



# TUITION BILLING AND FINANCING YOUR EDUCATION

Presented by: Marc Maniatis



- Review your **fall tuition bill** in ePay.
- 2 Sign up your parent/family member as an Authorized User in ePay.
- Confirm your **financial aid** is finalized.
- 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 2025 Bill Due August 1, 2025



#### 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.

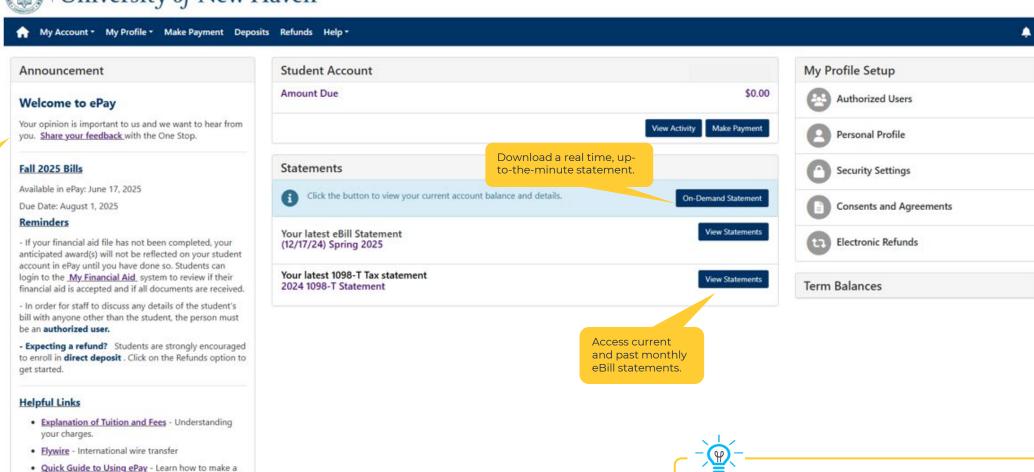
ePay is best viewed on a desktop.

### **Understanding ePay**



payment, add an Authorized User, enroll in direct

deposit, and more.



Check here for important dates and deadlines, helpful tools, and more.

### **Understanding your Bill**

#### **Standard Charges**

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

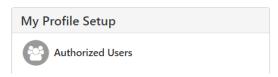
**NOTE:** Books are NOT included in standard charges and must be purchased separately.



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



- 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.
- 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)



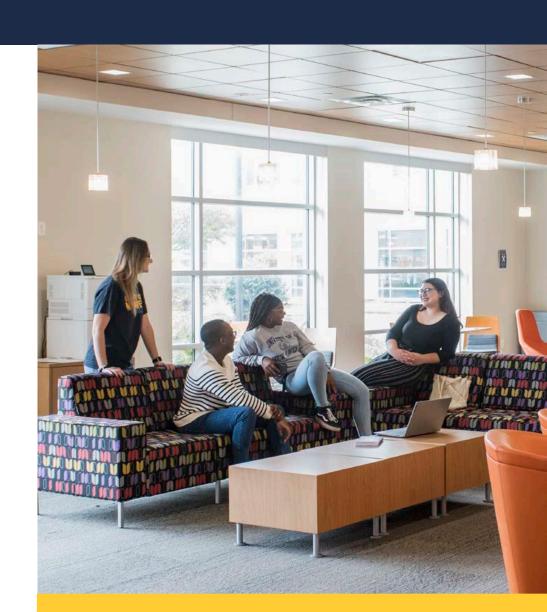
Set this up right away so we can assist you when you contact us.

## 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.



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: 8/1/2025 7/31/2026
- Cost is \$1,872.00 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 www.studentcenter.uhcsr.com/newhaven and click on Waive Coverage.

Waiver Deadline: July 31, 2025



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 Installment Plan



Apply for a Loan



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 <u>no service fee</u> for using e-check
- Credit/Debit Card
  - Visa, MasterCard, Discover, Amex
  - Subject to a 3.0% 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 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 Loan (PLUS)

#### **PLUS Loan Basics:**

- 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: 8.94%
- 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.

#### How to Apply:

- Parent signs into <u>www.studentaid.gov</u> using the same FSA ID they used to electronically sign their FAESA.
- 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

#### **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.



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

#### **Tuition Protection Plan from GradGuard**

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

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

<u>Help when you need it</u>: 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 September 3.



Learn more by calling GradGuard at (877) 794-6603 or visiting <a href="https://gradguard.com/tuition">https://gradguard.com/tuition</a>



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  Waive or Enroll
  Online waiver deadline: July 31, 2025.
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If you need help, please ask and PLEASE do not wait until the last minute.





Bursar's Office

Phone: 203-932-7217

Email: <u>bursar@newhaven.edu</u>

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

