

# Student Financial Services Quick Guide

## NEW STUDENT CHECKLIST

### 1 View Your Bill

1. Log into Buff Connect
2. Click the "Buff Advisor" Icon
3. Select the "Student Finance" menu
4. For details, click "Account Activity"
  - a. This breaks your bill down by charges, payments, financial aid and refunds.

### 2 Sign up for Direct Deposit

1. Follow steps 1-2 above
2. Select the "Banking Information" Menu
3. Click "Add an Account" -> "Activate Account"
4. Enter your banking information

### 3 Complete Financial Aid Checklist

1. Follow steps 1-2 from item "1"
2. Select the "Financial Aid" menu
3. Confirm FAFSA Status
4. Complete the Checklist

### 4 Accept/Decline Awards

1. Follow steps 1-2 from item "3"
2. Click "Review and Accept your Financial Aid Award Package"
3. See "[Types of Aid](#)"

### 5 For Loans:

- Complete Entrance Counseling
- Sign a Master Promissory Note (MPN)

### 6 For Scholarships:

1. Apply for scholarships at [www.wtamu.edu/scholarships](http://www.wtamu.edu/scholarships)
2. Accept Scholarships and submit thank you letter following the instructions provided by the awarding department
3. Send all external scholarships to Scholarship Services
  - a. See "[External Scholarship Procedures](#)"

### 7 Check out the ECU Buff \$mart Program

- Money Management Education Program
- Will answer your money questions
- [www.wtamu.edu/buff\\$mart](http://www.wtamu.edu/buff$mart)

8 Pay you first bill by:  
**August 19**

### Digital Guide

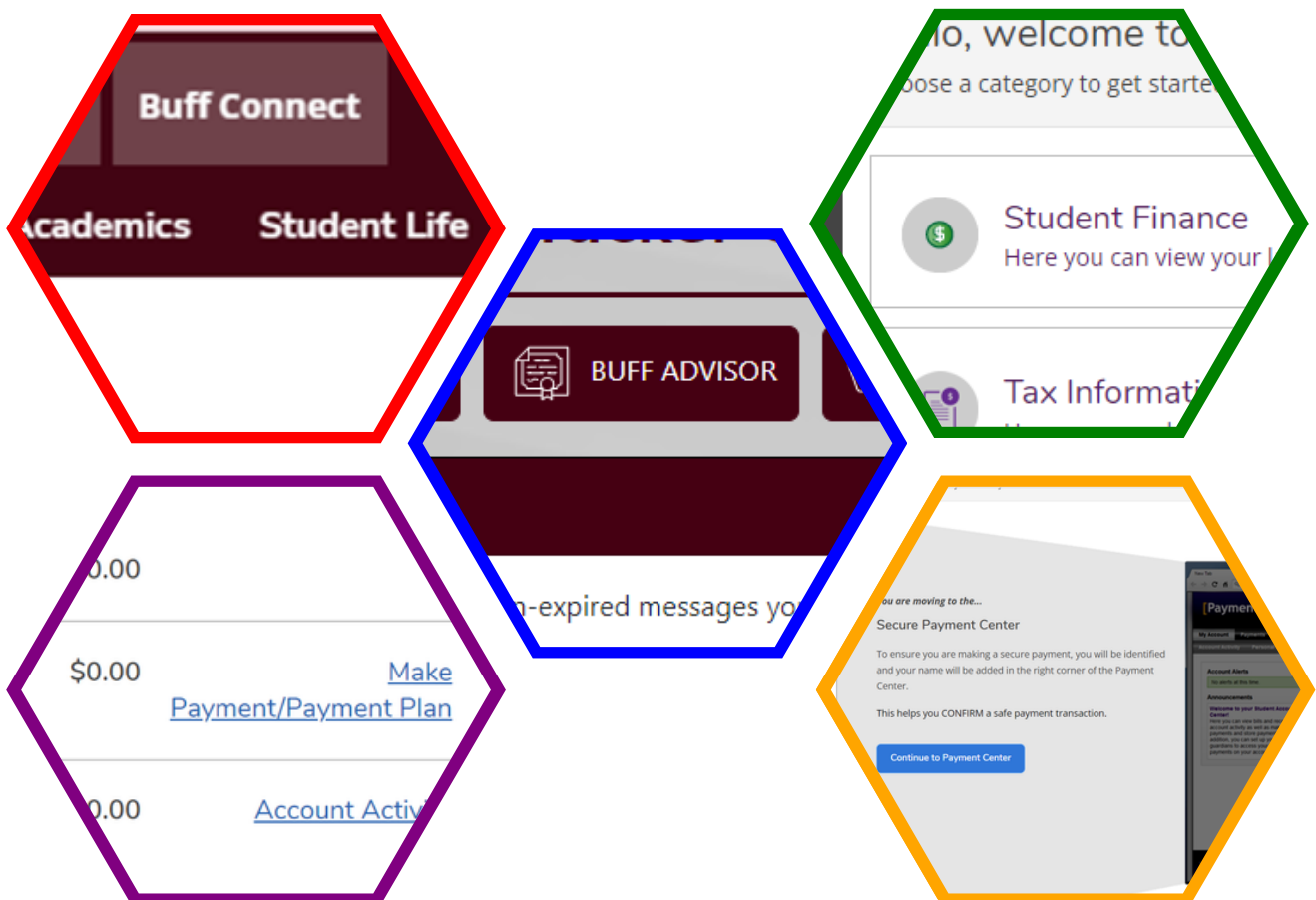


# PAYMENTS

PAYMENT PLANS - AUTOMATIC PAYMENTS - PAYMENT ALERTS

## NAVIGATING TO THE PAYMENT PORTAL

1. Go to the [WTAMU website](#)
2. Select "**Buff Connect**"
3. Enter your login information
4. Complete the DUO authentication
5. Select "**Buff Advisor**"
6. Select "**Student Finance**"
7. Select the "**Make Payment/Payment Plan Link**"
8. Select "**Continue to Payment Center**"

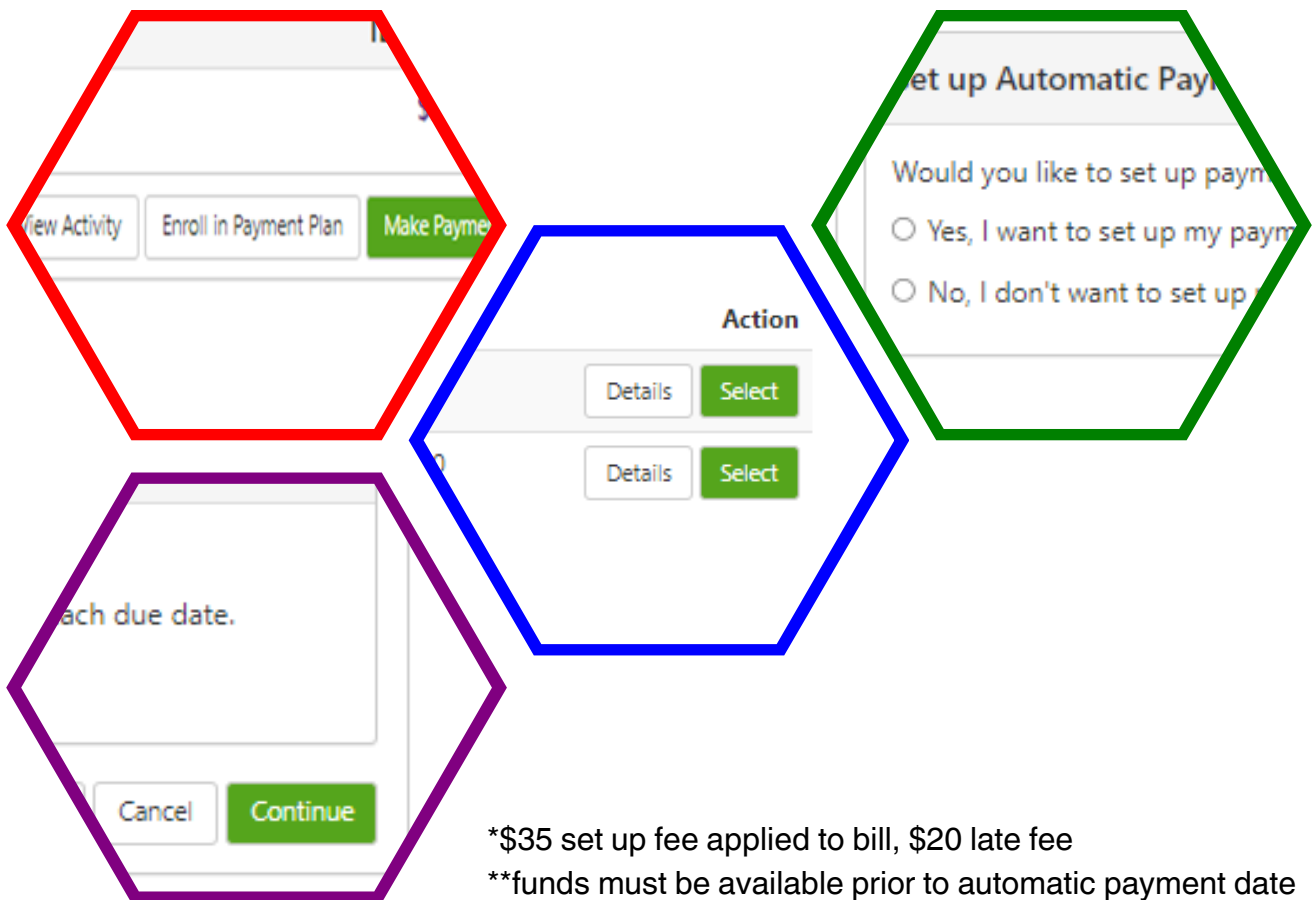


# PAYMENTS

PAYMENT PLANS - AUTOMATIC PAYMENTS - PAYMENT ALERTS

## PAYMENT PLAN & AUTOMATIC PAYMENTS

1. Follow steps 1-8 above on page 1
2. Select **"Enroll in Payment Plan"** \*
3. Next to desired plan, select **"Select"**
4. To enroll in automatic payments, select **"Yes, I want to set up my payments. Let me chose the payment method that will automatically be used to make a payment on each due date."** \*\*
5. Select **"Continue"**



\*\$35 set up fee applied to bill, \$20 late fee

\*\*funds must be available prior to automatic payment date

# PAYMENTS

PAYMENT PLANS - AUTOMATIC PAYMENTS - PAYMENT ALERTS

## IMPORTANT DATES

8/12: Aid Will Begin to Post

8/19: Payment Deadline\*

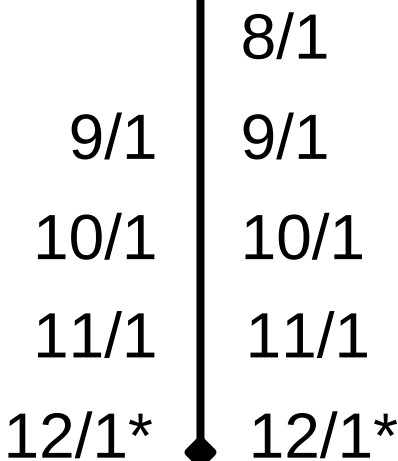
8/26: First Class Day

*\*Student may pay in full, or enroll in a payment plan. Accounts not paid in full OR enrolled in the 2024 Fall Payment Plan may be subject to deletion of schedules per WTAMU policy.*

## PAYMENT PLAN TIMELINES

4 Month Plan

5 Month Plan



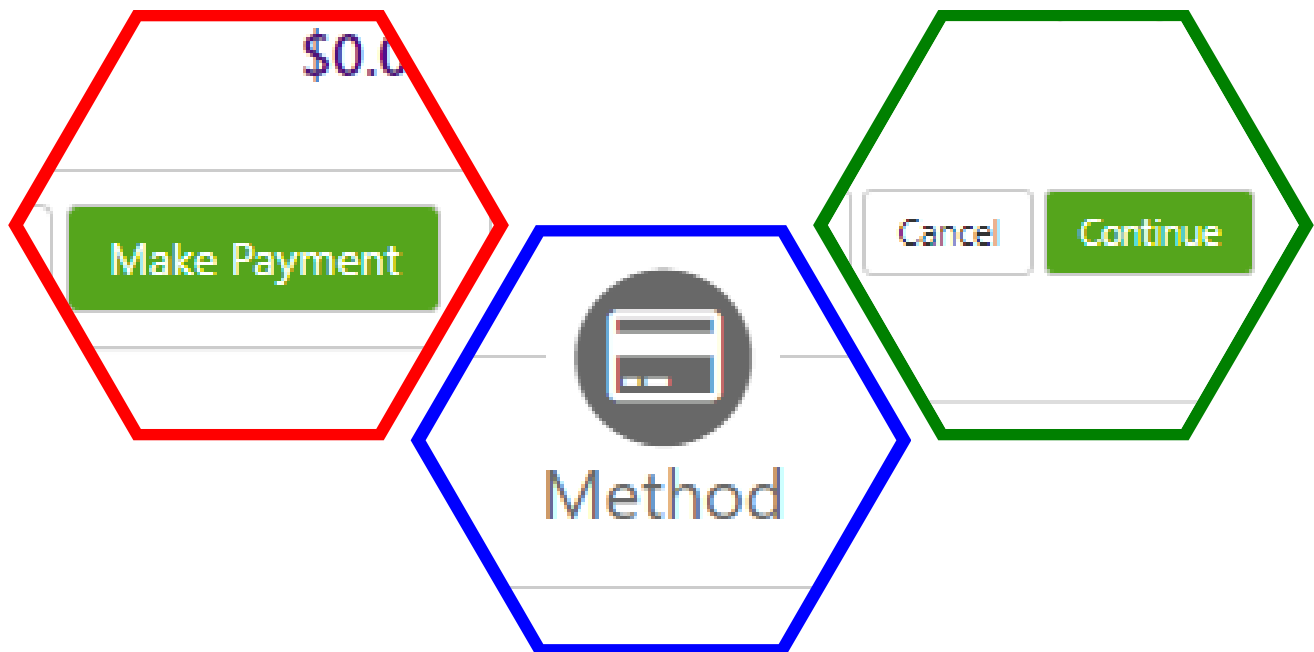
*\*if there is a remaining unpaid balance after December 1st, a restrictive hold will be placed on the account preventing registration for future semesters*

# PAYMENTS

PAYMENT PLANS - AUTOMATIC PAYMENTS - PAYMENT ALERTS

## PAYMENT METHODS

1. Follow steps 1-8 above on page 1
2. Select "Make a Payment"
3. Select "Method"
4. Use the drop-down menu to select payment method\*^
5. Fill all required fields
6. Select "continue"



\*Credit/ Debit cards subject to 2.95% fee, \$3 transaction minimum

^Electronic Check is FREE to use

# PAYMENTS

PAYMENT PLANS - AUTOMATIC PAYMENTS - PAYMENT ALERTS

## **SPONSORED BILLING**

Email or forward the PDF of your letter to our general email account: [sponsorbill@wtamu.edu](mailto:sponsorbill@wtamu.edu), from your Buff email. You must include your full name and ID number every time.

## **EMERGENCY LOANS (LAST RESORT)**

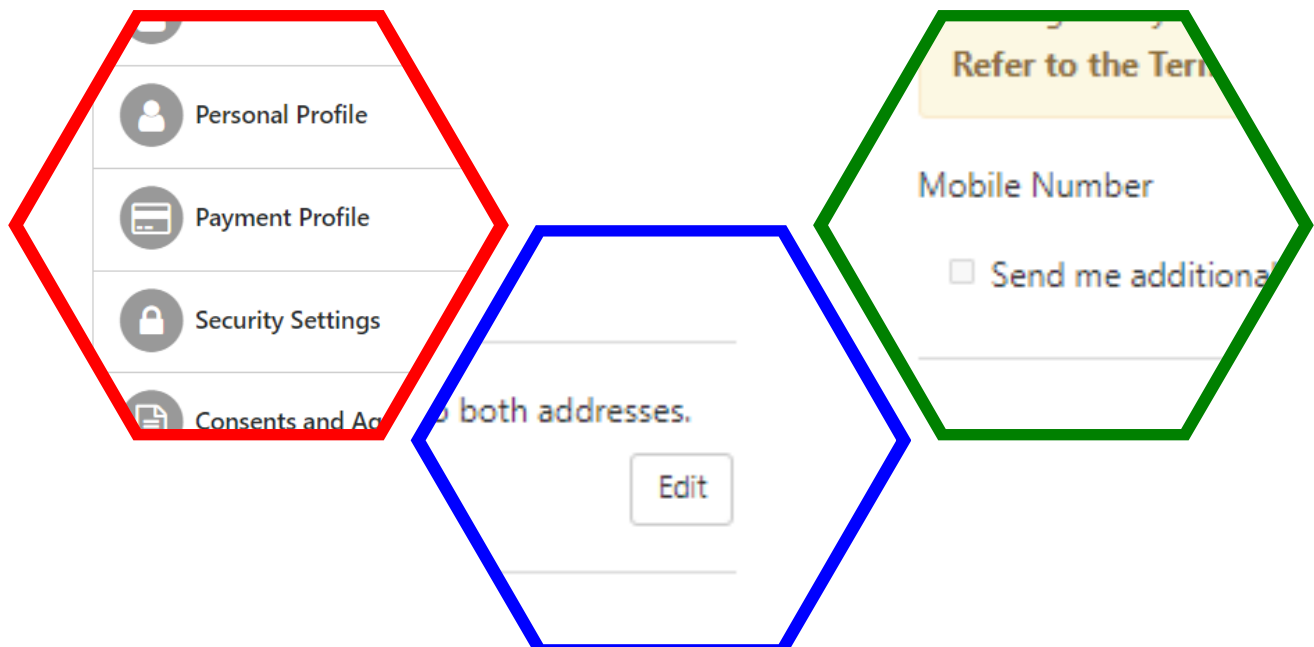
WTAMU offers an Emergency Tuition and Fee loan through Buff Advisor to students with a social security number on file. This loan is designed to protect a schedule from deletion for non-pay when financial aid is not disbursed, or a personal payment cannot be made by the deadline (but you know you can make the payment in the next few days). Loans are open 10 days and close at the 4pm payment deadline. This loan must be paid back within 90 days. To pay off loans go to [pphef.org](http://pphef.org). Panhandle Plains Higher Education Foundation is our loan servicer.

# PAYMENTS

PAYMENT PLANS - AUTOMATIC PAYMENTS - PAYMENT ALERTS

## PAYMENT ALERTS

1. Follow steps 1-8 above on page 1
2. Select "**Personal Profile**"
3. Select "**Edit**" under the "Secondary Email Address" section
4. Follow the verification instructions
5. Enter your preferred personal email address
6. Select "Save"
7. Select "**Edit**" under the "Mobile Number" section
8. Fill in your mobile number
9. Select your carrier from the drop down box
10. Select "Save"
11. Select "**send me additional text message notifications about my account events**"



# REFUNDS OF CREDIT

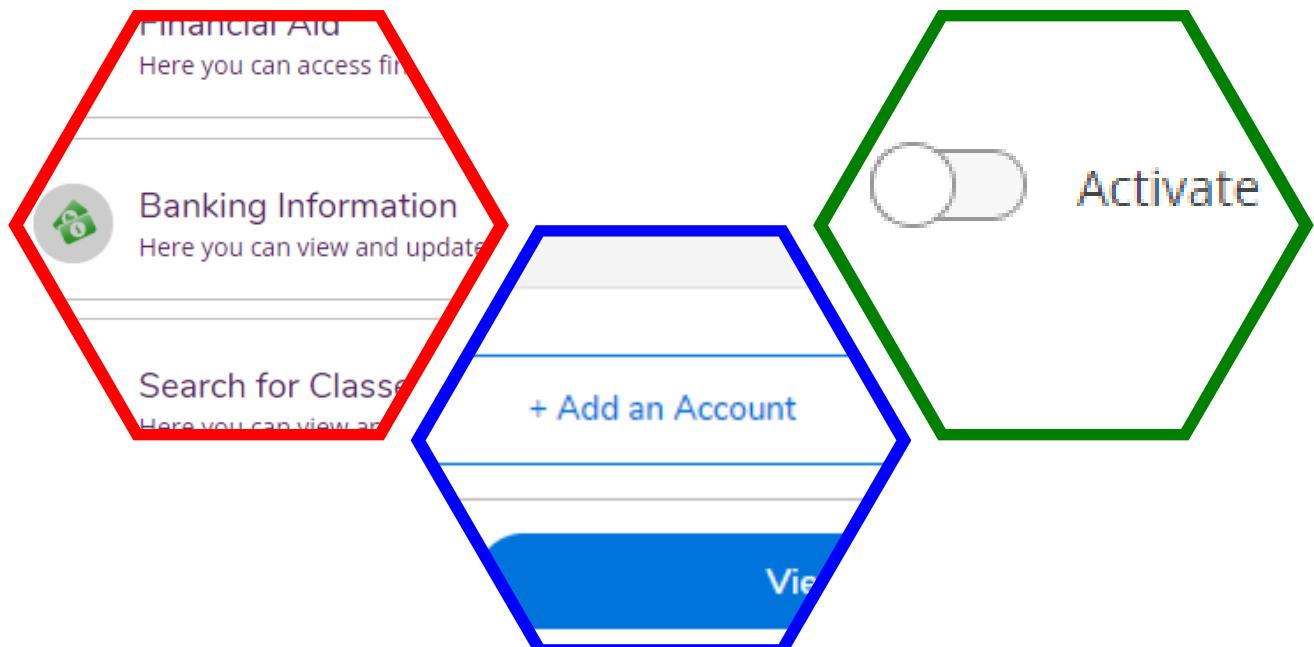
## REFUNDS OF CREDIT - DIRECT DEPOSIT

### REFUNDS OF CREDIT

Some students whose scholarships, aid, and/or payments exceed their billed amount may be eligible for a refund of credit applied to their account. In order to receive the refund of credit, students will either be mailed a check, or receive the refund via direct deposit.

### PAYMENT ALERTS

1. Follow steps 1-5 above on page 1
2. Select "**Banking Information**"
3. Select "**Add an Account**"
4. Select "**Activate**"
5. Select "Next"
6. Fill in all appropriate spaces
7. Select "Submit"



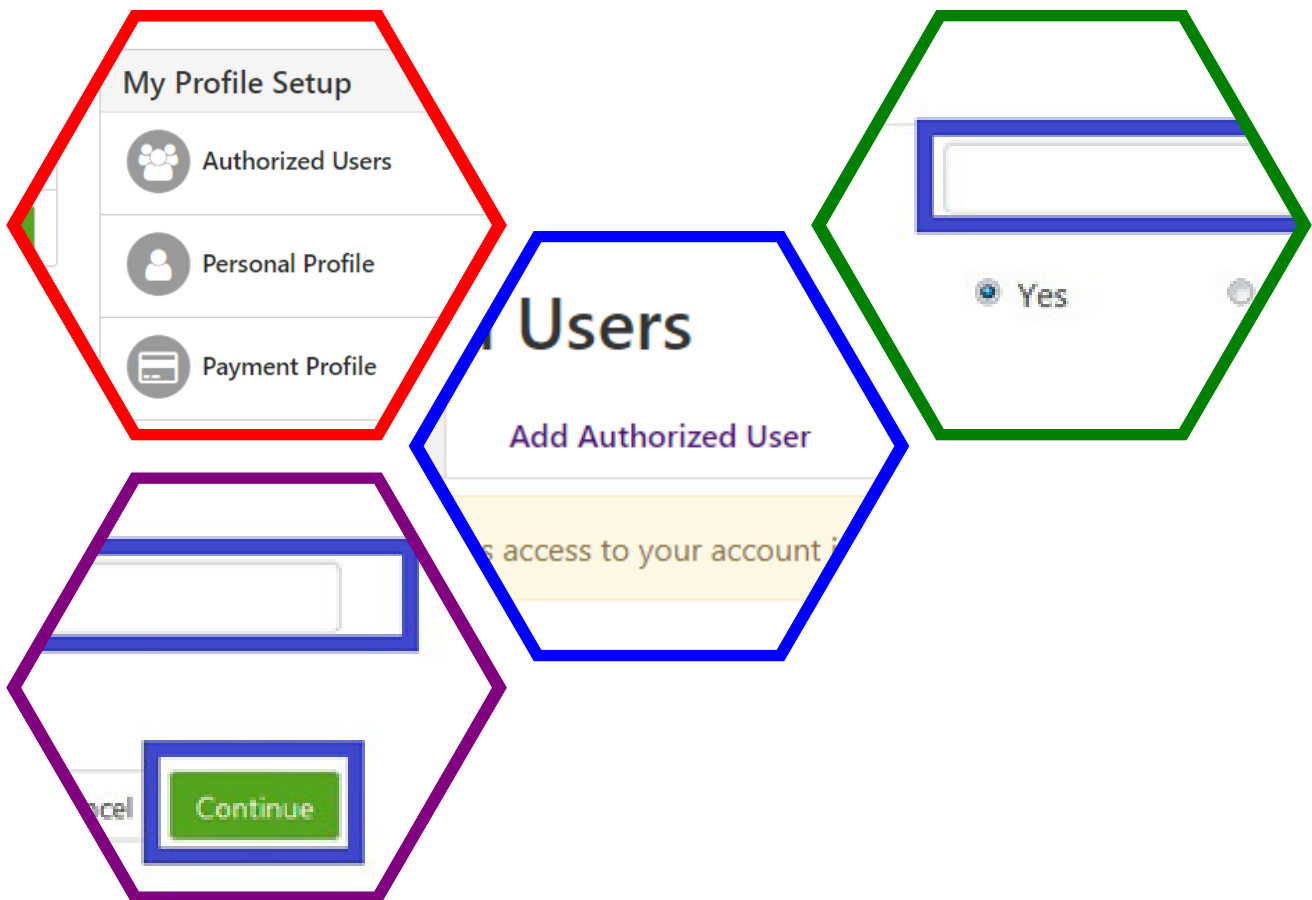


# OTHER USERS

PROXY USERS - AUTHORIZED USERS

## PAYMENT PORTAL AUTHORIZED USER

1. Follow steps 1-8 above on page 1
2. Select **"Authorized Users"**
3. Select **"Add Authorized Users"**
4. Enter authorized user email address
5. Select **"Yes"** to view payment history and account activity
6. Select **"Continue"**

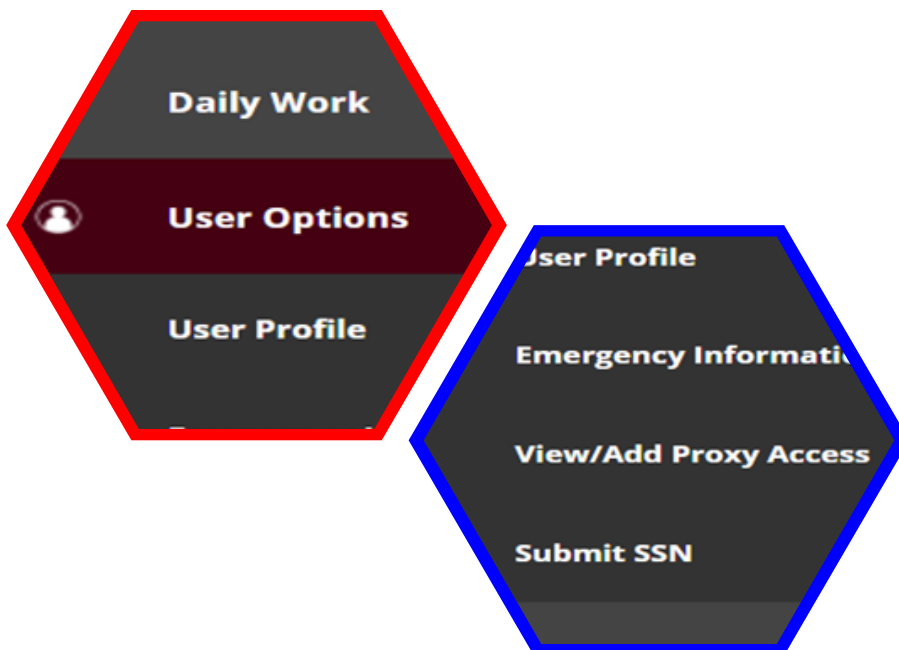


# OTHER USERS

AUTHORIZED USERS - PROXY USERS

## BUFF ADVISOR PROXY USER

1. Navigate to Buff Advisor using steps 1-4 on page 1
2. Select **"User Options"**
3. Select **"View/ Add Proxy Access"**
4. Enter proxy user information
5. Enter proxy user access permissions
6. Agree and submit



# 2024-2025

## Student Financial Aid Checklist

### **\*\*IMPORTANT\*\***

Financial aid is not guaranteed to cover your entire bill. It is your responsibility as the student to learn how to use your My Buff account to check your bill and your financial aid, and to calculate whether your bill will be completely paid. If financial aid doesn't cover the full amount, it is your responsibility to pay the rest. If more money is needed, you can apply for an external education loan or your parent can apply for a Parent PLUS loan. This must be done prior to Finals Week.

### **Helpful Hints for Financial Aid**

- To receive financial aid, you must have filed a FAFSA using your name and social security number as listed on your social security card
- Log in to the WT Application portal and enter your social security number if it is requested there
- Promptly respond to ALL requests for information from WTAMU's Financial Aid and Admissions offices; you can't receive financial aid until all information is complete
- Include your name and student ID number on all paperwork and communication
- Frequently check your WTAMU e-mail and Buff Advisor

### **FAFSA Process**

- Submit a 2024/2025 FAFSA at [www.studentaid.gov](http://www.studentaid.gov) including WTAMU's federal school code (003665)
- Check your FAFSA Submission Summary making sure all information is correct
- The FAFSA Submission Summary lists the answers you gave on your FAFSA and gives basic information about eligibility
- If **WTAMU** is not listed, submit a correction and add our federal school code (003665)
- Make corrections online as needed

### **Check your Student Portal**

This student menu lists documents you are required to upload, and shows your financial aid once it is ready for you to accept.

- Log in to: Buff Connect
- Go to: Buff Advisor
- Click: "Financial Aid"
- Click: "Complete Required Documents" or "Review and accept your Financial Aid Award Package"

### **IMPORTANT DATES**

- ★ **January 15** of each year - Generally, the priority\* date for FAFSA submitted for TEXAS Grant (*postponed-Mar 15*)
- ★ **April 15** of each year - Priority\* date for FAFSA submission for students attending in fall; FAFSA and scholarship application deadline for Buff Promise
- ★ **June 15** of each year- Priority\* date for TEXAS Grant recipients to have ALL documents submitted (including verification information)
- ★ **June 30** of each year - Priority\* date for incoming freshmen to have final official high school transcript submitted to WT Admissions for TEXAS Grant
- ★ **October 1** of each year - Generally, FAFSA can be filed for the following school year (example: on Oct. 1, 2023, the FAFSA application opened for the 2024-2025 school year) *This year was tentatively delayed until Dec. 31st.*  
\*If Priority date is not met, financial aid is not guaranteed

### **Student Loans for New Students and Transfer Students**

- Watch your Accept/Reject Awards menu on Buff Advisor and once your student loan(s) are listed, accept the student loan(s) you decide to borrow. Go to [www.studentaid.gov](http://www.studentaid.gov) to learn more about the loans.
- To receive student loans, three steps are required (Accepted on Buff Advisor, and complete the Direct Loan Entrance Counseling & Master Promissory Note on [studentaid.gov](http://studentaid.gov)).
- Complete Direct Loan Entrance Counseling and the Master Promissory Note at [www.studentaid.gov](http://www.studentaid.gov)
  - Use the subsidized/unsubsidized option
  - List WTAMU as your school

### **Transfer students:**

- MUST** complete Entrance Counseling for WTAMU
- If you have received student loans at another school your Master Promissory Note will follow you unless it is expired

**2024-2025**

# Student Financial Aid Checklist

## **Borrowing History**

The federal government website, [www.studentaid.gov](http://www.studentaid.gov), gives you information about federal grants and loans you received for each academic year at any school and includes loan servicer contact information for each loan. Another place to find the amount of student loans you owe is the last page of your FAFSA Submission Summary (refer to FAFSA Process on front for information on this report).

## **FERPA (Parent/Guardian access)**

Log in to Buff Advisor and choose "User Options" on the left side. Next, Use "View/Add Proxy Access" to designate who you wish to allow access. Consider giving your parent(s) proxy to your financial information so that they can help you ensure that your bill is paid.

## **Satisfactory Academic Progress (SAP)**

We check Satisfactory Academic Progress (SAP) after every spring semester. Your Academic Progress must be Satisfactory to continue receiving financial aid. You can see the University SAP policy at WTAMU.edu by searching for Satisfactory Academic Progress.

## **Federal Student Aid homepage**

For federal student aid, [www.studentaid.gov](http://www.studentaid.gov) is a 'one stop' page with extensive information about financial aid including student and parent loans.

**Contact us if you have questions or need additional assistance**

**Student Financial Services**

**Office of Financial Aid**

**WTAMU Box 60939**

Canyon, Texas 79016-0001

**806-651-2055**

Old Main Room 108

E-mail: [financial@wtamu.edu](mailto:financial@wtamu.edu)

Web: [wtamu.edu/FINANCIAL AID](http://wtamu.edu/FINANCIAL AID)



**Student Financial Services**  
**WEST TEXAS A&M UNIVERSITY™**



# HOW DO I APPLY FOR SCHOLARSHIPS?

## ADMITTED

You have a Buff email

go to  
**WTAMU.EDU**  
Select "Buff Connect"

Login using  
**DUO CREDENTIALS**

Choose an authentication method

Duo Push RECOMMENDED	Send Me a Push
Call Me	Call Me
Passcode	Enter a Passcode

Select  
**Financial Services then  
Scholarship Services**

Select  
**CURRENT STUDENT**

## NOT ADMITTED

Applied and have Buff ID

go to  
**WTAMU.EDU/SCHOLARSHIPS**

Select  
**APPLY NOW**

Select  
**PROSPECTIVE  
STUDENT**

**CREATE LOGIN**  
with Buff ID and  
Unique email

Create  
**PASSWORD**

Apply as early as **October 1st** for full consideration  
of all University awards.  
Priority date is **February 1st**

Receive your Buff ID by applying at [wtamu.edu/admissions](http://wtamu.edu/admissions)  
Your Buff ID is needed for all new students applying for scholarships.

Old Main- Room 108  
(806) 651-3330 | WT Box 60765, Canyon, Texas 79016  
[scholarships@wtamu.edu](mailto:scholarships@wtamu.edu) | [wtamu.edu/scholarships](http://wtamu.edu/scholarships)

# So, you got a Merit Level.

## Now What?

Before the 1st payment due date, we will fulfill your level with funded scholarships.

**Your level will be renewed each year you attend WT as long as you...**

- Complete 30 WT Hours per academic year (Fall - Summer 2).
- Maintain a WT GPA of 3.0
- Submit the Scholarship Application each year to be considered for all University Awards

**You must accept your scholarships before they will show up on your bill.**

### SCHOLARSHIP SERVICES



Student Financial Services  
WEST TEXAS A&M UNIVERSITY.

806.651.3330

[scholarships@wtamu.edu](mailto:scholarships@wtamu.edu)

# External Scholarship Procedures

## What is an External Scholarship?

An external scholarship is one the student receives from a source other than West Texas A&M University.

## Where do I send my Scholarship Checks?

West Texas A&M University  
Scholarship Services  
WTAMU Box 60765  
Canyon, TX 79016

Make all checks payable to **West Texas A&M University**. If the donor prefers to make the check co-payable to the student and WTAMU, proceeds **cannot** be applied until the student endorses the check.

### **Please include the following with each check.**

- Contact information (organization or donor name, address, phone number)
- Student's/ Recipient's Name
- Student's ID/ Buffalo Gold Card number, if known or another source of identifying information such as birthday, address, etc.
- Disbursement Letter/ Instructions (e.g., Fall only, Spring only, 1/2 Fall or 1/2 Spring)

### **Procedures for External Scholarships via ACH**

**If you are expecting an external scholarship from a donor via ACH, contact us at [scholarships@wtamu.edu](mailto:scholarships@wtamu.edu) for further instructions. We cannot give out ACH information to anyone other than the donor.**

Students may accrue late fees if external scholarship checks are not received prior to the bill date. Students should contact the Business Office at [bo@wtamu.edu](mailto:bo@wtamu.edu) to discuss payment options if scholarship checks do not arrive by the bill due date. <sup>15</sup>





# Graduate without owing a fortune.



## ECU Buff \$mart

**improves students' understanding of financial literacy concepts and services, empowering students to make informed choices to improve their financial well-being.**



## Our Services Include

- **one-on-one peer financial coaching**
- **financial aid knowledge**
- **cost of tuition insight**
- **how to pay for college**
- **webinars**



Education Credit Union  
Buff \$mart Program  
WEST TEXAS A&M UNIVERSITY™



@ BuffSmart@wtamu.edu



wtamu.edu/Buff\$mart

f @wtbuffsmart



806 - 651 - 2369



# MONEY MANAGEMENT

# BOOTCAMP

**The Senate Chamber - Jack B. Kelley Student Center**

**Sept. 10 - Oct. 8**

4 p.m.  
every Tuesday

**Sept. 10 - Oct. 8**

5:30 p.m.  
every Tuesday

**Oct. 16 - Nov. 13**

4 p.m.  
every Wednesday

**Oct. 16 - Nov. 13**

5:30 p.m.  
every Wednesday

**Graduation  
Celebration  
Nov. 19**

**SCHOLARSHIPS AND OTHER PRIZES**  
will be awarded based on attendance,  
participation and other criteria.

Scan to register



# KEY CONTACTS

## STUDENT FINANCIAL SERVICES

### BUSINESS OFFICE

806.651.2080

bo@wtamu.edu

Old Main 104

- Student Bills
- Payment Plans

**START  
HERE!**

- Personal Finance
- Paying for College
- Navigating Student Aid

### ECU BUFF \$SMART PROGRAM

806.651.2369

buffsmart@wtamu.edu

Old Main 105

### FINANCIAL AID

806.651.2055

financial@wtamu.edu

Old Main 108

- State and Federal Aid
- FAFSA

- Merit-based Scholarships
- Undergraduate Scholarships

### SCHOLARSHIPS

806.651.3335

scholarships@wtamu.edu

Old Main 108

# Could you cover the loss of tuition and other expenses?



GradGuard's Tuition Insurance can help students and parents avoid a financial loss due to an unexpected medical withdrawal from school.

**Affordable protection that can reimburse up to 100% of your investment.**

Visit [gradguard.com/tuition](https://gradguard.com/tuition) to learn more!



Terms, conditions, and exclusions (including for pre-existing conditions) apply. Plans only available to U.S. residents and may not be available in all jurisdictions. Recommended and provided by GradGuard, a service of Next Generation Insurance Group, LLC (NGI), the licensed agent for all insurance programs. Insurance plans include insurance benefits and assistance services. Pricing may vary by state. Insurance benefits are underwritten by Jefferson Insurance Company (NY, Administrative Office 9950 Mayland Drive, Richmond, VA 23233) rated "A+" (Superior) by A.M. Best Co. A+ (Superior) is the 2nd highest of A.M. Best's 13 Financial Strength Ratings. Non-insurance benefits/services are provided by AGA Service Company. Claims are administered by Allianz Global Assistance (AGA). AGA and Allianz Tuition Insurance are marks of AGA Service Company or its affiliates. AGA Service Company is an affiliate of Jefferson Insurance Company. Plans include insurance benefits and assistance services. Except as expressly provided for under the plan, consumer is responsible for charges incurred from outside vendors. Contact AGA Service Company at 888-427-5045 or 9950 Mayland Dr., Richmond, VA 23233 or [tuition@allianzassistance.com](mailto:tuition@allianzassistance.com).



# Protect your investment in college.

You can avoid a financial loss due to an unexpected medical withdrawal from school with Tuition Insurance from



**GradGuard**<sup>®</sup>  
college life protected

Can cover **serious injury or illness** such as mononucleosis, a severe head injury or COVID-19



Can **reimburse** up to 100% of the student's investment including other school-invoiced fees



Can cover **chronic illness** such as diabetes or an auto-immune disorder

Can cover **mental health conditions** like depression and anxiety.



**Affordable protection that can reimburse up to 100% of your investment.**

Visit [gradguard.com/tuition](https://gradguard.com/tuition) to learn more!



Terms, conditions, and exclusions (including for pre-existing conditions) apply. Plans only available to U.S. residents and may not be available in all jurisdictions. Recommended and provided by GradGuard, a service of Next Generation Insurance Group, LLC (NGI), the licensed agent for all insurance programs. Insurance plans include insurance benefits and assistance services. Pricing may vary by state. Insurance benefits are underwritten by Jefferson Insurance Company (NY, Administrative Office 9950 Mayland Drive, Richmond, VA 23233) rated "A+" (Superior) by A.M. Best Co. A+ (Superior) is the 2nd highest of A.M. Best's 13 Financial Strength Ratings. Non-insurance benefits/services are provided by AGA Service Company. Claims are administered by Allianz Global Assistance (AGA). AGA and Allianz Tuition Insurance are marks of AGA Service Company or its affiliates. AGA Service Company is an affiliate of Jefferson Insurance Company. Plans include insurance benefits and assistance services. Except as expressly provided for under the plan, consumer is responsible for charges incurred from outside vendors. Contact AGA Service Company at 888-427-5045 or 9950 Mayland Dr., Richmond, VA 23233 or [tuition@allianzassistance.com](mailto:tuition@allianzassistance.com).

**“Oh I wish I had known this was a thing.**  
My daughter has struggled this year with extreme mental health illness and just quit school a few weeks ago due to the anxiety and overwhelming stress.”

Facebook user

**gradguard.com/tuition or (877) 794-6603**

**We're proud to partner with GradGuard.**

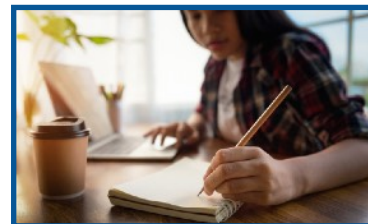


## What is tuition insurance?

GradGuard's Tuition Insurance can help students and parents avoid a financial loss due to an unexpected medical withdrawal from school. Tuition Insurance can broaden the school's existing refund policy.



Can reimburse up to 100% of the student's investment including other school-invoiced fees



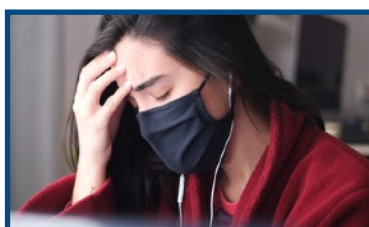
Covered withdrawals can take place any time during the covered term



One call to help students and their families take care of emergencies and unexpected issues

## What does it cover?

GradGuard's Tuition Insurance can reimburse tuition, room, board, and other eligible fees if a student withdraws at any time during the covered term for a covered reason such as:



Serious injury or illness such as mononucleosis, a severe head injury or COVID-19



Chronic illness such as diabetes or an autoimmune disorder



Mental health conditions like depression, anxiety, suicide/attempted suicide



gradguard.com



Terms, conditions, and exclusions (including for pre-existing conditions) apply. Plans only available to U.S. residents and may not be available in all jurisdictions. Recommended and provided by GradGuard, a service of Next Generation Insurance Group, LLC (NGI), the licensed agent for all insurance programs. Insurance plans include insurance benefits and assistance services. Pricing may vary by state. Insurance benefits are underwritten by Jefferson Insurance Company (NY, Administrative Office 9950 Mayland Drive, Richmond, VA 23233) rated "A+" (Superior) by A.M. Best Co. A+ (Superior) is the 2nd highest of A.M. Best's 13 Financial Strength Ratings. Non-insurance benefits/services are provided by AGA Service Company. Claims are administered by Allianz Global Assistance (AGA). AGA and Allianz Tuition Insurance are marks of AGA Service Company or its affiliates. AGA Service Company is an affiliate of Jefferson Insurance Company. Plans include insurance benefits and assistance services. Except as expressly provided for under the plan, consumer is responsible for charges incurred from outside vendors. Contact AGA Service Company at 888-427-1445 or 9950 Mayland Dr., Richmond, VA 23233 or tuition@allianzassistance.com.