



University of New Haven

TUITION BILLING AND FINANCING YOUR EDUCATION

Presented by: Marc Maniatis



Review your fall tuition bill in ePay.



Sign up your parent/family member as an **Authorized User** in ePay.



Confirm your **financial aid** is finalized.

Steps to Get Ready for the Fall Semester



University-sponsored **health insurance**: Waive or Enroll



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 are sent to student's University email account.
- Parents/families will <u>only</u> be emailed if they are set up as an authorized user in ePay.

Fall 2024 Bill Due August 1, 2024



Power ON

How to Access ePay

Student Access

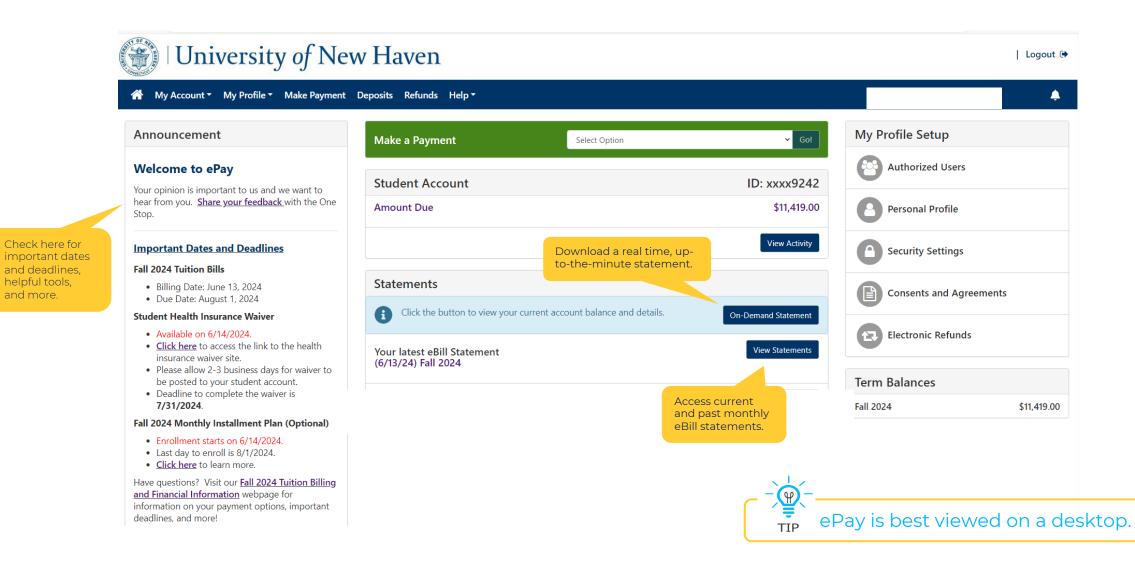
• Students can log into **ePay** via the **myCharger** portal.

my CHARGER	
University of New Haven	WELCOME myCharger / Welcome
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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 <u>newhaven.edu/bursar</u>.

Understanding ePay



Understanding your Bill

Standard Charges

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

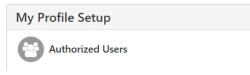
NOTE: Books/supplies are NOT included in standard charges and must be purchased separately.



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



- In order for staff to discuss any details of the student's bill with anyone other than the student, the person <u>must be listed as an Authorized User</u>.
- Select Authorized Users under the My Profile Setup section on the home page in ePay.



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



, 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 of 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 Financial Aid Office.





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

Plan Basics:

- Offered and administered by United Healthcare.
- Policy coverage: 8/1/2024 7/31/2025
- Cost is \$1,800.00 for the year.

Enroll in Plan:

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

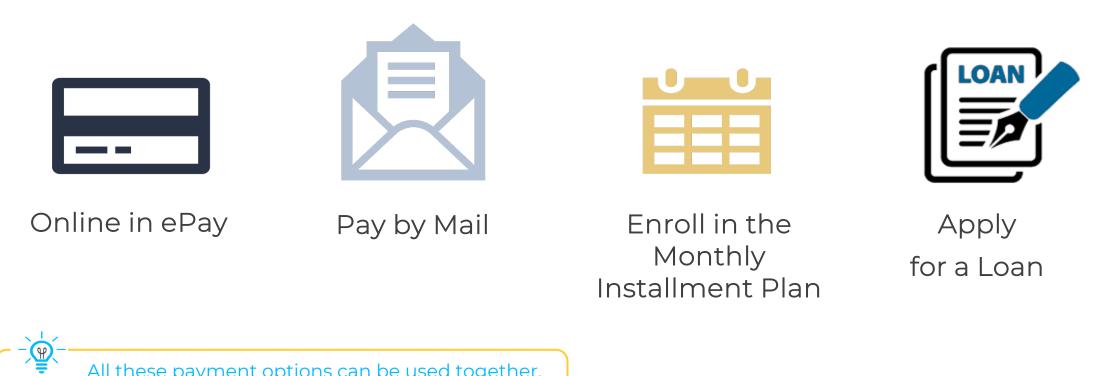
Waiver Information:

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

Waiver Deadline: July 31, 2024



Step 5: Review your Payment Options



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

TIP

Pay Online in ePay



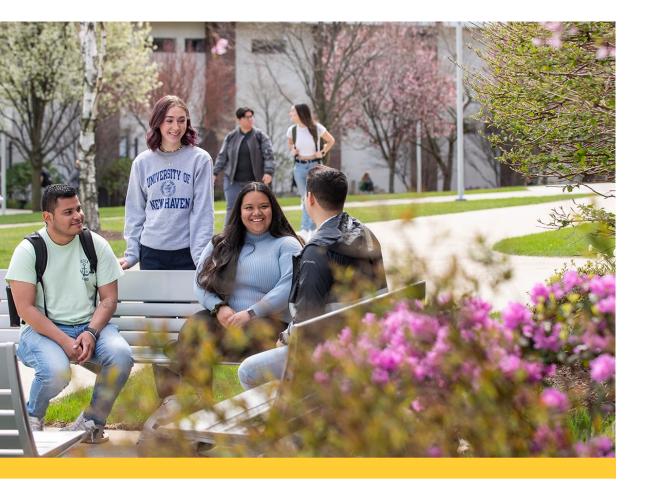
Electronic Check (e-check)

- There is <u>no service fee</u> for using e-check
- > Credit/Debit Card
 - Visa, MasterCard, Discover, Amex
 - Subject to a 2.95% service fee

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



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

Enroll in Monthly Installment Plan

- \$50 enrollment fee per semester, interest-free.
- Fall Plan: 5 payments (first payment due July 1)
- Spring Plan: December April
- Payments are due every 30 days on or around the 1st of each month.
- Deadline to enroll in the Fall plan is August 1.
- Link to enrollment form available in ePay.

Note: All additional payments, financial aid and/or outside scholarships <u>must be in place</u> before enrolling.



Apply for a Loan



Federal Direct Parent Plus Loan (PLUS)

The parent is the borrower of this federal creditbased loan.

Private Student Loan

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



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)

PLUS Loan Basics:

How to Apply:

- Parents may borrow up to the cost of attendance minus any other financial aid received.
- Interest begins accruing at the time of disbursement.
 o Expected fixed rate: 9.08%
- The government withholds an origination fee from each disbursement.
 - o Current origination fee: 4.228%
- <u>If denied</u>, student is eligible to borrow an additional \$4,000 for the year in the Unsubsidized Federal Direct Student Loan program.

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

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.

• This loan is offered through many lenders, such as banks, credit unions, state agencies, and other financial institutions.

How to Apply:

• A credit check is required.

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

Are You Ready for the Fall Semester?

- Review your fall tuition bill in ePay. Fall bills are due August 1, 2024.
- Sign up your parent/family member as an Authorized User in ePay.
- Confirm your **financial aid** is finalized.
- Online waiver deadline: July 31, 2024.
- Review your **payment options** and decide which payment method works best for you and your family.



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





We are Here to Help! www.Newhaven.edu/onestop

Bursar's Office Phone: 203-932-7217 Email: <u>bursar@newhaven.edu</u>

Financial Aid Office Phone: 203-932-7315 Email: <u>financialaid@newhaven.edu</u>

Office Location: Bergami Hall

Summer Hours: Monday through Thursday 8:30am – 4:30pm

Friday 8:30am – 1:30pm

University of New Haven

