University of New Haven

# TUITION BILLING AND FINANCING YOUR EDUCATION

Presented by: Marc Maniatis

SOAR | 2026

# Steps to Get Ready for the Fall Semester

1. Review your **fall tuition bill** in ePay.
2. Sign up your parent/family member as an **Authorized User** in ePay.
3. Confirm your **financial aid** is finalized.
4. University-sponsored **health insurance**: Waive or Enroll
5. Review your payment options and decide which **payment method** works best for you and your family.

# Step 1: Review Your Fall Tuition Bill in ePay

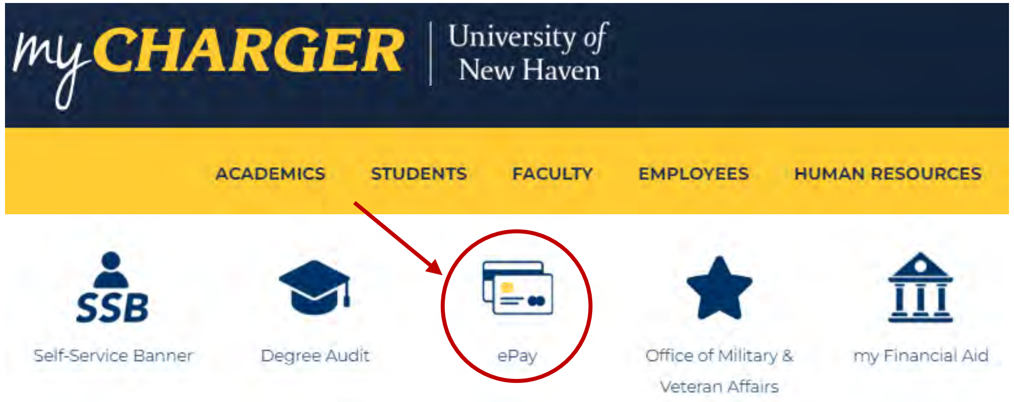
- ePay is the University's online, paperless billing system.
- Billing notifications sent  to your University email account.
- Parents and family members only receive emails if you set them up as an Authorized User in ePay.

Fall 2026 Bill Due: August 1, 2026

# How to Access ePay

## Student Access

Students can log into ePay via the myCharger portal.

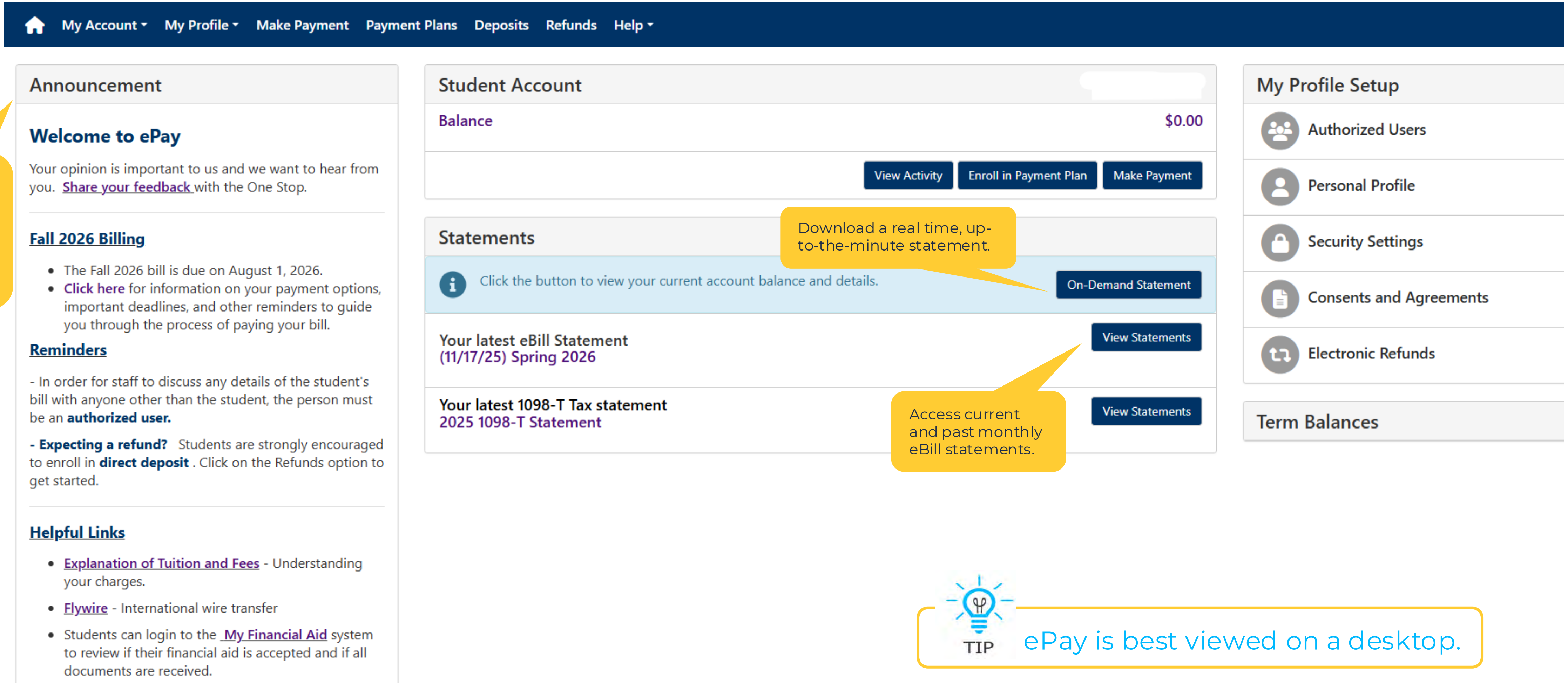



## Parent and Family Access

- Student must set you up as an Authorized User in ePay.
- Once set up, the Authorized User will receive their own personal login credentials.
- Link to Authorized User site on newhaven.edu/bursar.

# Understanding ePay

Includes important dates and deadlines, helpful tools, and more.




Download a real time, up-to-the-minute statement.

Access current and past monthly eBill statements.

TIP ePay is best viewed on a desktop.

# Understanding Your Bill

Standard Charges:

- Full-time Tuition (12 – 17 credits)
- General Student Fee
- Student Health Insurance
- Residential Student Charges
  - Room Charge
  - Meal Plan
- Additional Course Specific Fees (if applicable)
- Anticipated Financial Aid
  *only if your aid has been finalized

Note: Books are NOT included in standard charges and must be purchased separately.

# Step 2: Sign up your Parent/Family Member as an Authorized User in ePay

- Staff can only discuss bill details with someone listed as an Authorized User.
- Select Authorized Users under My Profile Setup on the ePay home page.
- Your authorized user will receive billing emails when you do.
- Securely store payment information (optional).

TIP Set this up right away so we can assist you when you contact us.

# Step 3: Confirm your Financial Aid is Finalized

- Accept or decline all your financial aid awards online via the My Financial Aid System.
- Submit additional documents if requested.
- For first-time student loan borrowers only.
  - Complete Loan Entrance Counseling
  - Sign Master Promissory Note (MPN)
- Report any outside scholarships you receive to the One Stop Office.

TIP

If you do not see your financial aid listed on your bill in ePay, something has not been finalized.

# Step 4: University-Sponsored Health Insurance: Waive or Enroll

## Plan Basics:

- Offered and administered by United Healthcare.
- Policy coverage: 8/1/2026 – 7/31/2027
- Cost is $1,900.00 for the year.

## Enroll in Plan:

- Email sent around August 1 with instructions on accessing your health insurance card and policy.

## Waiver Information:

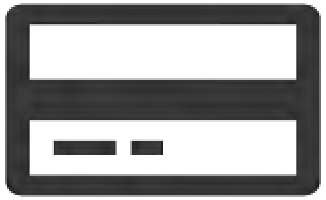
- All full-time undergraduate students are required to have health insurance.
- Option to waive if covered under another plan.
- A waiver MUST be processed each academic year.
- Visit www.studentcenter.uhcsr.com/newhaven and click on Waive Coverage.

Waiver Deadline: July 31, 2026

TIP

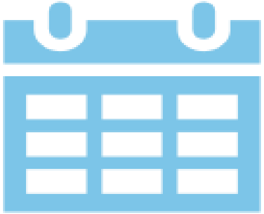
Review your current health insurance coverage before deciding whether to waive.

# Step 5: Review your Payment Options



Online in ePay

Pay by Mail



Enroll in the Monthly Payment Plan


Apply for a Loan

TIP

All these payment options can be used together. You do not have to use one option exclusively.

# Pay Online in ePay

Electronic Check (e-check)

- There is no service fee for using e-check

Credit/Debit Card

- Visa, MasterCard, Discover, Amex
- Subject to a 3.0% service fee

TIP

Confirm your account information with your bank before making your online payment.

# Pay by Mail


- Personal/bank check, 529 college savings plan payments
- Payable to the University of New Haven
- Include student's name and student ID number
- Payments can be mailed to:
  University of New Haven
  Attn: Bursar's Office
  300 Boston Post Road
  West Haven, CT 06516

TIP

Once your payment has been posted, you can see the transaction listed on your On Demand Statement in ePay.

# Enroll in Monthly Payment Plan

- $55 enrollment fee per semester, interest-free
- Fall Plan: 5 payments (July – November)
- Payments are due on the 15th of each month.
- Monthly payments automatically adjust for account changes, including new charges, payments, or financial aid.
- Simple, quick enrollment directly in ePay.

TIP Set up automatic payments so you never miss a due date.

# Apply for a Loan

**Federal Direct Parent Plus Loan**
The parent is the borrower of this federal credit-based loan.

**Private Student Loan**
This private, credit-based loan is borrowed by the student and a creditworthy cosigner.

TIP
Minimize the number of times your credit is checked by applying for a loan for the entire academic year rather than prior to each semester.

# Federal Direct Parent Plus Loan

**Plus Loan Basics:**

- Parents may borrow up to $20,000 annually per student ($65,000 lifetime limit)
- Interest begins accruing at the time of disbursement.
  - *Expected fixed rate: 9.07%*
- The government withholds an origination fee from each disbursement.
  - *Current origination fee: 4.228%*
- If denied, student is eligible to borrow an additional $4,000 for the year in the Unsubsidized Federal Direct Student Loan program.

**How to Apply:**

- Parent signs into studentaid.gov using the same FSA ID they used to electronically sign their FAFSA.
- A credit check is required.

TIP

If approved, parent also needs to complete their own Master Promissory Note for a Federal Direct Parent PLUS Loan (MPN).

# Private Student Loan

**Private Loan Basics:**

- The rates and terms vary based on the type of loan and the lender.
- Borrow up to the cost of attendance minus any other financial aid received.
- Make sure you read and understand the terms and conditions of the loan before applying.
- Deferred repayment options may be available. Consult with your specific lender for more information.

**How to Apply:**

- This loan is offered through many lenders, such as banks, credit unions, state agencies, and other financial institutions.
- A credit check is required.
- Visit elmselect.com to compare lender options.

TIP

Please be sure to apply promptly and allow yourself enough time to complete the loan process.

# Tuition Protection Plan from GradGuard

Compensation: Get reimbursed up to 100% of the student's investment, including other school-invoiced fees, after a withdrawal due to a covered reason.

Flexibility: Update the coverage amount to what works best for you and your family.

Help when you need it: Includes a Student Life Assistance hotline to help students and their families take care of emergencies and unexpected issues.

Easy to Purchase : Sign up in ePay by August 31.

Learn more by calling **GradGuard** at (877) 794-6603 or visiting https://gradguard.com/tuition

# Are You Ready for the Fall Semester

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  Online waiver deadline: July 31, 2026.
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TIP

If you need help, please ask and PLEASE do not wait until the last minute.


ONE STOP
BURSAR • FINANCIAL AID • REGISTRAR • STUDENT EMPLOYMENT

## We are Here to Help!

www.Newhaven.edu/onestop

### Bursar's Office

Phone: 203-932-7217
Email: bursar@newhaven.edu

### Financial Aid Office

Phone: 203-932-7315
Email: financialaid@newhaven.edu

### Office Location:

Bergami Hall

### Summer Hours:

Monday through Thursday
*8:30am – 4:30pm*
Friday
*8:30am – 1:30pm*

University *of* New Haven

POWER ON