



### Three Additional Payment Options

#### 1. Payment Plan

- a. Visit <https://umo.afford.com/PaymentPlans> or sign in to [MYUMO](#), click the “Finances” tab, and click “Tuition Payment Plan” under Quick Links on the left to setup a payment plan.
- b. Go to <https://www.umo.edu/onlinepayments> to make a payment should you decide to pay your balance off early or to make an additional payment to lower your remaining monthly payments. To cancel or adjust the budget of your payment plan, please contact Brad Evans (919-658-7751 or [bevans@umo.edu](mailto:bevans@umo.edu)) after your one-time payment has been made.
- c. Contact your student accounts representative with questions or concerns. Visit <https://myumo.moc.edu/finances/Pages/default.aspx> to identify your student account representative and their contact information.

#### 2. Parent PLUS Loan

- a. Go to <https://studentloans.gov> to apply on or after **May 15**. (Must meet UMO Satisfactory Academic Progress Policy or be on Financial Aid Probation to be eligible to apply.)
- b. Must have a parent FSA ID and password to log in and apply. Go to <https://fsaid.ed.gov> to create your log in.
- c. Credit based loan
- d. Approval allows parent to request the amount needed to assist with tuition, books, supplies, and miscellaneous expenses. Requires completion of a PLUS loan Master Promissory Note (MPN).
- e. Denial allows student to receive between \$4000 and \$5000 additional unsubsidized loan funds
- f. Additional Information about the PLUS loan is found at <https://studentaid.ed.gov/types/loans/plus>.
- g. Contact your financial aid representative with questions. Visit <https://myumo.moc.edu/finances/myfinancialaid/Pages/default.aspx> to identify your representative(s).

#### 3. Private Student\*

- a. Choose a lender  
(<http://www.finaid.org/loans/privatestudentloans.phtml/loancomparisonsites.phtml>) (i.e. Sallie Mae, Wells Fargo)
- b. Credit based loan
- c. Application online through your choice lender’s website.
- d. May require a credit worthy co-signer
- e. Approval allows student to request the amount needed to assist with tuition, books, supplies, and miscellaneous expenses.
- f. Contact your financial aid representative with questions. Visit <https://myumo.moc.edu/finances/myfinancialaid/Pages/default.aspx> to identify your representative(s).