

Welcome to Student Financial Services (SFS)



**University of
New Hampshire**

Who are we?

Student Financial Services

Student account billing; payment processing; counsel students relative to financial obligations/payment options

Assist students through all aspects of the financial aid process – FAFSA to loan repayment and forgiveness programs; scholarships, institutional aid, alternative loans.

- *Student Accounts* – 603-862-2230

<https://www.unh.edu/student-accounts>

- *Financial Aid* – 603-862-3600

<https://www.unh.edu/financialaid/>

<https://www.unh.edu/business-services/tutorials>



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Applying for Financial Aid

Free Application for Federal Student Aid (FAFSA)

<https://studentaid.gov/h/apply-for-aid/fafsa>



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How is aid determined?

- FAFSA
- Student Aid Index (SAI)
- Grants | Scholarships
- Federal Loans (Subsidized vs. Unsubsidized)
- Private/Alternative Loans
- Cost of Attendance (COA) and your Bill



Types of Financial Aid

- Grants
 - Don't have to be repaid
 - Will be pending credit on bill
 - Need-based
 - Merit based



Types of Financial Aid

- Direct Loans
- Subsidized
 - Need-based
 - No interest until repayment
- Unsubsidized
 - Not need-based
 - Interest begins once funds are disbursed



Types of Financial Aid

- Work Study
 - Not a credit on the bill
 - Student searches for job on Handshake
unh.edu/career/handshake
 - Job not guaranteed
 - Paycheck every two weeks



Other Financing Options

- Payment Plan – through Webcat or Parent Portal
- PLUS Loan – 9.08% interest/origination fee (4.228% for 24-25)
 - PLUS Request Application & Promissory Note at <https://studentaid.gov/>
- Private Parent Loans
 - Citizens Bank
 - Sallie Mae
- Alternative Loans
 - Variable & Fixed interest products
 - <https://www.unh.edu/financialaid/student-loans>



Cost of Attendance and a student bill

COA
What
It
Is
And
Isn't!



Please Note:

Cost of Attendance: Federal law requires all schools to calculate an estimated average COA for each student. THIS IS NOT YOUR BILL. The COA is not the actual price you will pay, it is an estimate of what it might cost...



Billable Items

Type	Summer 2024	Fall 2024	Spring 2025	Amount
Tuition & Fees	\$3,100.00	\$10,327.00	\$10,327.00	\$23,754.00
Room & Board	NA	\$7,071.00	\$7,071.00	\$14,142.00
	\$3,100.00	\$17,398.00	\$17,398.00	\$37,896.00

Non Billable Items

Type	Summer 2024	Fall 2024	Spring 2025	Amount
Expenses	NA	\$2,398.00	\$2,398.00	\$4,796.00
Transportation	NA	\$150.00	\$150.00	\$300.00
	\$0.00	\$2,548.00	\$2,548.00	\$5,096.00

\$42,992.00



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Cost of Attendance and a student bill

A Billing Statement

UNIVERSITY OF NEW HAMPSHIRE Statement of Account				
ID: [REDACTED]		AS OF: 10-JUL-2024		
NAME: [REDACTED]		Due Date: 01-AUG-2024		
		Amount Due: 6,293.00		
Date	Term	Description	Amount	
		PREVIOUS ACCOUNT BALANCE =====>	53.95	
11-Jun-2024	Summer 2024	Departmental Payment - Taxable	53.95	CR
01-Jul-2024	Fall 2024	UNH Undergrad Mandatory Fees	1,727.00	
01-Jul-2024	Fall 2024	Mandatory Tech Fee	114.00	
01-Jul-2024	Fall 2024	UNH PAUL Tuition Res	692.00	
01-Jul-2024	Fall 2024	UNH Resident Tuition - UG	7,760.00	
		ACCOUNT BALANCE =====>	10,293.00	
01-Jul-2024	Fall 2024	Director's Scholarship [PENDING]	500.00	CR
01-Jul-2024	Fall 2024	Hirst Scholarship [PENDING]	2,500.00	CR
01-Jul-2024	Fall 2024	85/86 Leadership Scholarship [PENDING]	1,000.00	CR
		PAY THIS AMOUNT =====>	6,293.00	

Full payment must be received by August 1st to avoid a late fee of 2% or \$100 (whichever is less). Thank you.



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Federal Loans – a step further

[StudentAid.gov](https://studentaid.gov)

Know how much you've borrowed

Repayment – grace period



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Federal Loans – a step further

The screenshot shows the StudentAid.gov website. At the top, there is a navigation bar with links for Sign In, Connect, and various news sources. Below this is a light blue banner with an information icon and text about a federal court injunction. The main header includes the Federal Student Aid logo and navigation links for FAFSA, Loans and Grants, Loan Repayment, and Loan Forgiveness. The main content area features a large section for 'Create and Manage Your StudentAid.gov Account' with a 'Create an Account' button and a 'Log In' link. To the right, under 'POPULAR TOPICS', there are links for applying for aid, completing a Master Promissory Note (MPN), applying for a Direct PLUS Loan, learning about Public Service Loan Forgiveness, and viewing loan information. The background of the main section shows a diverse group of students.

https://studentaid.gov

Sign In | Connect | The Wall Street Jour... The Wall Street Jour...

A federal court issued an injunction preventing the U.S. Department of Education from implementing parts of the Saving on a Valuable Education (SAVE) Plan and other IDR plans, including—for example—SAVE's monthly payment formula and loan forgiveness under the SAVE, PAYE, and ICR Plans. We will continue to update [StudentAid.gov/saveaction](https://studentaid.gov/saveaction) with more information.

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal StudentAid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Create and Manage Your StudentAid.gov Account

Create an Account Log In

POPULAR TOPICS

- Apply for Aid Using the FAFSA® Form >
- Complete a Master Promissory Note (MPN) >
- Apply for a Direct PLUS Loan >
- Learn About Public Service Loan Forgiveness >
- View Your Loan Information >



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Federal Loans – a step further

The screenshot displays the Federal Student Aid dashboard. At the top, there is a navigation bar with links for 'Help Center', 'Submit a Complaint', and 'English | Español'. Below this, the 'Federal Student Aid' logo is visible, along with links for 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. A user profile icon and a search icon are also present.

The main content area is titled 'Dashboard'. It features two large circular charts under the heading 'My Aid'. The first chart, 'Loans', shows a total balance of \$27,424, broken down into \$27,125 in principal and \$299 in interest. The second chart, 'Grants', shows a total disbursed amount of \$26,331, which is entirely from a Pell Grant. A 'View Details' button is located next to the 'Loans' chart.

To the right of the 'My Aid' section, there is a box for 'Upcoming Payments' showing the servicer as 'Edfinancial' and the due date as '3/29/27'. Below this, a 'My Loan Servicers' section lists 'DEPT OF ED/EDFINANCIAL' with a 'View More' link.

At the bottom of the dashboard, a note states: 'Loan information as of 10/02/2024. [Learn how to download your aid data.](#)'

On the left side of the image, there is a dark blue sidebar with a menu. The menu items are: 'Dashboard', 'My Activity', 'My Aid', 'My Documents', 'My Enrollment', 'Settings', and 'Log Out'. Below the menu, there is a 'Form >' button and a 'Note (MPN)' button.

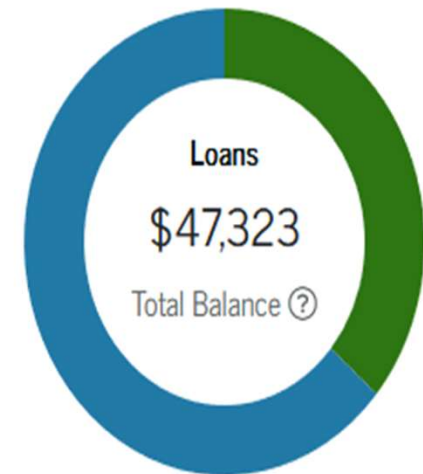


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Federal Loans – a step further

Loan Types

■ 4 Subsidized Loans	\$17,174	⌵
■ 5 Unsubsidized Loans	\$30,149	⌵
TOTAL BALANCE		\$47,323



Federal Loans – a step further

LOAN TYPE

Direct Subsidized

University of New Hampshire OPE ID 00258900



Loan Information as of 10/01/2024

- \$3,112
Principal ?
- \$0
Interest ?

LOAN PERIOD ?

08/29/2011 - 05/19/2012

LOAN STATUS ?

- Forbearance

[View loan status history](#)

INTEREST RATE ?

3.40% (fixed)

AMOUNT YOU'VE PAID OFF ?

\$55

REAFFIRMATION DATE ?

N/A

PSLF CUMULATIVE MATCH MONTHS ?

83 months

[Learn more about loan forgiveness](#)



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Federal Loans – a step further

LOAN TYPE

Direct Unsubsidized

University of New Hampshire OPE ID 00258900



Loan Information as of 10/01/2024

- \$2,566
Principal ?
- \$0
Interest ?

LOAN PERIOD ?

08/29/2011 - 05/19/2012

LOAN STATUS ?

- Forbearance

[View loan status history](#)

INTEREST RATE ?

6.80% (fixed)

AMOUNT YOU'VE PAID OFF ?

\$56

REAFFIRMATION DATE ?

N/A

PSLF CUMULATIVE MATCH MONTHS ?

83 months

[Learn more about loan forgiveness](#)



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Federal Loans – a step further

Subsidized Loan

University of New Hampshire

LOAN DATE

8/16/13

LOAN STATUS

Forbearance

REPAYMENT PLAN

Saving on a Valuable
Education Plan (SAVE)

INTEREST RATE

3.86%

TOTAL BALANCE

\$5,010

[VIEW LOAN DETAILS >](#)

Unsubsidized Loan

University of New Hampshire

LOAN DATE

8/16/13

LOAN STATUS

Forbearance

REPAYMENT PLAN

Saving on a Valuable
Education Plan (SAVE)

INTEREST RATE

3.86%

TOTAL BALANCE

\$2,017

[VIEW LOAN DETAILS >](#)

Subsidized Loan

University of New Hampshire

LOAN DATE

8/18/12

LOAN STATUS

Forbearance

REPAYMENT PLAN

Saving on a Valuable
Education Plan (SAVE)

INTEREST RATE

3.40%

TOTAL BALANCE

\$4,045

[VIEW LOAN DETAILS >](#)



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Federal Loans – a step further

Loan Servicer	Loan Period		Type	Disbursed Amount	Current Balance	Interest Rate
MOHELA	8/29/2011	5/19/2012	Subsidized	\$3,500	\$3,112	3.84%
MOHELA	8/29/2011	5/19/2012	Unsubsidized	\$2,000	\$2,566	6.80%
MOHELA	8/27/2012	5/18/2013	Subsidized	\$4,500	\$4,045	3.40%
MOHELA	8/27/2012	5/18/2013	Unsubsidized	\$2,000	\$2,446	6.80%
MOHELA	8/26/2013	5/17/2014	Subsidized	\$5,500	\$5,010	3.86%
MOHELA	8/26/2013	5/17/2014	Unsubsidized	\$2,000	\$2,017	3.86%
MOHELA	9/2/2014	5/16/2015	Subsidized	\$5,500	\$5,007	4.66%
MOHELA	9/2/2014	5/16/2015	Unsubsidized	\$2,000	\$2,036	4.66%
MOHELA	5/26/2015	5/21/2016	Unsubsidized	\$20,499	\$21,084	5.84%
				\$47,499	\$47,323	

Other loan servicers for US Dept. of Education (DOE):

Ed Financial, Aidvantage, Nelnet, Heartland ECSI, CRI



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Federal Loans – a step further

FederalStudentAid
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FAFSA® Form ▾

Loans and Grants ▾

Loan Repayment ▾

Loan Forgiveness ▾

Student Loan Forgiveness

On This Page

Fast Facts

Ways To Qualify

Frequently Asked
Questions

Fast Facts

- In certain situations, you can have your federal student loans forgiven, canceled, or discharged. That means you won't have to pay back some or all of your loan(s).
- The terms "forgiveness," "cancellation," and "discharge" mean essentially the same thing.
- [Public Service Loan Forgiveness](#) is the most common way people apply to have their student loans forgiven.

Ways To Qualify

If You're a Teacher	▾
If You're a Government Employee	▾
If You Work for a Nonprofit	▾
If You're a Nurse, Doctor, or Other Medical Professional	▾
If You Have a Disability	▾



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Federal Loans – a step further

Federal Student Loan Repayment Plans

On This Page

Compare Repayment Plans

Fixed Payment Repayment Plans

Income-Driven Repayment (IDR) Plans

Repaying Federal Perkins Loans

Consolidating Your Loans

You can pick from repayment plans that base your monthly payment on your income or that give you a fixed monthly payment over a set repayment period.

FAST FACTS

- You can pick from repayment plans that base your monthly payment on your income or plans that give you a fixed monthly payment.
- Repayment plans based on your income are a smart choice to lower your payment. For example, payments on the [Saving on a Valuable Education \(SAVE\) Plan](#) are no more than 10% of your discretionary income. The lower your income—or the larger your family size—the less you'll pay each month.
- If you don't pick a repayment plan, your loan servicer will place you on the Standard Repayment Plan (a 10-year fixed payment repayment plan). This plan might result in a higher monthly payment for you.

Compare Repayment Plans

Loan Simulator is the best way to compare our different repayment plans. You can use Loan Simulator to find out which plans you're eligible for and to see estimates for how much you would pay monthly and overall.

[Compare Repayment Plans](#)



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Wrap Up!

Questions?

Spin the Wheel!

Grab a bag!



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