



University of
New Haven

Welcome to **SOAR**

STUDENT ORIENTATION
ADVISING & REGISTRATION



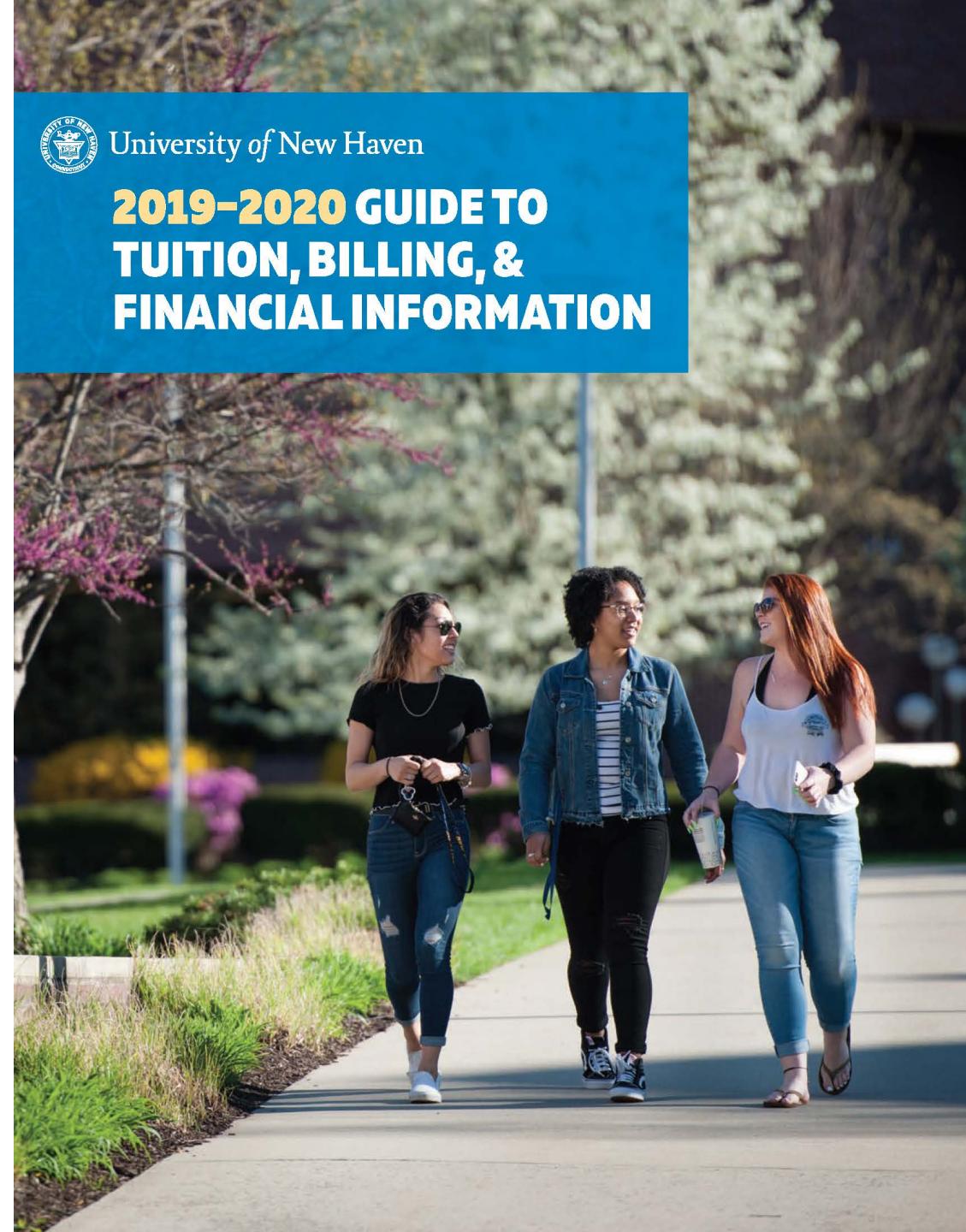
Tuition Billing and Financing Your Education

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*Associate Vice President for Student
Financial and Registrar Services*



Welcome

- Tuition Billing
- ePay
- Payment Options
- Applying for Loans
- Refund Policy
- Student Health Insurance



Tuition Billing

- The University uses a paperless billing system – ePay.
- Bills are only available online.
- Students are notified through their University email account.
- Families will only be emailed if they are set up as an authorized payer in ePay.
- Bills will show the charges for the semester and credit for any **anticipated financial aid**.
- Anticipated aid posts only when aid is accepted and the aid file is complete.



FALL 2019 SEMESTER

BILLING DATE: JUNE 14, 2019

DUE DATE: JULY 15, 2019

SPRING 2020 SEMESTER

BILLING DATE: DECEMBER 17, 2019

DUE DATE: JANUARY 16, 2020

- Monthly bills are available online on or around the 14th of each month if a balance due remains.
- **Late payments** are subject to a 1% per month late fee.



Tuition and Fees Fall 2019

Full-time Residential Student

Tuition Full-Time (12 to 17 credits)	\$19,500.00
General Student Fee	\$720.00
Standard Double Room	\$5,175.00
Housing Activity Fee	\$50.00
Platinum Unlimited Meal Plan	\$2,955.00
Student Health Insurance	\$1,500.00

Estimated Direct Charges for Fall 2019 ***\$ 29,900.00***

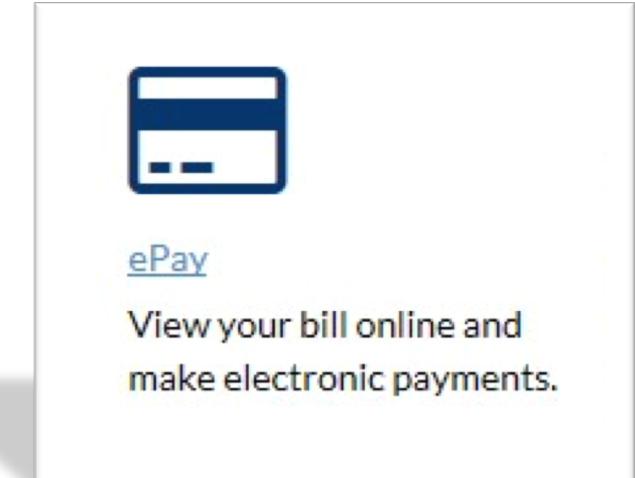
Additional Charges & Expenses

- Books and Supplies (approximately \$750 per semester)
- Lab fees
- Tuition differentials (\$80 per credit)
(generally apply to engineering, computer science, & chemistry courses)
- Tuition overload charges
(18+ credits) \$1,300 per credit



Using ePay

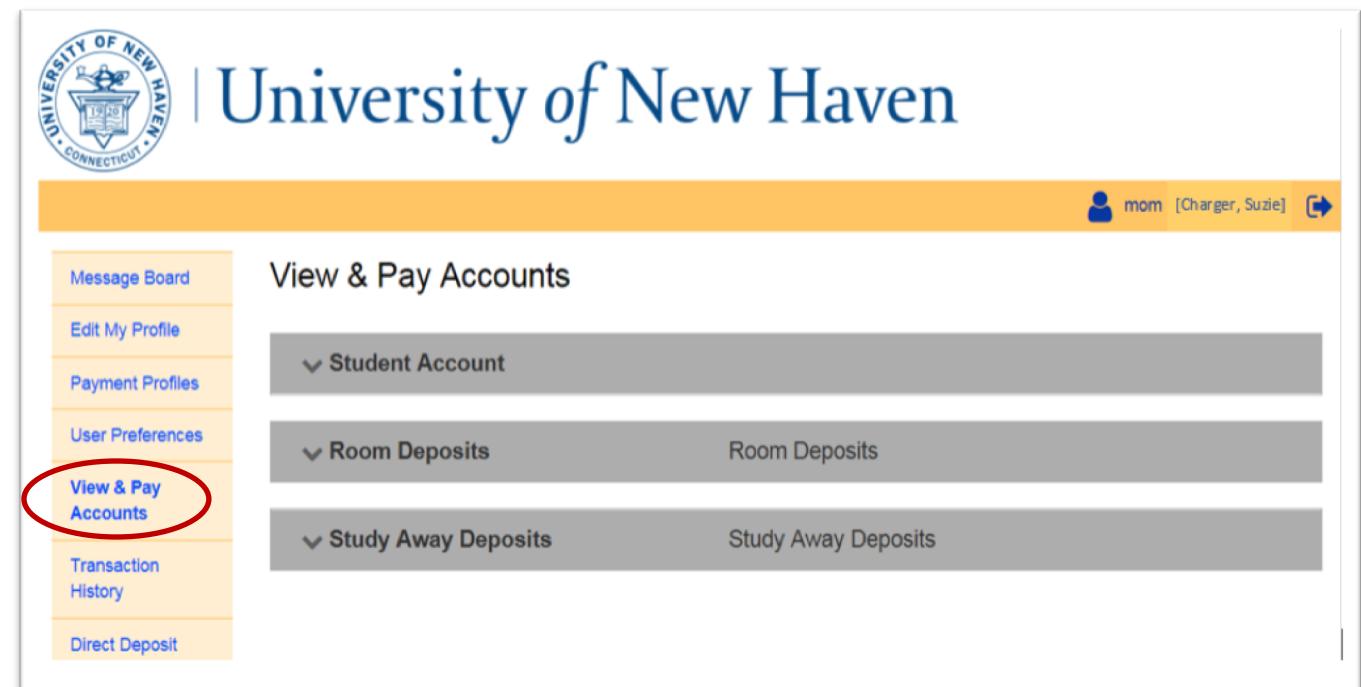
- With ePay, you can ***view, print, and pay your bill online***
- Set up Authorized Payers
- Expecting a refund? Sign up for direct deposit
- Receive billing notifications (email, text/SMS message)
- ePay is available 24 hours per day, 7 days per week



Viewing your Bill

ePay: The University online billing and payment system.

- Students must log into ePay via the **myCharger** portal to access the bill.
- Your student must set you up as an **authorized payer** in order to receive your own personal login credentials.



Authorized Payer

- You must be an Authorized Payer in order for the One Stop staff to discuss your student's tuition bill with you.
- Student can create up to 5 Authorized Payers.
- Receive billing emails when your student does.
- Securely store your payment information.
(optional)



Paying Your Tuition Bill

- **Online** through ePay via eCheck or credit/debit card.
(Visa, MasterCard, Discover, Amex)
 - Credit and debit card payments are subject to a 2.7% service fee.
 - NO fee for using eCheck.
- **In person** at the One Stop – check or cash only
- **Mailed** directly to the University (attention Bursar's Office)
 - Made payable to the University of New Haven.
 - Include student's name and University ID.
- Late payments are subject to a 1% per month late fee.

Fall Bill due: July 15, 2019



Payment Options: Monthly Payment Plan

Nelnet Campus Commerce (formerly TMS)

- Optional 10 month interest free payment plan
- \$85 yearly enrollment fee
- Payments can be made by check, credit card, and automatic withdrawal from your checking or savings account. *Convenience fees apply for credit/debit card payments.*
- Your monthly payments are remitted to the University at the end of the month.
- If you do not enroll in July, you can catch up by making a double payment to cover July and August.
- The enrollment deadline is August 9, 2019.



www.newhaven.afford.com or (800) 722-4867

Payment Options: Financial Aid

- **Federal Direct Parent Loan (Plus)**
The parent is the borrower.
- **Private Alternative Loans**
The student is the borrower and will most likely
be required to apply with a co-signer.



Payment Options: Parent Plus Loan (PLUS)

- A PLUS Loan is borrowed by one parent only.
- The parent must pass a credit check – if the parent is denied the student will automatically receive an additional \$4,000.00 unsubsidized Direct Student Loan.
- The loan limit is the cost of attendance minus any other aid.
- The interest rate is 7.08% and the origination fee is 4.24%.
- The borrower can select from several different repayment options.



Payment Options: Private Alternative Loans

- The student is the borrower and will most likely be required to apply with a co-signer.
- The rates and terms vary based on the type of loan and the lender.
- An alternative loan can be obtained for the cost of attendance minus any other aid.
- Deferred repayment options may be available. Please consult with your specific lender for more information.
- Please be sure to apply promptly and allow yourself enough time to complete the loan process.



Which Option is Right for You?

- All of these financing tools can be used together – you do not have to use one option exclusively.
- Your personal financial situation will dictate which plan is best for you.
- If you are contemplating loans, consider who will be borrowing.
- Consider the monthly payment plan to use funds from your monthly income and/or savings to limit the amount you must borrow.

Student Health Insurance

- University student health insurance is **\$1,500.00** for the year.
- The coverage **can be waived** with proof of existing coverage.
- A waiver can **only** be processed online.
- A waiver **MUST** be processed **each** academic year.
- **www.studentcenter.uhcsr.com/newhaven** and click on ***Waive Coverage***.

The waiver deadline is August 30, 2019.

University Refund Policy

Students who have a credit balance on their account are eligible to receive a refund.

- Excess Financial Aid
- Overpayment or Cancellation of a Charge
- Dropping Courses
- Complete Semester Withdrawal



Refund Process

- Student receives the refund except for PLUS loan excess.
- Excess federal monies (Title IV) are refunded automatically after disbursement.
- 30 day delayed fall federal student loan disbursement
- Student must request refund of non-Title IV funds.
- Credit card refunds back to card used for payment.
- Not available early enough for books.
- Direct deposit is strongly encouraged.
- Checks processed by outside vendor and not available for pickup in the One Stop



Refund Policy for Withdrawing or Dropping from Courses

Percent of Refund	Date of Withdrawal
100%	Before course begins
80%	1st week of semester
60%	2nd week of semester
40%	3rd week of semester
20%	4th week of semester

Tuition Insurance

- Protects your investment
- Optional insurance policy to cover a withdrawal due to medical reasons
- Year specific – no long term commitment
- University does not endorse a specific company and does not have any partnerships
- Typically insurance must be purchased prior to the first day of classes



Renters Insurance for College Students

- Check your homeowners policy to see if your student is covered.
 - Some policies provide coverage if student is listed as a dependent on your policy and live on campus, but they might not have coverage if they live off campus.
- Protects personal property including computers, electronics, furniture and other valuables.
- Inexpensive and easy to obtain.



FERPA

- Family Educational Rights and Privacy Act
- Students are asked to sign a FERPA release form so we can discuss their academic and/or disciplinary matters with the person(s) listed on the FERPA release form
- FERPA form is valid for duration of enrollment
- Participation is optional and authorization can be rescinded

Summary of Major Points

- Make sure your student sets you up as an ***authorized payer*** in ePay.
- Review your ***health insurance*** plan and if you wish to waive University coverage do so by August 30, 2019.
- ***Monthly payment plan registration*** deadline is August 9, 2019
- Fall tuition bills are due to be paid by ***July 15, 2019***.
- If you need help please ask and PLEASE do not wait until the last minute.
- Social media may or may not be the best source of information.



One Stop Student Financial and Registrar Services Office

Contact Us:

Phone: 203-932-7220

Fax: 203-931-6086

Email: onestop@newhaven.edu

Office Location: Bergami Hall

Office Hours: M-F 8:30 am - 4:30 pm
(*the office closes at 1:30 pm on Fridays in June, July and August*)