meal Plan if applicable. (Default will be Gold 7 All Access Plan option.)

MyUT > Student Tab > My Accounts > Change/Add Meal Plan

→ Keep/waive the Legal Services fee.

MyUT > Student Tab > My Reg Steps > Waive Legal Services Fee

→ Keep/waive the Student Green Fund fee.

MyUT > Student Tab > My Reg Steps > Student Green Fund

→ Keep/waive the Health Insurance.

Waive at universityhealthplans.com/toledo or enroll in MyUT > Student Tab > My Reg Steps > Health Insurance

- Students are automatically enrolled based on credit hours and status.
- **If you already have coverage under another plan, waive the insurance by Sept. 12, 2022.** Once the waiver is accepted, the premium will be removed from your account. Learn more at [Student Health Insurance Plan](#) website or at 419.530.4747.
- For questions about the student health insurance plan, call Anthem Student Advantage at 844.412.0752.

Consider accepting desired loan(s).

MyUT > Student Tab > My Financial Aid > Accept Aid > Award Year 2022-2023

→ Complete Loan Entrance Counseling

MyUT > Student Tab > My Financial Aid > Loan Entrance Counseling or at studentaid.gov.

→ Sign the Master Promissory Note

MyUT > Student Tab > My Financial Aid > Sign Master Promissory Note or at studentaid.gov.

→ Parent Loan for Undergraduate Students (PLUS)

If this loan is desired, parent(s) must apply and complete any PLUS Credit Counseling at studentaid.gov.

→ Alternative Loan Process


If needed, learn more at [Private Loans](#). This can take up to 2 weeks, so apply early.


SUCCESS COACH TIPS:

Be strategic! Only accept the loans you **need** to minimize future student loan debt. Talk to **Rocket Solution Central (RSC)** for help: 419.530.8700 | rocketsolutioncentral@utoledo.edu | Rocket Hall 1200

Remember, **attendance** and **credit hours** are important when accepting student aid. There can be ramifications for withdrawing or not attending classes. Work closely with RSC and your success coach if you encounter challenges in a semester.

Decide how to pay any balance. Payment is due by August 5, 2022. Pay now or sign up for the Rocket Payment Plan.

 **\$100 late fees** are assessed each month for a past due balance.

 UToledo has a **drop for nonpayment policy**. *Students with an outstanding balance after August 5, 2022 are subject to fall 2022 and spring 2023 course(s) being **dropped**.* Make sure you have a financial game plan to resolve your bill. Please consult with Rocket Solution Central (419.530.8700 | rocketsolutioncentral@utoledo.edu | Rocket Hall 1200) if you need support exploring financial options. Be sure your bill is addressed through aid, a payment plan, or payment by August 5, 2022.

How to pay **NOW**:

• **Electronic Check Payments (E-checks):**

Free; payment applies to your account immediately. This method is strongly recommended!

MyUT > Student Tab > My Accounts > View/Pay Bill > Make Payment

• **Credit Cards & Debit Cards:**

Subject to a convenience fee.

MyUT > Student Tab > My Accounts > View/Pay Bill > Make Payment

• **Via mail:**

Remember the post office might be slow! Mail 5-7 days before due date. Include your Rocket number on all checks.

*The University of Toledo
2801 W. Bancroft St, MS 331
Toledo, OH 43606-3328*

How to pay in **INSTALLMENTS**:

• **Rocket Payment Plan:**

There is a \$60.00 enrollment fee per semester to be on the Rocket Payment Plan. The fee and first installment payment are due by August 5, 2022.

MyUT > Student Tab > My Accounts > Rocket Payment Plan Application

Sign up for direct deposit. This is strongly suggested for safe, quick access to your money and refunds. If using a joint account, make sure the primary account holder is the student.
MyUT > Student Tab > My Accounts > Direct Deposit Authorization

Decide about access to your info. Consider what you're comfortable with. (You can always modify settings later as well.)

→ **Proxy Access:** If desired, grant others online access to specific student ACADEMIC information. You can specify what info your proxy has access to view: midterm grades, final grades, holds, schedule, and unofficial transcript. Learn more at [Proxy Access](#).

MyUT > Student Tab > My Other Resources > Proxy Access

→ **FERPA Release:** Authorize The University of Toledo to release FINANCIAL information (account, billing) to individuals of your choice. You may update this information as often as you like.

MyUT > Student Tab > My Accounts > FERPA Consent

Contact your success coach and Rocket Solution Central about emergency aid options (if applicable).

[Rocket Aid](#) emergency funding might be feasible for additional resources given these unconventional times. Contact your success coach (419.530.1250 or successcoach@utoledo.edu) or RSC (419.530.8700 or rocketsolutioncentral@utoledo.edu) for individual support.

MY FINANCES TO-DO LIST

TASK:

TIMELINE:

Familiarize yourself with important dates and place them on a calendar.	NOW
Talk with family or a trusted source about a budget and finances.	NOW
Learn more about college financial topics at Rocket Financial Wellness Center .	NOW
If you have a UToledo scholarship, review Terms & Conditions to help guide your semester performance goals. Locate scholarships in MyUT > Student Tab > My Financial Aid > Award Overview	NOW
Set up direct deposit in MyUT Portal (strongly recommended).	NOW
Look for on- or off-campus job if desired. Set up account in Handshake . Talk to Career Services about my resume.	NOW
Verify contact info: <i>MyUT > Student Tab > My Other Resources > Update Addresses & Phones</i>	NOW
Pay bill or make first payment of Rocket Payment Plan to avoid drop for non-payment.	Aug. 5
Purchase parking permit as needed starting August 12. (NOTE: Parking permits are a separate purchase at ParkUToledo .)	starting Aug. 12
Complete the 2023-24 FAFSA for next academic year.	starting Oct. 1
Apply for continuing student scholarships . (Keep in mind deadlines can vary!)	starting in Oct.
Attend the 6 p.m. virtual Success Series workshop "Money Talks" about budgeting, scholarship insider tips, and new resources. Learn more on Invonet .	Oct. 13 or 25
If you have a UToledo scholarship, review the Scholarship Terms and Conditions . Evaluate if you're on target so far toward meet the renewal criteria. Consult with your academic advisor and Rocket Solution Central if you should adjust your spring course load or goals given your fall progress.	early Jan.