Understanding myGate Billing

This is a comprehensive guide to understanding your myGate bill & payment system for Murray State.
Visit MSU’s Website


At the top of the page, you will find a link to the myGate site.

This site is where you will schedule your classes, view announcements, view your e-bill, make payments, and view your grades.

*Click on this link.*

Notice the other links in the drop down menu – these are all helpful MSU links that can be accessed from Murray State’s homepage.
Logging In

This is the log-in site. You will type in your myGate user name and password and click “Log in”. **We recommend that you save this page as a favorite on your personal computer.**

*Log in to your myGate account now.*
Navigating myGate

This is the home page for the myGate site. From here, student workers/employees will be able to input their time under the “Employee” tab. You can view grades, schedule classes, pull MAP reports (degree audits), and view important dates for registration under the “Academics” tab. The “Money” tab is the place where you can view your bill, make payments, change/add a meal plan and view financial aid information.
Under the “Financial Aid” tab, you will see (on the right hand side) a list of financial aid information. If you are missing important documents or have yet to complete a step in the financial aid application process, you should see a RED flag listed instead of a GREEN check. If you see a RED flag – or you are trying to accept your financial aid awards – go to the box BELOW “Financial Aid Requirements” – titled “Financial Aid Awards” and click on the link.

Click on the “Financial Aid Awards” link.
Select the school aid year that reflects the term in question and hit the “Submit” button,
This screen allows you to view general information about your awards (“General Information”), see an overview of your budget/awards (“Award Overview”), submit scholarship information (“Resources/Additional Information”), ACCEPT TERMS AND CONDITIONS (“Terms and Conditions” – necessary to process aid), and accept the amount of your student loans that you wish to apply (“Accept Award Offer”).
Back out on the myGate site, if you scroll down under the “Money” tab, you will see a box called “My Account” – this is where you can view your current charges, e-bills, set up a payment plan & make a payment.

Click the “My Account/View your ebill” link.
This is the homepage for bill payment. There is a menu of options across the top of the page. Notice that this is where you can set up authorized users. When your authorized users sign in – they will NOT have to go through the myGate account. They will ONLY sign on through this website – which only grants access to the billing & payment aspect of the student’s account.

Click the “Authorized User” link at the top of the page.
To add an authorized user to the account – select “Authorized User” from the top part of the menu. From here you can enter their email address and what they are able to view.
Authorized User

This page is a confirmation of adding. You can print the agreement to keep in your records or you can check the Agreement box and click Continue. This will send an email to your authorized user which will provide them with a link to view the account. They will need to use their email address as a log-in and choose a password. It will also generate an email to the authorized user each time a new billing statement is available.
Recent Account Activity

Account will show recent credits/charges applied to the account that may (or may NOT) be reflected in the student’s latest e-bill. This is THE most up-to-date information that the university has in regards to student billing. We STRONGLY recommend that students check this site at least bi-weekly to avoid billing issues. You can also use the drop-down menu at the top to select different terms in order to view past charges/payments.
If you select e-bills from the menu at the top of the webpage. You can use the drop down box to select any previous bills. Click “View” to pull up the selected ebill. You can also click “Pay and it will take you to the payment page.
This is an example of what the ebill will look like. If there is a negative sign in front of your balance due, it means that you may be eligible for a refund.

If that is the case – please contact the Bursar’s Office at 270-809-2665.

Navigate back to the home page for billing by click on the HOME link from the top menu.
Under the “Payment Plans” tab you will be able to enroll in a payment plan. Click the “View Plan” link to see information about the payment plans available.
Payment plans must be set up at the BEGINNING of the semester if student payments/financial aid/scholarships or other third-party payments will not cover the entire amount of the student’s bill.

NEW payment plans must be originated each semester. If you signed up for a payment plan in the fall, and would like to have one in the spring as well – you MUST set up a NEW payment plan on the billing website.

The set-up fee for the payment plan is $30. This is the only fee that occurs, unless a payment is made 5 days after the due date. If a payment is more than 5 days late – a fee is 0.65% of the total balance left unpaid will be charged.

Automatic payment is not required, but it is available. You will be sent email notification when a payment is due, and also when your payment is made (if you have it set to come out automatically).
Making a Payment - Basics

- There are THREE ways to pay your bill at Murray State.
  - In person – at the Cashier’s Office on the 2nd floor of Sparks Hall (cash, check/money order/cashier’s check, or debit card)
  - By mail (check, money order, or cashier’s check) with your student information included
  - Online (electronic check, debit card, credit cards)
- The university currently does not accept VISA credit cards
- All credit card payments are subject to a 2.75% processing charge
- Please send all mailed payments to:
  Murray State – Cashier’s Office
  200 Sparks Hall
  Murray, KY 42071
Making a Payment Online

There are many “Make a Payment” links on the billing site. Clicking on one of those will take you to an account summary screen (like the one shown above).

_Click the “Make a Payment” action to begin to process your payment._
Making a Payment Online

From this page you can see how much you owe and enter how much you would like to pay towards that amount.
Select which method of payment you would like to use (Electronic Check, Credit Card via PayPath or ATM Debit Card). This is also where you can select any saved payment methods you may have.
Making a Payment Online - ACH

To pay with an electronic check – please select the account type (checking/savings) from the drop-down menu, fill in the routing number, account number (and confirm), the name on the account, & billing address. The routing number is GENERALLY the FIRST NINE digits on your personal check. The middle group is usually the account number – with the last grouping of numbers being the individual check number (should match the check number in the top right hand corner).

You may choose to SAVE this payment method, if you wish.
Review the agreement. Make sure that the correct bank is listed and the correct amount is being paid. You may want to print the agreement for future reference. Once you have finished – click the box to agree & submit. After this step – you should receive CONFIRMATION that your payment was made.
For credit card payments – select “Credit Card via pay-path” from the drop down menu. Once it has been selected click “Continue and it will take you to PayPath.”
This is the Pay-Path site for credit card payments. Make sure the term and amount are correct and then click Continue and follow the on-screen directions.
Finally, you may also pay online with a debit card. Choose the ATM/DEBIT CARD option from the drop-down menu and input the card number. Do not include dashes or spaces.
Paying Online

Enter the card holder name (just as it appears on the card) and expiration date.

PLEASE NOTE: debit cards must be able to be run as **pin-less** debits. If your debit card **REQUIRES** that you put in a pin number when you use it – you will have to come to the Cashier’s Office to use that card for payment. You cannot use cards that are strictly ATM cards to pay using the myGate system.

*When you have input the correct information, click CONTINUE.*
Verify that all information listed is correct. You may go back and make changes using the “cancel” button below. If you wish to proceed with the payment – click the SUBMIT PAYMENT button. You will then receive confirmation that the payment has been made.
Payment History

- You can view all past payments made on your account. You can view all payments, payments made during a certain time period, payments made by a certain user, or payments of a certain type.
From My Profile you can add a cell phone to get notifications, view saved payment methods, and add new payment methods to your account.
If you’re logging in from a public computer – make sure to LOG OUT of your account (top right hand corner of the webpage) before you leave.

Payments post immediately and should be able to be viewed under “current activity” right away.

Please verify that the account number and routing number are correct on your electronic check. If either number is incorrect, it will result in a returned check – which will result in additional charges to your student account.
There may be times when you need to change your address with the university. There are several different addresses that the university keeps on file. A few of the most common addresses for students are:

- **Permanent**
  - This is usually the main residence. Often times, students will use their parents home address to fill this spot. This address MUST be a physical address, such as a street address. DO NOT use PO Boxes for this address.

- **Mailing**
  - This address can be any address (PO Box included) where mailing information can be sent to the student from Murray State University. Again, the student may choose to use their parents home address.

- **Refund**
  - **This is the address where your refund checks from the university will be sent.** Please keep this address updated with your most recent information – since it will be the address used to mail your money.

- **On Campus**
  - The housing office will generally file this information for you. We normally do not send refund checks to on campus addresses unless you specifically set up your refund address as your on campus address.

REFUND CHECKS ARE MAILED TO REFUND ADDRESSES FIRST, PERMANENT ADDRESS SECONDLY, AND FINALLY THE MAILING ADDRESS IF THERE ARE NONE OF THE ABOVE ADDRESS ON FILE.
Changing your Address

You’ll change your address through your myGate account by going under the ACADEMICS tab. On the right side you’ll see a link to “Self-Service Banner” – follow that link to change your address.
Changing your Address

Click on the “Personal Information” link at the top of the page. You’ll also see links on this page to financial aid information, and student information. These are back-up ways to access your information – and are also available through other links on your actual myGate account.
Changing your Address

This is the screen where you will pick what information you would like to update. You can also find on the screen information on how to change your name with university records and how to change your marital status.

Click on the View/Update Addresses and Phones to continue to change your address.
Changing your Address

This screen shows all the addresses that the student has on file with the university.

To update one/all of the addresses – click the “Update Addresses and Phones” at the bottom of the page.
Changing your Address

To EDIT an address that is already on file – click the “CURRENT” link next to the date that the address was applied. This will pull up an EDIT form and allow you to change the address information. Just be sure to hit the “SUBMIT” button at the bottom to save the address change.

If you would like to add a new address (such as a REFUND address) click the drop down menu and select the address you would like to insert and click submit.
Changing your Address

This form will then pull up and you can input the new address information (it looks just like the form used to update other addresses). Just be sure to click “SUBMIT” to save your information once you have input it onto the form. You may always use the “View Addresses” link at the bottom to return to the address homepage.
All class information can now be scheduled and found on your myGate account. You’ll notice in your “Academic Profile” section that your major is listed, class standing, and advisor. You will also be able to view your schedule and grades below this box in the “Student Schedule/Grades” section. Just select the term that you wish the view.
Also under the Academics tab, you’ll find information about deadlines (such as the last date to add or drop classes without a penalty, university holidays, and application deadlines). You’ll also see a contact number listing, and a link to MAP reporting.
Before you’re ready to schedule – click on the “Registration Status” link and select the proper term. This will show you any holds that you have on your account so that you can take care of those before your scheduling time.
Scheduling on myGate

Important information about scheduling:

- There are periods of time where a class can be dropped at 100% refund (before classes start, and a limited number of days after school begins) and that is followed by a period of 80% refund, 50% refund and finally 0% refund. Be aware of these dates when dropping courses online. You may be charged for a class that you dropped after the deadline.

- There is a fee for registering for classes late. The dates should be posted on myGate under the academics tab.
If you have questions regarding your billing, using the myGate billing/payment system, or charges to your account – feel free to contact the Bursar’s Office:

270-809-4227

Or by email at:
msu.bursar@murraystate.edu