University *of* New Haven

HAMMER DOWN YOUR FINANCES:

FINANCING THE COLLEGE EXPERIENCE WEBINAR

Presented by:

Bursar's Office
Financial Aid Office

How can we help you?

BURSAR'S OFFICE

- ePay
- Tuition Billing
- Payment Processing
- Monthly Installment Plan
- Student Health Insurance
- Refunds

FINANCIAL AID OFFICE

- Financial Aid Online System
- FAFSA
- Scholarships and Grants
- Loan Options
- Federal Work Study

BURSAR • FINANCIAL AID • REGISTRAR • STUDENT EMPLOYMENT
ONE STOP

What is our billing process?

- The University uses a paperless billing system- ePay Online Billing and Payment Suite.
- Billing statements are only available online.
- Students are notified through their University email account.
- Parents/families will only be emailed if they are set up as an authorized user in ePay.

Fall 2021 semester

Billing Date: June 15, 2021
Due Date: July 15, 2021

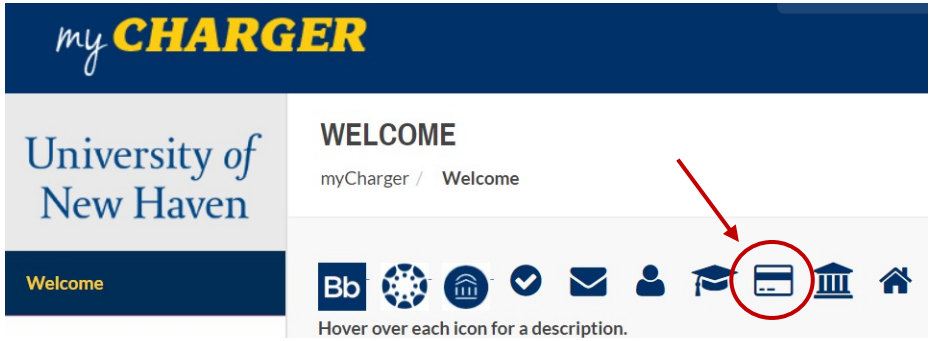
Spring 2022 semester

Billing Date: November 16, 2021
Due Date: December 15, 2021

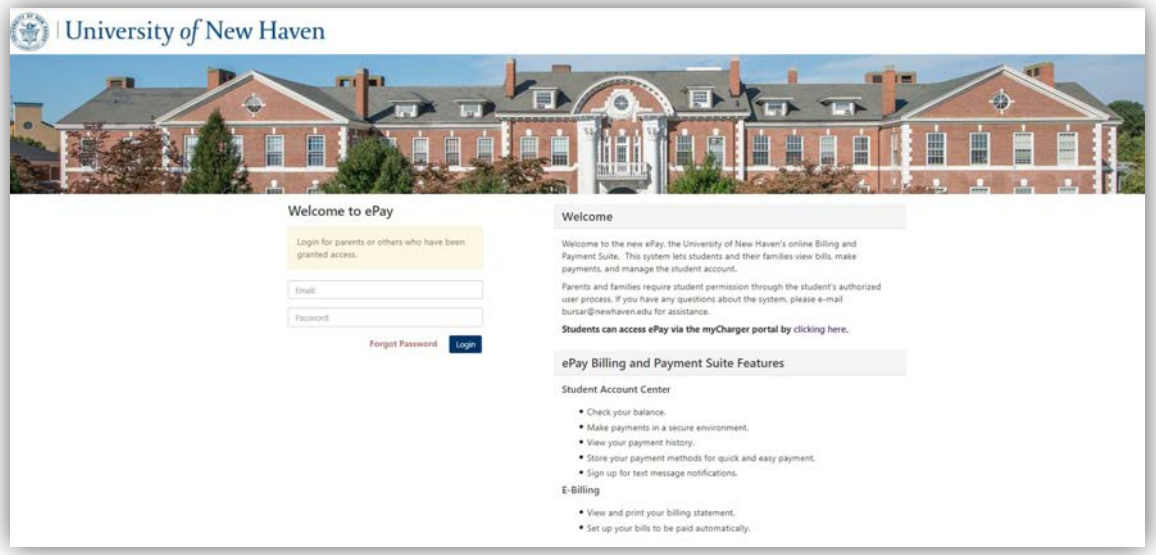
How do I access ePay?

Student Access

Students can log into **ePay** via the **myCharger** portal.



How do others access ePay?



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.
- Receive billing emails when your student does.
- Securely store your payment information. (optional)

⚠ Important Note:

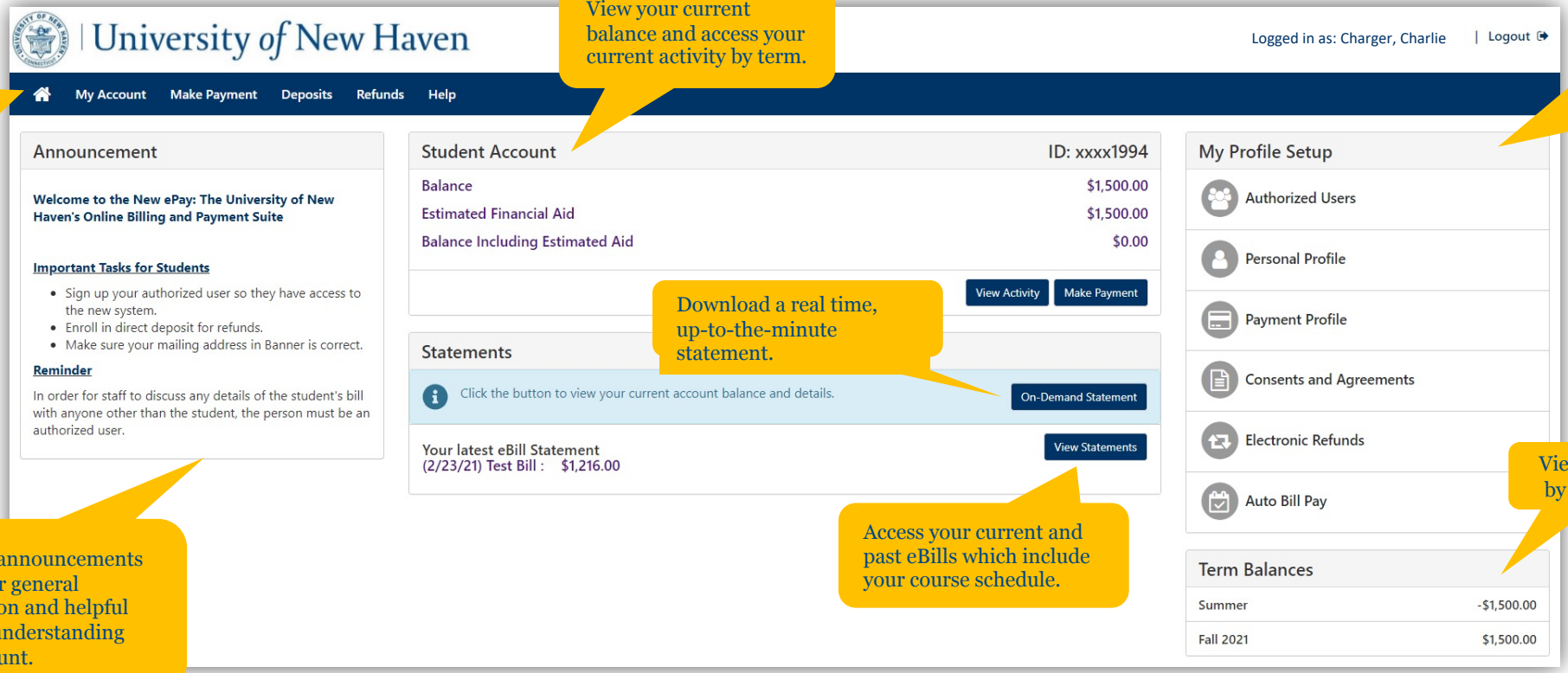
In order for staff to discuss any details of the student's bill with anyone other than the student, the person must be listed as an Authorized User.

ePay: Online Billing and Payment Suite

This section provides easy access to make a payment, view your payment history, set up direct deposit, and more.

View your current balance and access your current activity by term.

Grant permission to others to view your account by adding them as an authorized user, sign up for text message notifications, save an ACH account to be used for future payments, and more.



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

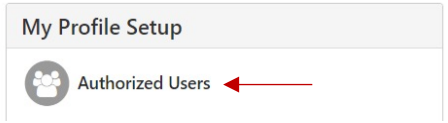
View our announcements section for general information and helpful tools for understanding your account.

Access your current and past eBills which include your course schedule.

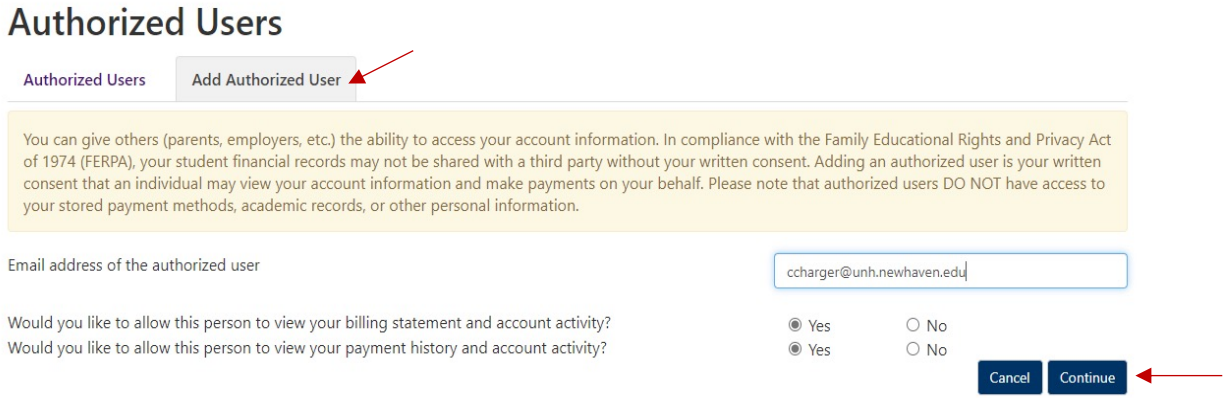
View balances by term.

How do I add an Authorized User?

Step 1: Under My Profile Setup on the home page, select **Authorized Users**.



Step 2: Select **Add Authorized User,** enter in their **Email Address** and then click **Continue**.



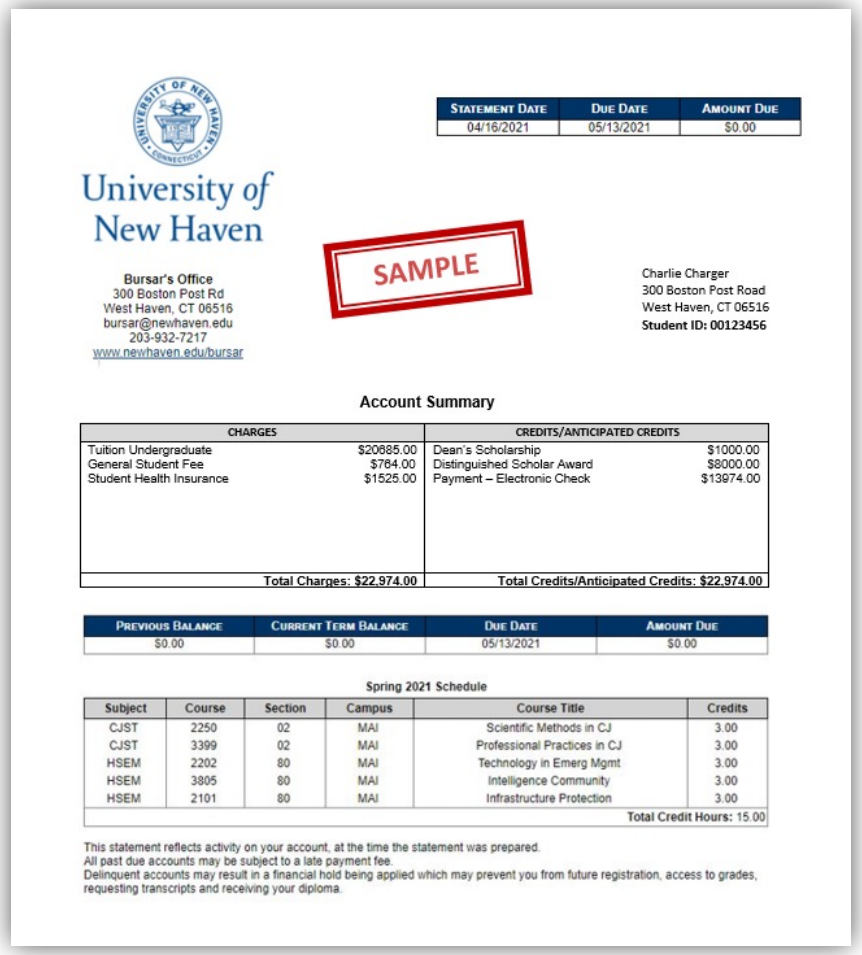
Step 3: Click the **"I agree"** box to agree to the terms and conditions and then click **Continue**.

Step 4: Notify your Authorized User that they will receive **two confirmation emails** which will include their username, temporary password, and the link to access the ePay Authorized User website.

What is included on my billing statement?

Standard Charges

- Full-time Tuition (12 – 17 credits)
- General Student Fee
- Student Health Insurance
- Residential Student Room and Board Charges
  - Room Charge (Standard Room)
  - Charger Pride Meal Plan
  - Housing Activity Fee
- Anticipated Financial Aid
  *only if your aid has been finalized



Statement Date	Due Date	Amount Due
04/16/2021	05/13/2021	$0.00

University of New Haven

SAMPLE

Bursar's Office
300 Boston Post Rd
West Haven, CT 06516
bursar@newhaven.edu
203-932-7217
www.newhaven.edu/bursar

Charlie Charger
300 Boston Post Road
West Haven, CT 06516
Student ID: 00123456

Account Summary

CHARGES		CREDITS/ANTICIPATED CREDITS	
Tuition Undergraduate	$20685.00	Dean's Scholarship	$1000.00
General Student Fee	$764.00	Distinguished Scholar Award	$8000.00
Student Health Insurance	$1525.00	Payment – Electronic Check	$13974.00
Total Charges: $22,974.00		**Total Credits/Anticipated Credits: $22,974.00**	

Previous Balance	Current Term Balance	Due Date	Amount Due
$0.00	$0.00	05/13/2021	$0.00

Spring 2021 Schedule

Subject	Course	Section	Campus	Course Title	Credits
CJST	2250	02	MAI	Scientific Methods in CJ	3.00
CJST	3399	02	MAI	Professional Practices in CJ	3.00
HSEM	2202	80	MAI	Technology in Emerg Mgmt	3.00
HSEM	3805	80	MAI	Intelligence Community	3.00
HSEM	2101	80	MAI	Infrastructure Protection	3.00
				Total Credit Hours: 15.00	

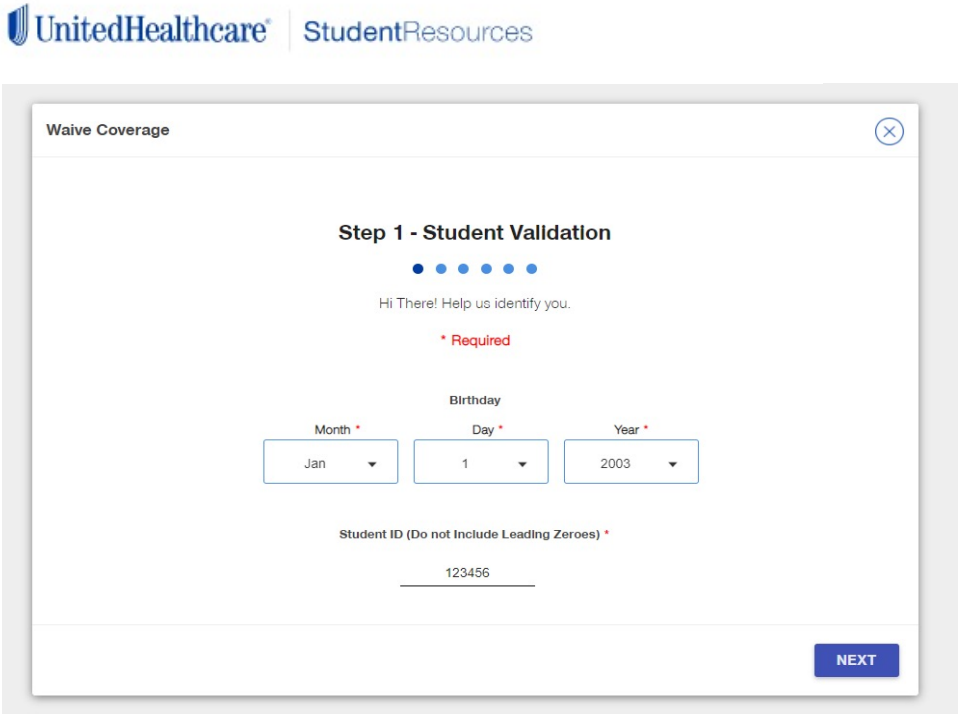
This statement reflects activity on your account, at the time the statement was prepared.
All past due accounts may be subject to a late payment fee.
Delinquent accounts may result in a financial hold being applied which may prevent you from future registration, access to grades, requesting transcripts and receiving your diploma.

Why am I being charged for health insurance?

- All full-time undergraduate students are required to have health insurance.
- University plan is offered and administered by United Healthcare.
- Policy coverage: 8/1/2021 – 7/31/2022
- Cost is $1,525.00 for the year.
- Coverage can be waived with proof of existing coverage.

How do I waive the health insurance?

- The only way to waive the University-sponsored health insurance is online.
- A waiver MUST be processed each academic year.
- Visit www.studentcenter.uhcsr.com/newhaven and click on Waive Coverage.
- **Please note:** In order to access the waiver site, you must be officially registered for classes.
- **Waiver deadline: July 31, 2021.**
- Once the waiver deadline has passed, you will not be able to waive coverage until the next academic year.



What additional charges may appear on my billing statement?

- Lab Fees
  - Listed on the Academic Schedule
- Tuition Differential Fees
  - $80 per credit
  - Apply to Engineering, Computer Science, and Chemistry courses
- Tuition Credit Overload
  - 18+ credits, $1,380 per credit
- Room Charge Adjustment

What is not included on my billing statement?

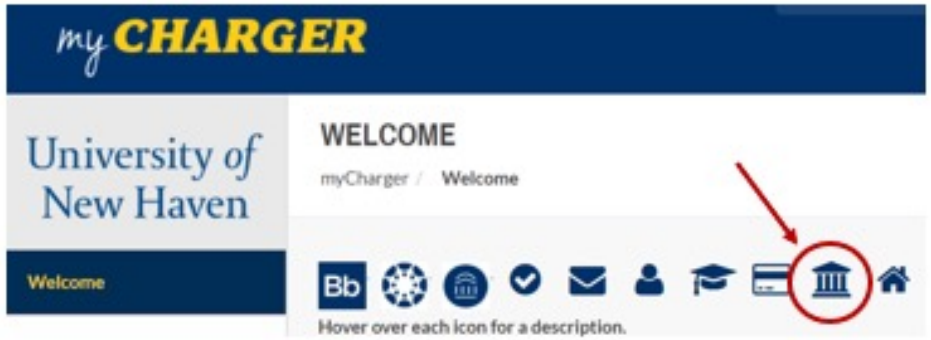
- Federal Work Study (if awarded)
- Books and Supplies
- Financial aid that has not been finalized and/or awards that have not been accepted.

Checklist for Finalizing your Financial Aid

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

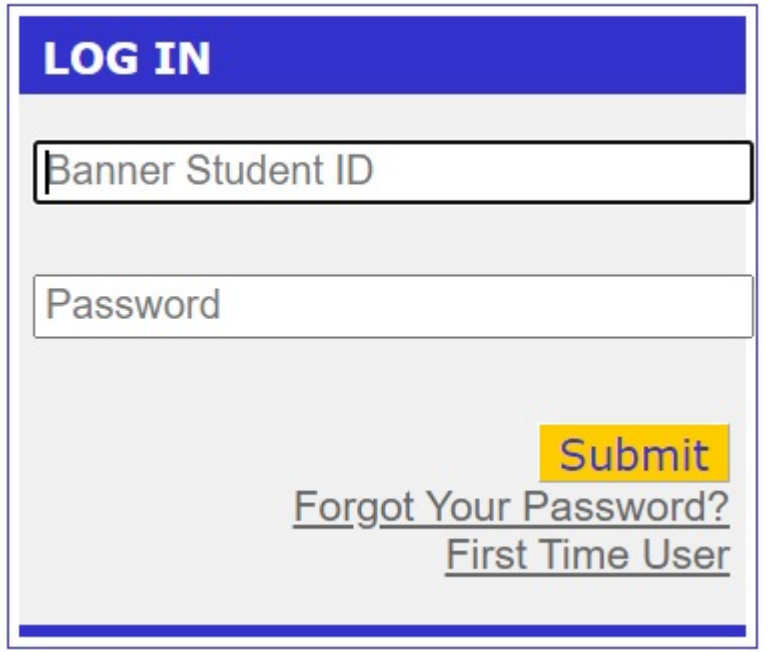
How do I access the My Financial Aid online system?

Step 1. Click on the **My Financial Aid** icon via the **myCharger** portal.

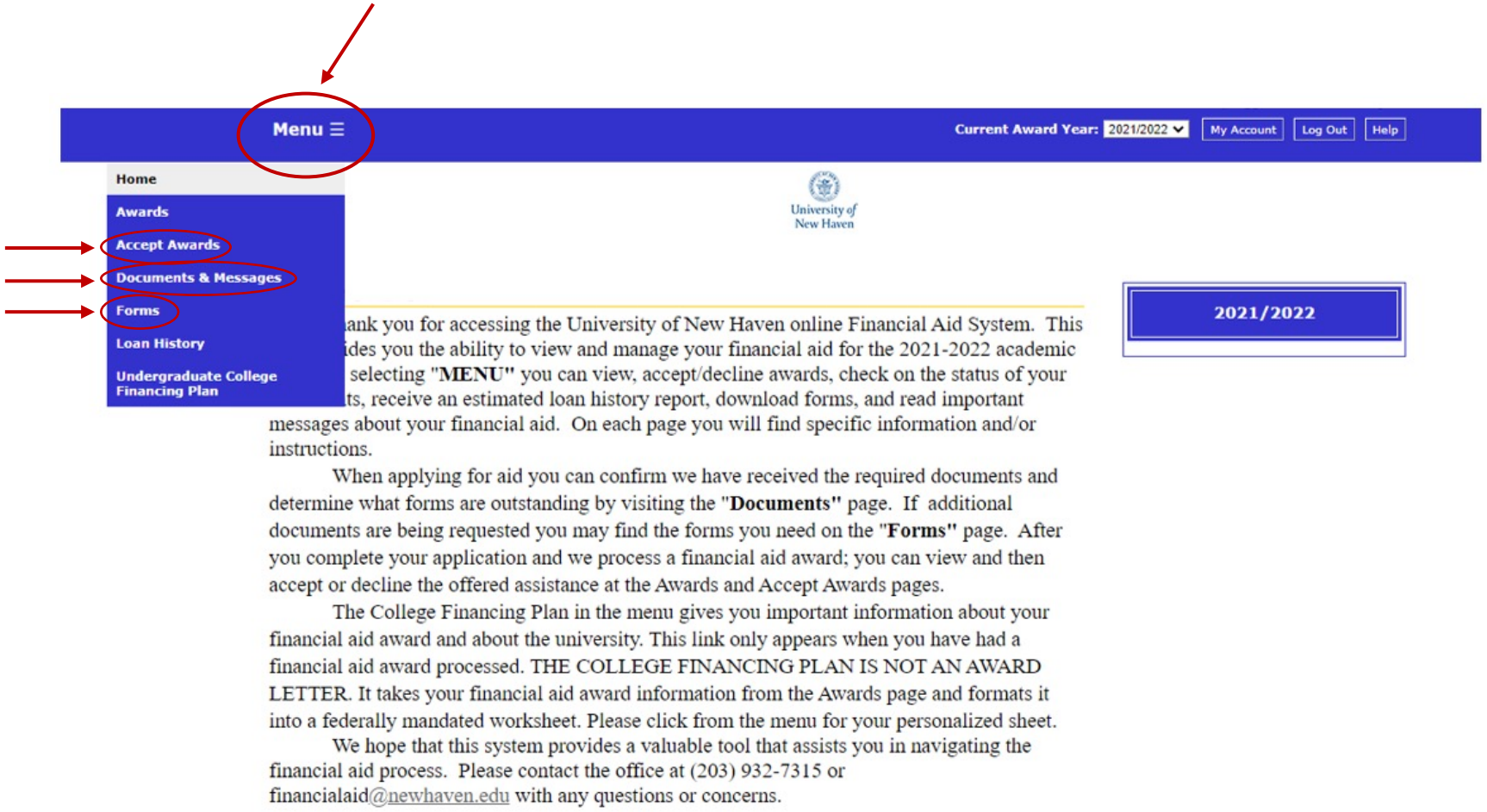


The My Financial Aid system can also be accessed on the Financial Aid website at newhaven.edu/financialaid.

Step 2. Log into the My Financial Aid system using your Banner Student ID and password.

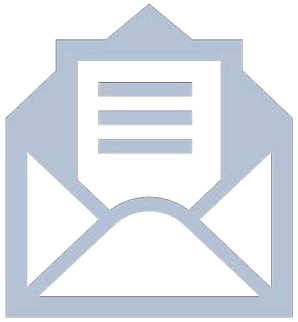


How do I know if my financial aid is finalized?

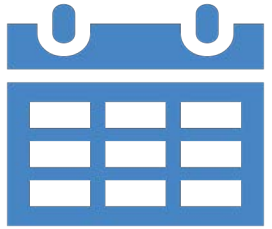


What are my payment options?

Direct Payment: Online in ePay



Direct Payment: Pay by Mail



Enroll in the Monthly Installment Plan

Apply for a Loan

Payment Options: Direct Payment

Pay online in ePay

- Electronic Check (e-check)
- Credit/Debit Card
  (Visa, MasterCard, Discover, Amex)

⚠ **Important Note:**

Credit/Debit card payments are subject to a 2.85% service fee.

There is no service fee for using e-check.

Pay by Mail

- Personal/bank check, 529 college savings plan payments
- Attention Bursar's Office
- Payable to the University of New Haven
- Include student's name and student ID number

Payment Options: Monthly Installment Plan

- $50 enrollment fee per semester, interest-free.
- Fall Plan: July – November
- Spring Plan: December – April
- Payments are due on the 1st of each month.
- Deadline to enroll in the Fall plan is July 31st.
- All additional payments, financial aid and/or outside scholarships must be in place before enrolling.
- Visit newhaven.edu/bursar for more information.

Payment Options: Parent Plus Loan (PLUS)

The parent is the borrower of this federal credit-based loan.

- A credit check is required.
- Parents may borrow up to the cost of attendance minus any other financial aid received.
- Interest begins accruing at the time of disbursement.
  - *Expected fixed rate: 6.28%*
- The government withholds an origination fee from each disbursement.
  - *Current origination fee: 4.228%*
- The borrower can select from several different repayment options, including deferring all payments until 6 months after graduation or last day of attendance.

Payment Options: Parent Plus Loan (PLUS)

How to Apply

1. Parent signs into www.studentaid.gov using their FSA ID.

2. Select the option **"Apply for a PLUS"** then complete and submit the application.

3. If approved, parents will need to **"Complete a Master Promissory Note (MPN) for a Parent PLUS Loan."**

What if I am not approved for the Plus loan?

- Appeal the decision with the U.S. Department of Education.

- Obtain a creditworthy endorser.

- Have the other parent apply in their name.

- Choose to "Not Pursue the PLUS Loan."

With this option, student will be eligible to borrow an additional $4,000 for the year in the Unsubsidized Federal Direct Student Loan program.

Payment Options: Private Alternative Loan

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

- 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.
- Deferred repayment options may be available. Consult with your specific lender for more information.
- Please be sure to apply promptly and allow yourself enough time to complete the loan process.

University Refund Policy

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

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

Refund Policy and Process

Title IV Refunds (Federal Financial Aid)
Processed automatically within 14 days of disbursement.

Non-Title IV Refunds
Student must request a refund by emailing the Bursar's Office after the add/drop period ends.

Credit due to Parent Plus Loan
Refund via mailed check issued to parent unless stated otherwise on the Plus application.

Credit Card Refunds
Back to card used for payment. A refund check will not be issued.

- **Refunds will start to be processed approximately 2-3 weeks after the semester starts.**
- **It is strongly recommended that direct deposit is set up in ePay for student refunds.**

Early Partial Refund Program

- To assist with obtaining books and supplies.
- Students are notified via email if they are eligible based on their anticipated financial aid award.
- Maximum refund amount is $500.
- Available approximately 10 days prior to the first day of classes.
- No action is needed. Refund will be processed automatically if eligible.

FERPA and Student Privacy

- Family Educational Rights and Privacy Act
- FERPA release form; academic and/or disciplinary matters
- Bursar's Office can only discuss billing details with an Authorized User.
- Financial Aid can only discuss award/FAFSA information if the parent is listed on the student's FAFSA or if a FERPA Disclosure of Financial Aid Information form is on file.

Are you Ready for the Fall?

- Review your **fall tuition bill in ePay**. Fall bills are due July 15th.
- Sign up your parent/guardian as an **Authorized User** in ePay.
- Review your **payment options** and decide which payment method works best for you and your family.
- Sign up for **Direct Deposit** for student refunds in ePay.
- Plan to enroll in the optional **monthly installment plan**? Deadline to enroll: July 31, 2021.
- Confirm your **financial aid** is finalized.
- Waive the University-sponsored health insurance. **Online waiver deadline**: July 31, 2021.
- Check your **University student email account** frequently.

We are here to help you.

University of New Haven

ONE STOP

BURSAR • FINANCIAL AID • REGISTRAR • STUDENT EMPLOYMENT

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