



PAYMENT INFORMATION

Midland University offers multiple ways to pay your share of your educational costs. Payment arrangements are required by the first day of classes for both the fall and spring semesters. You may choose one or a combination of the options. If payment arrangements are not made by the respective dates, a late fee will be assessed to the student's account.

Pay In Full

- ✓ **Online Payment:** A bank account or debit/credit card can be used to make a one-time online payment at my.midlandu.edu. Please note a processing fee is applied to all debit/credit card payments.
- ✓ **Cash, Personal Check, or Money Order:** The Student Billing Office accepts cash, personal checks, and money orders. Money orders or checks should be made payable to "Midland University" and the student's name and Midland ID should be listed on the front of the check. Payments are accepted at the Student Billing Office on the second floor of the Anderson Building. Debit/Credit card payments cannot be accepted at the Student Billing Office. If mailing, payment can be sent to: Attn: Student Billing, Midland University, 900 N. Clarkson, Fremont, NE 68025.

Midland University FACTS Payment Plan

Enrolling in an interest-free payment plan allows a student to split their total educational cost for the year into monthly payments. In July, enrollment can be set up online through Warrior Central at my.midlandu.edu. Set up requires account information from an active bank account or credit card. An automatic deduction from the account that is designated will occur on the 5th or 20th of each month, with a possible down payment required on the date of enrollment in the plan. The enrollment fee to participate in the payment plan is \$25 per semester.

Federal Parent PLUS Loan

The PLUS loan allows a credit-worthy parent to borrow a loan to cover a student's educational costs. After April 1, 2017, parents can use their FSA ID to apply for the loan at www.studentloans.gov. If the application is approved, parents are required to complete the Master Promissory Note (MPN) found on the same website. While a new application is required each year, the Master Promissory Note can be used in subsequent years for the same PLUS borrower. After a 4.3% federal processing fee is deducted from the amount borrowed, the loan will automatically be applied to the student's account. If a parent's PLUS loan application is denied, the parent will automatically be presented with the following options: seek an endorser, appeal the denial, or undecided. If the undecided option is selected, the student may be eligible for an additional unsubsidized loan; \$4,000 freshman/sophomore and \$5,000 junior/senior.

Private Student Loan

While we cannot recommend a specific lender, a number of local, regional, and national lenders provide a variety of loan products that may meet your needs. Please review and compare the terms for these private loan programs carefully. Investigate loan fees, interest rates, repayment, etc. An internet search may help you to compare the different private loan lenders and the programs they offer. Please note that a credit-worthy co-signer may be required. Midland is notified by a lender if a student is approved for a private loan. Midland then certifies the loan and applies the funds to the student's account.