

# 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 your first bill by:

**August 18**

### Digital Guide

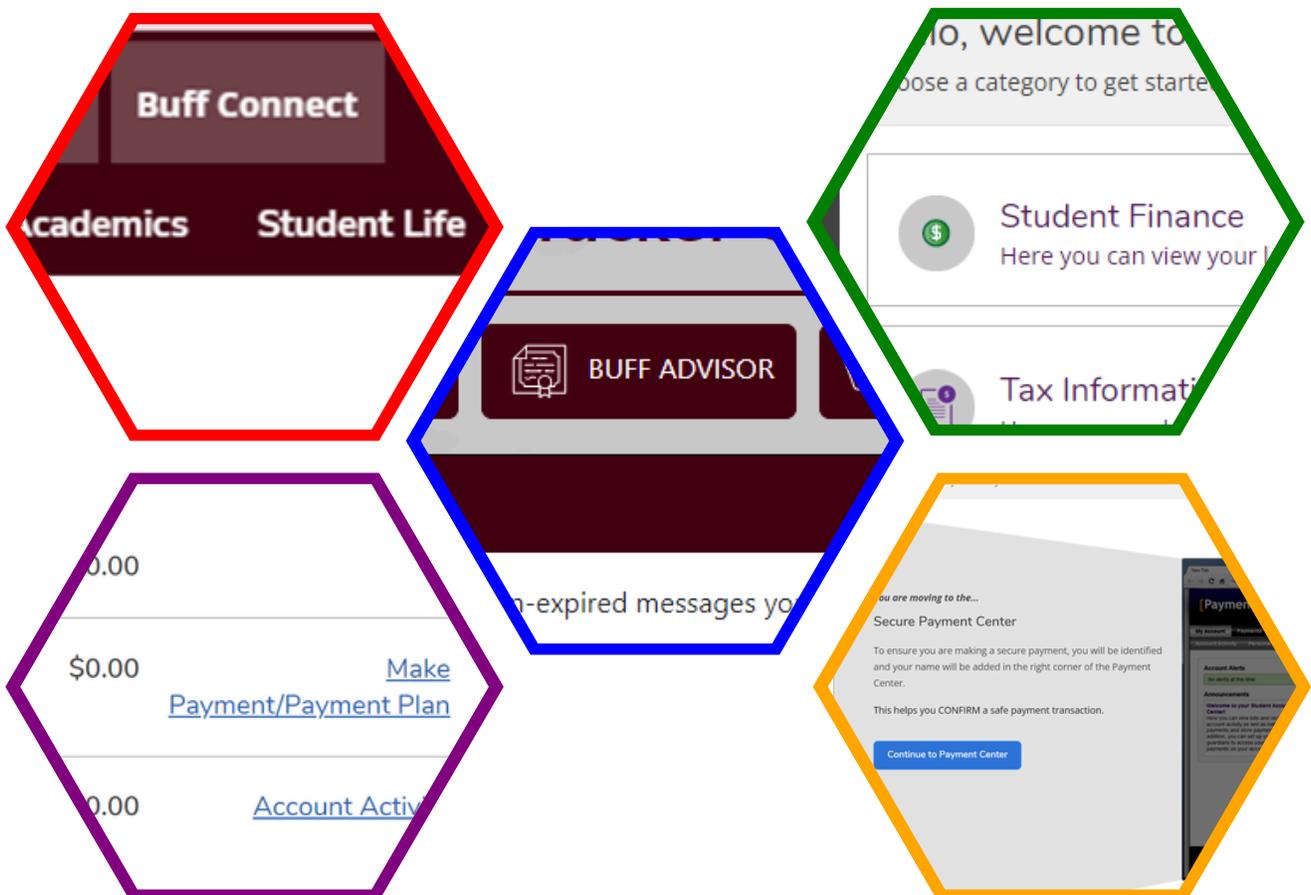


# PAYMENTS

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**"

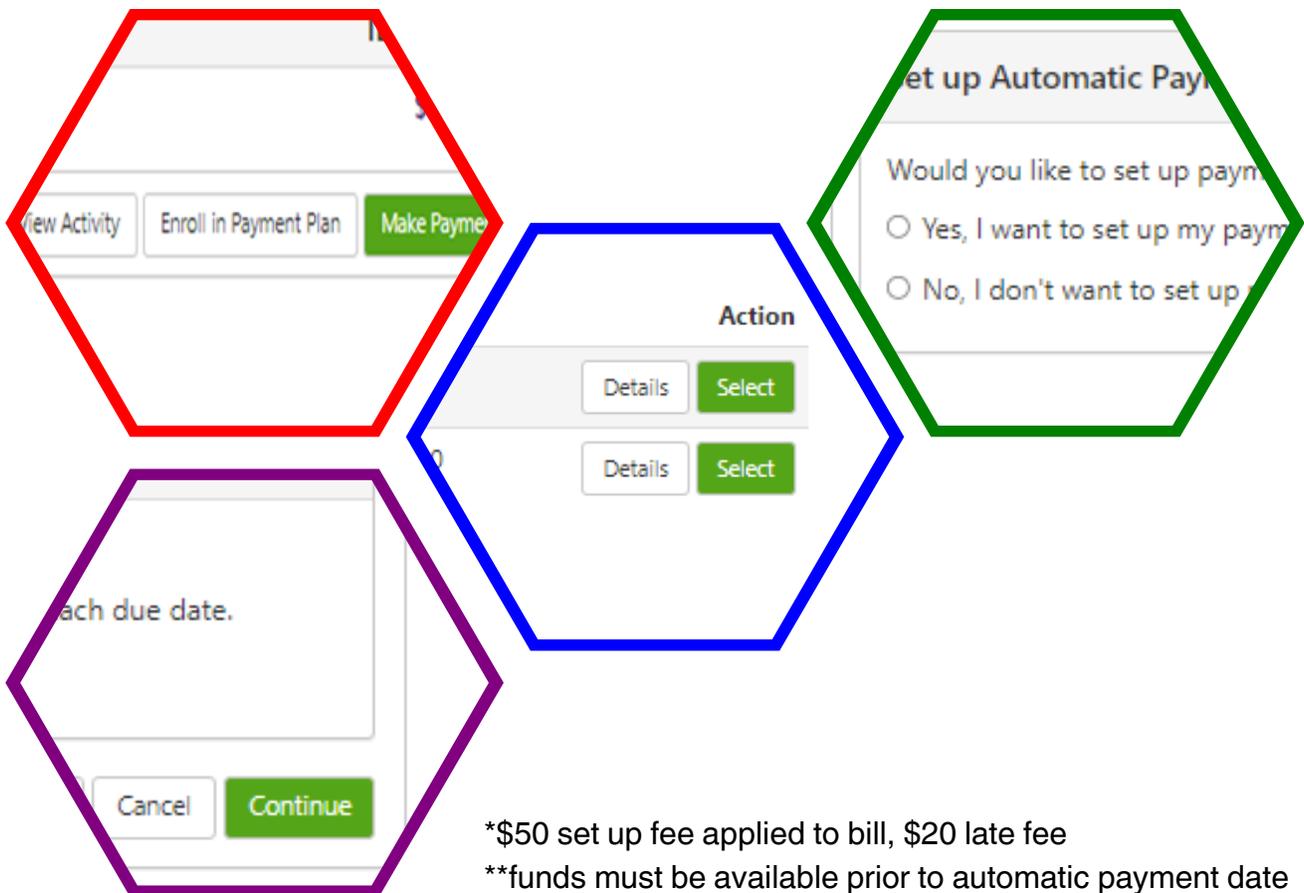


# PAYMENTS

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"**



\*\$50 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

8/15: Aid Will Begin to Post

8/18: Payment Deadline\*

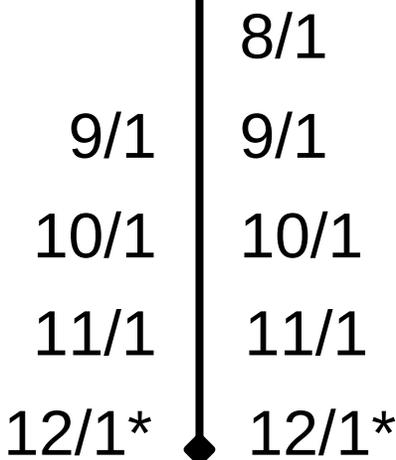
8/25: First Class Day

*\*Student may pay in full, or enroll in a payment plan. Accounts not paid in full OR enrolled in the 2025 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 Plan Options

### **\*5-Month Installment Plan:\*\***

- Calculated on the account balance before financial aid.
- Example:
  - Tuition and Fees: \$4,000
  - Room and Board: \$4,500
  - Account Balance: \$8,500 (before aid)
  - Installments: 5 payments of \$1,700
- The first payment is due before the semester starts and must be paid out of pocket.

### **\*4-Month Installment Payment Plan - Option A:\*\***

- Calculated on the account balance before financial aid.
- Example:
  - Account Balance: \$8,500
  - Installments: 4 payments of \$2,125
  - Financial aid can cover the first two installments.

### **\*4-Month Installment Payment Plan - Option B:\*\***

- Calculated on the account balance after financial aid.
- Example:
  - Account Balance after financial aid: \$5,000
  - Installments: 4 payments of \$1,250
- First payment due the month after the term starts.

### **\*Important Notes:\*\***

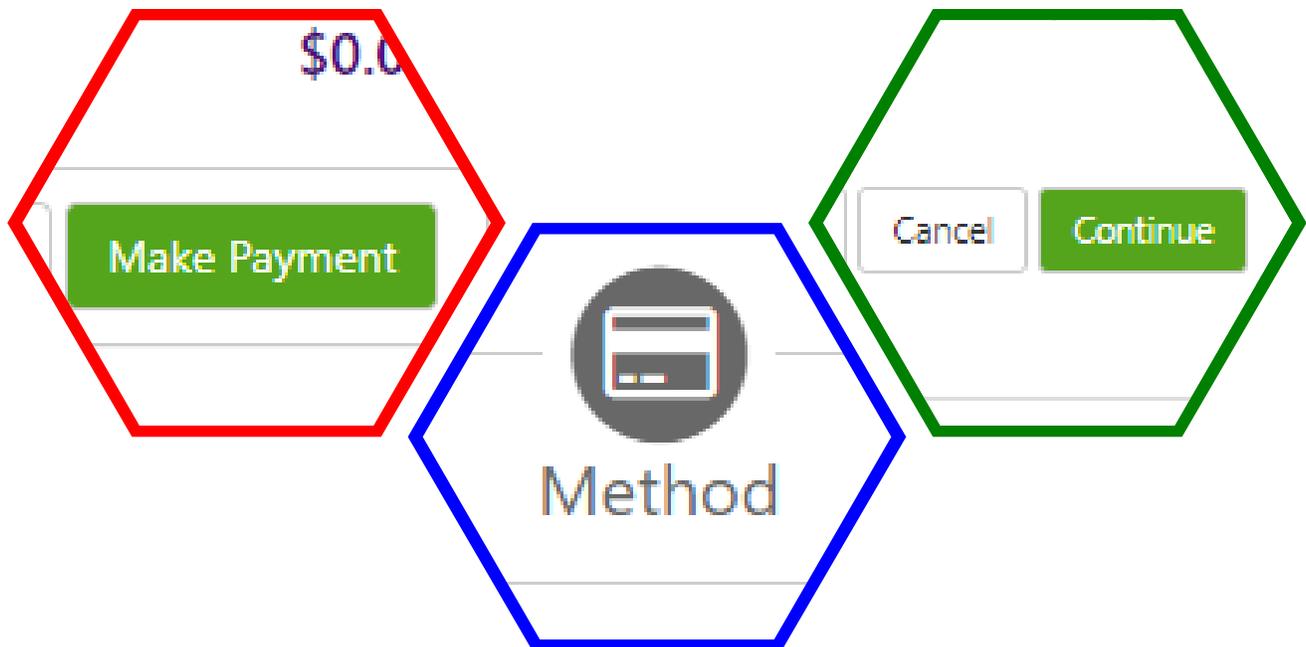
- Financial aid posts 10 days before classes start.
- Changing payment plans incurs a \$50 fee, and fees are non-refundable.

# 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 3% fee, \$3 transaction minimum

^Electronic Check is FREE to use

# PAYMENTS

PAYMENT PLANS - AUTOMATIC PAYMENTS - PAYMENT ALERTS

## SPONSORED BILLING

Sponsored billing is a payment agreement made between West Texas A&M University and a government agency, either domestic or foreign, the student's employer, a pre-paid savings program, or another agency that will send payment on the student's behalf after WTAMU has invoiced the agency.

Sponsored billing is not a reimbursement program. Once sponsored billing is added to the student account, it is only a promise of payment by the agency. If the agency refuses to honor their agreement either in part or in full after they have been invoiced, sponsorship agreements must be adjusted to match the funds the sponsor submits for payment. Any remaining balance then becomes the responsibility of the student.

# PAYMENTS

PAYMENT PLANS - AUTOMATIC PAYMENTS - PAYMENT ALERTS

## EMERGENCY LOANS (LAST RESORT)

WTAMU offers short-term emergency loans to eligible students who find that their anticipated payment method is delayed but still expected.

Emergency loans for tuition and fees are available beginning 10 to 12 days before the first payment deadline, and are available until the 20th class day for Fall and Spring, 4th class day for summer sessions, and 2nd class day for intersessions. Loans are due in full within 90 days for the Fall and Spring semesters, and 45 days for all other terms.

A confirmation number will be shown on the last screen when the loan application is completed. All applicants will receive an email in their Buff email account 1 to 2 business days after applying giving the status of their application.

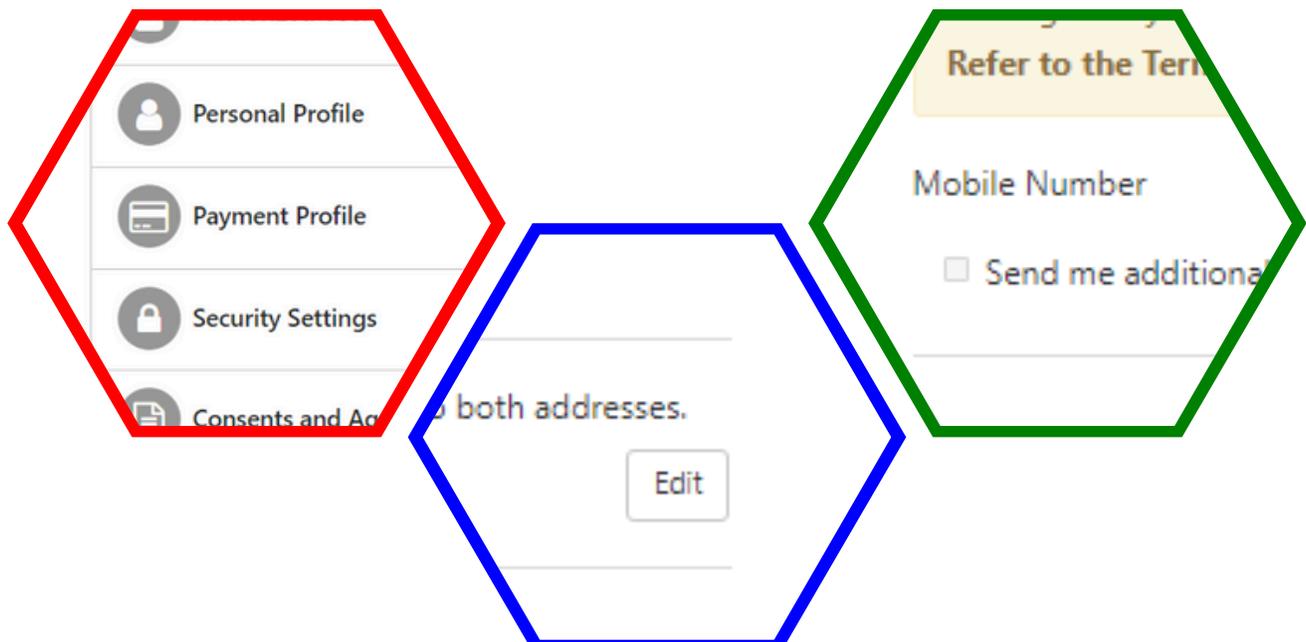
Interest begins accruing when the loan is applied to the student's university balance as a payment at the rate of 5% annually. The maximum amount for tuition and fees is \$2500, or total charges for mandatory tuition and fees if the total is less than \$2500.00.

# 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

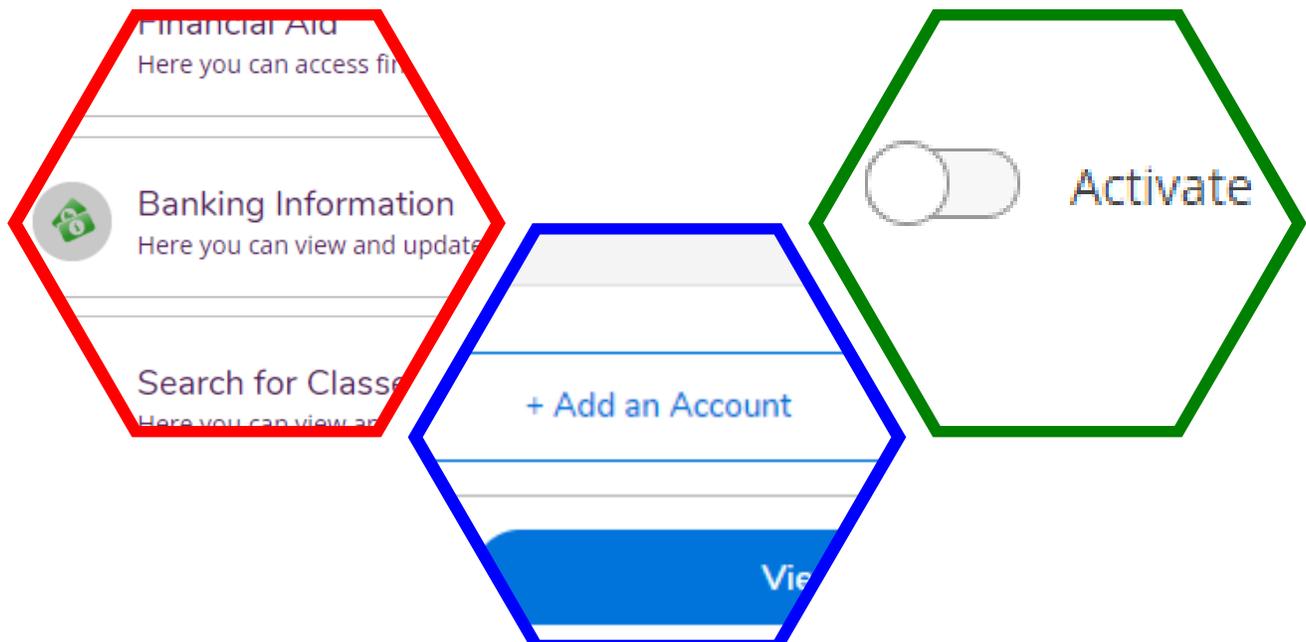
## REFUNDS OF CREDIT - DIRECT DEPOSIT

### 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"

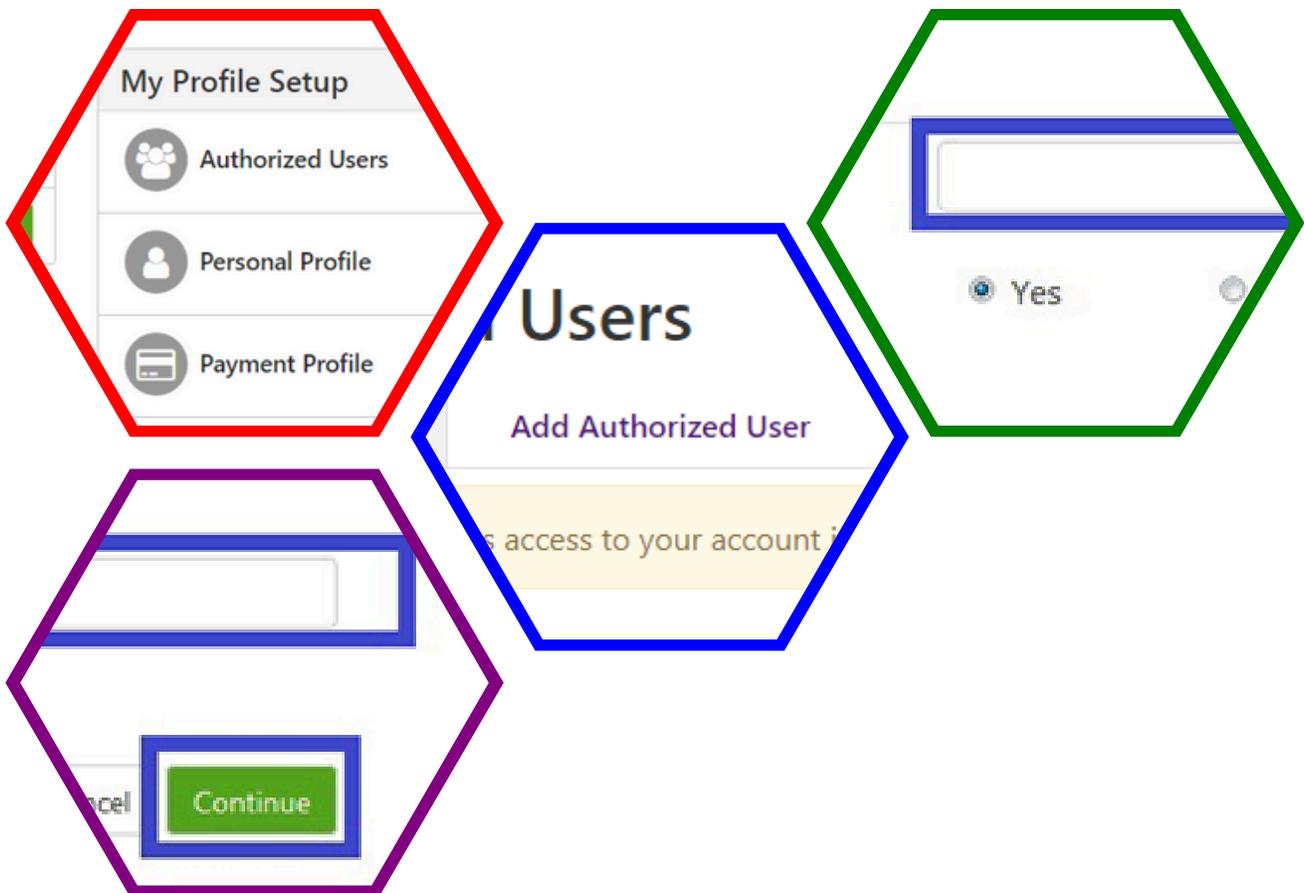


# OTHER USERS

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"**

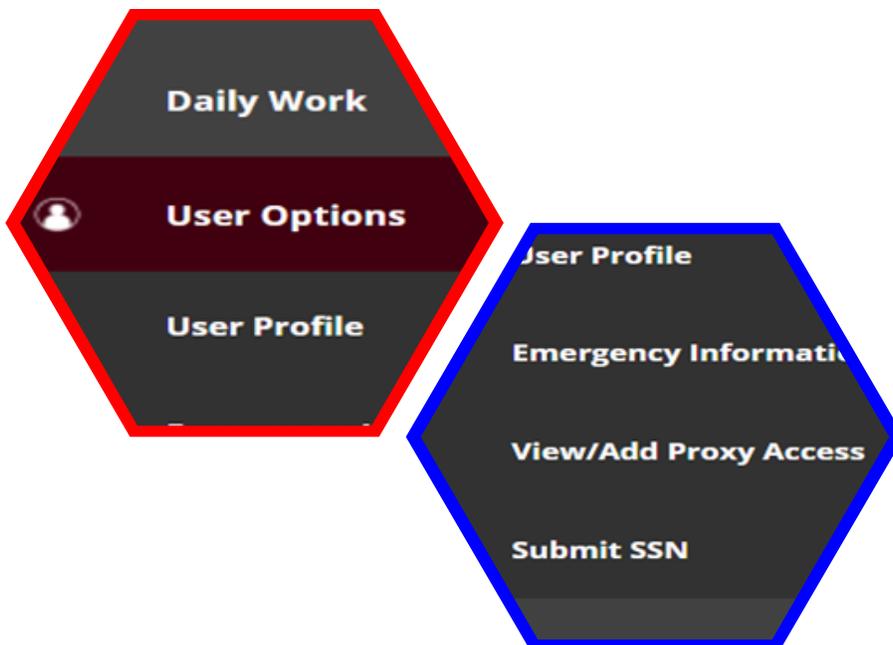


# OTHER USERS

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



# 2025-2026 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

## **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 2025/2026 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

## **FAFSA Account**

- All contributors who provide information on the FAFSA must make a FAFSA account on [www.studentaid.gov](http://www.studentaid.gov). A contributor will be the student, biological or adoptive parent, parents spouse, **OR** students spouse.
- It is best to create the account **BEFORE** starting the FAFSA application. Each FSA ID (account) will need a unique email address.
- Enter names and Social Security Numbers (SSN) exactly as listed on the Social Security Card.
- Contributors without an SSN can create a [www.studentaid.gov](http://www.studentaid.gov) account to fill out their portion of their students' FAFSA form online.

## **IMPORTANT DATES**

*\*If Priority date is not met, financial aid is not guaranteed*

**January 15** of each year - Generally, the priority\* date for FAFSA submitted for TEXAS Grant (*postponed-Feb 15, 2025*)

**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, 2022, the FAFSA application opened for the 2023-2024 school year.) *This year is tentatively delayed until Dec. 1<sup>st</sup>.*

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

Three steps are required to receive student loans that help pay your WT Bill. The steps are:

- Accept the loan award through your Buff Advisor in the student portal.
- Complete Direct Loan Entrance Counseling **AND** the Master Promissory Note at [www.studentaid.gov](http://www.studentaid.gov)
- Use the subsidized/unsubsidized option and list **WTAMU** as your school.

### **Transfer Students:**

Transfer students who have previously received federal loan funding **MUST**:

- Complete Entrance Counseling for WTAMU
- Check the expiration date of your Master Promissory Note. It will follow you to WT unless it has expired.

## **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"

# 2025-2026 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 (Contributor 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 grants, work-study, and student/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: [www.wtamu.edu/financialaid](http://www.wtamu.edu/financialaid)

# Freshman Merit Scholarships Awards for Texas and Out of State Residence

Incoming Freshman will be looked at for our Freshman Scholarship Levels.

Merit Award Level	Amount Per Year	ACT or SAT Score*	High School Class Rank	
President's Scholar	\$8,000	30/1360	AND	Top 5%
Provost's Scholar	\$4,000	26/1230	AND	Top 10%
Honor Scholar	\$3,000	24/1160	AND	Top 15%
Academic Scholar	\$1,500	22/1100	OR	Top 25%



## To Qualify for a Merit Level

Turn in Transcript showing class rank & ACT/SAT	Be a recent high school graduate	Enroll as a new, full-time student at WT in Fall or Spring	All students are encouraged to complete the Scholarship Application	Application Priority Dates are: Fall: Feb. 1st Spring: Dec. 15th	Awards are made based on availability of funds
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**Merit Scholarship Levels are renewable as long as you...**

Maintain a cumulative WT 3.0 gpa	Complete 30 WT hours for the academic year	Academic year: fall, spring, intersessions, summer 1, summer 2	Complete scholarship application by Feb. 1st
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**Scholarship Services**

[wtamu.edu](http://wtamu.edu)



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

**806.651.2055**

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

WT Box 60765, Canyon, TX 79016



# 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) 651-2055 | WT Box 60765, Canyon, Texas 79016  
[scholarships@wtamu.edu](mailto:scholarships@wtamu.edu) | [wtamu.edu/scholarships](http://wtamu.edu/scholarships)



# 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.



# 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 BOOT CAMP

**WT** Education Credit Union  
Buff \$mart Program  
WEST TEXAS A&M UNIVERSITY.

**EduCation**<sup>®</sup>  
credit union  
Learn More. Live More.<sup>®</sup>

JOIN US FOR AN INTERACTIVE COURSE ON FINANCIAL LITERACY  
AND TAKE CONTROL OF YOUR FINANCIAL FUTURE!  
**SCHOLARSHIPS AND OTHER PRIZES WILL BE AWARDED!**

Learn budgeting and saving techniques through 4 flexible sections. **Scholarships and prizes** will be awarded for attendance and participation.

## WHAT TO EXPECT :

- Explore payment options for college education.
- Weigh the pros and cons of credit and debit cards.
- Grasp credit score components.
- Tackle and resolve financial issues.
- Discover strategies to avoid or fix financial mistakes.
- Create a budget, while tracking income and expenses.
- Understand the benefits of saving for emergencies, sinking funds, and retirement.

## 4 SECTIONS TO CHOOSE FROM:

*Every Tuesday  
Sept. 9 - Oct. 7  
@4 pm OR @5:30 pm*

*Every Wednesday  
Sept. 10 - Oct. 8  
@4 pm OR @5:30 pm*

*All Classes Held in JBK  
Senate Chamber*

ZAP TO SIGN UP!



# 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

806.651.2055

scholarships@wtamu.edu

Old Main 108