Welcome to SOAR
STUDENT ORIENTATION
ADVISING & REGISTRATION
FINANCING THE COLLEGE EXPERIENCE

Presented By:

Marc Maniatis
Associate Vice President
One Stop Student Financial and Registrar Services 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
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.

<table>
<thead>
<tr>
<th>Fall 2022 semester</th>
<th>Spring 2023 semester</th>
</tr>
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<tbody>
<tr>
<td>Billing Date: June 14, 2022</td>
<td>Billing Date: November 15, 2022</td>
</tr>
<tr>
<td>Due Date: August 1, 2022</td>
<td>Due Date: December 14, 2022</td>
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How do I view my student’s bill?

Parent and Family Access

• Student must set you up as an Authorized User in ePay.
• Once set up, the Authorized User will receive two confirmation emails which will include their username, temporary password, and link to access the ePay Authorized User website.
• 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, that person must be listed as an Authorized User in ePay.
This section provides easy access to make a payment, view your payment history, set up direct deposit, and more.

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

View the current balance and access current activity by term.

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

Access current and past monthly eBills statements.

View balances by term.

Students can grant permission to others to view their 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.
What is included on the billing statement?

Standard Charges

- Full-time Tuition (12 – 17 credits)
- General Student Fee
- Student Health Insurance
- Residential Student Room and Board Charges
  - Room Charge
  - Charger Pride Meal Plan
  - Housing Activity Fee
- Anticipated Financial Aid
  *only if aid has been finalized
Why is there a charge 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: 8/1/2022 – 7/31/2023

- Cost is $1,640.00 for the year.

- Coverage can be waived with proof of existing coverage.
How do we 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, the student must be officially registered for classes.

- **Waiver deadline: July 31, 2022.**

- Once the waiver deadline has passed, you will not be able to waive coverage until the next academic year.
What is not included on the 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 Financial Aid

✓ Accept or decline all 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 to the Financial Aid Office.
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
$50 enrollment fee per semester, interest-free.

Fall Plan: July – November

Spring Plan: December – April

Payments are due on or around the 1st of each month.

Deadline to enroll in the Fall plan is August 1.

All additional payments, financial aid and/or outside scholarships must be in place before enrolling.

Link to enrollment form available in ePay.
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: 7.54%
- 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.
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.
Refund Process

The type of credit on a students' account will determine the method of initiating the refund.

**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.

- 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

• For students, whose anticipated federal financial aid will result in a credit on their student account.

• 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 students FAFSA or if a FERPA Disclosure of Financial Aid Information form is on file.
Are you Ready for the Fall?

- Review the fall tuition bill in ePay. Fall bills are due August 1.
- Have your student sign you up as an Authorized User in ePay.
- Review your payment options and decide which payment method works best for your family.
- Have your student enroll in Direct Deposit for student refunds in ePay.
- Plan to enroll in the optional monthly installment plan? Deadline to enroll: August 1, 2022.
- Confirm your students’ financial aid is finalized.
- Waive the University-sponsored health insurance. Online waiver deadline: July 31, 2022.
- Remind your student to check their University student email account frequently.
- Encourage your student to sign up for our virtual billing and financing presentation.

We are here to help you.
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  (By appointment only)

Summer Hours:
Monday through Thursday
8:30am – 4:30pm
Friday
8:30am – 1:30pm
Helpful Links

• Authorized User Login
• Monthly Installment Plan Enrollment Form
• United Healthcare Waiver Site
• My Financial Aid Online System
• Parent Plus Loan Application
• Get Ready for the Fall Semester Checklist
• One Stop Office Website