Welcome to the Business Services & Financial Aid New Student Orientation!

- **Business Services:**
  - The Billing Process
  - Electronic “Paperless” Billing
  - Payment Options

- **Financial Aid:**
  - Process of Applying for Aid

- **Submit your questions** via Chat!
In the Business Services Office, we:

- Prepare student bills, process payments, and work closely with Financial Aid

- unh.edu/business-services
Paperless Billing:

- UNH student bills are posted online each semester.
- Billing notification is sent to students at their wildcats email when a new bill is posted.
- Billing notification is sent to Parent Portal users by email.
- Bills post to Webcat, the UNH student portal, under the Billing tab, View My Account/Pay My Bill.
- Payments can be made online or sent by mail.
Communication to Students:

- Wildcats email is the university’s official mode of communication so students should check their UNH email regularly.
- The address is their UNH assigned username followed by @wildcats.unh.edu
UNH Parent Portal:

- Student account information is protected by federal privacy laws so UNH is required to have student authorization to discuss account details with anyone other than the student. Parent Portal serves this purpose.
- Students create Parent Portal accounts in webcat under the Parent Portal tab, “Add/Manage Users” where they can give access to billing, financial aid, and/or final grades:
  
  ![Parent Portal](https://www.unh.edu/parentportal)

- When the student adds someone to their Parent Portal, that person receives an email with a temporary password and a link to an activation page.
- For more information go to  [https://www.unh.edu/parentportal](https://www.unh.edu/parentportal)
<table>
<thead>
<tr>
<th></th>
<th>NH Resident</th>
<th>Out-of-State</th>
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<tbody>
<tr>
<td></td>
<td>Semester</td>
<td>Year</td>
</tr>
<tr>
<td>Tuition</td>
<td>7,760</td>
<td>15,520</td>
</tr>
<tr>
<td>Mandatory Fees (Does NOT</td>
<td>1,709</td>
<td>3,418</td>
</tr>
<tr>
<td>include Health Insurance)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Double Room</td>
<td>3,830</td>
<td>7,660</td>
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<tr>
<td>Core Meal Plan</td>
<td>2,291</td>
<td>4,582</td>
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<tr>
<td>Total</td>
<td><strong>15,590</strong></td>
<td><strong>31,180</strong></td>
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Student Bills and Payments:

- Bills post to student accounts about 4 weeks prior to the start of the semester and include tuition, fees, room and board
- Anticipated financial aid is included as a “Pending Item”. Pending items serve to offset the balance due for the due date and typically pay to the account before the semester begins.
- The Net Balance is due in our office by the posted due date
- Payments can be made online through webcat and Parent Portal. There is no fee for echeck payments made using the bank routing and account number. Debit/credit card payment incur a 2.75% non-refundable service fee.
- Paper check payments should be addressed to UNH and include the student name and UNH ID number with them and can by sent by mail to:
  UNH Business Services
  11 Garrison Ave
  Durham NH 03824
Below is a real-time account view. To view billing statements by date, select Bill Statement at upper right.

- To make billing adjustments - Account Change Form
- UNH’s monthly payment option - Tuition Management Systems
- Detailed listing of services included in Mandatory Fees
- New to UNH? Check out the Financial Checklist for New Students.
- Mailing your payment? Select Bill Statement above, then Print this bill (PDF).

Summary:

- **Account Balance**
- **Pending Items**
- **Net Balance Due**

- Deposits

<table>
<thead>
<tr>
<th>Term</th>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
<th>CR</th>
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<tr>
<td>Spring 2015</td>
<td>21-JAN-2015</td>
<td>Cash Payment - Thank You</td>
<td>25.00</td>
<td>CR</td>
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<tr>
<td></td>
<td>20-JAN-2015</td>
<td>UNH Lost ID Cards</td>
<td>25.00</td>
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Account Change Form:

- The Account Change Form is on the Business Services website under “Forms” and there is a link on the Account Summary page in webcat/Parent Portal.

- This is for communicating additions, deductions or changes to the bill. For example, if you need to change a meal plan or to inform us of outside financial aid that is not yet shown on the bill.

- This form can be used to notify our office of additional aid. Please send supporting documentation, such as a loan approval, by email to Business Services at business.services@unh.edu or by fax to 603-862-2626.
Monthly Payment Plan Option: Nelnet Campus Commerce

- **Interest-free** payment plan
- You set up the ‘total budget’ for the amount that you want to cover
- *Note: Nelnet never ‘sees’ your student’s UNH account so the plan is based on the amount you tell them*
- The ‘total budget is divided into five equal payments to be paid over five months
- Each semester, the 1st payment is due upon enrollment plus the $60 Enrollment Fee
- [https://unh.afford.com/](https://unh.afford.com/)
More Payment Plan Information:

- The Fall payment schedule runs **July-November**. The Spring payment schedule runs **December-April**.
- Enrollment for the plan opens prior to billing due dates.
- You may enroll ‘early’ with estimated budget and then adjust the budget up or down as needed when the bill is posted.
- Payments are due on the **1st of each month**.
- **Changes to the UNH student account do not automatically update your Nelnet budget** so please monitor Parent Portal for account changes and adjust the budget at unh.afford.com as needed to avoid late fees.
Outside Scholarships:

- Congratulations to students who receive scholarships from outside of UNH! These will be credited to student accounts **when the check arrives in our office**, so please mail them to Business Services in a timely manner.

- Enclose donor award letters with the check and be sure to have the student endorse any checks that are co-paid to both the student and UNH.
529 Accounts/College Saving Accounts:

- If you are paying from a 529 account:
  - Request the payment from the 529 company promptly after your tuition bill arrives to be sure the payment arrives by the due date.
  - Payments most often come as paper checks and generally take several weeks to arrive.
  - Please include the student’s name and ID number.
Student Health Insurance:

- Required as a condition of enrollment for full-time students and automatically charged to student accounts
- The UNH plan may be waived if a student has equivalent coverage
- Waive prior to posted billing due dates to avoid a late fee. *Or for Spring 2021 by Feb 12th*
- Waiver/enrollment form – [http://unh.edu/shbp](http://unh.edu/shbp)
Student IDs & SSN’s:

- Students receive randomly-generated ID numbers and ID cards
- The Social Security Number is still needed by UNH for federal tax credits and financial aid
- If the SSN has not already been provided, please complete **W9S form** available at [https://www.unh.edu/business-services/forms](https://www.unh.edu/business-services/forms)
Financial Aid

University of New Hampshire
Applying for Financial Aid

- Free Application for Federal Student Aid (FAFSA)
- https://studentaid.gov/h/apply-for-aid/fafsa
- Estimated Aid/Verification
Types of Financial Aid

Grants

- Do not have to be repaid
- Will be a pending credit on tuition bill
- Need-based
- Merit based
Work Study

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

Handshake

Career and Professional Success has a new career management system to support all Wildcats in connecting with professional success. **Handshake** is your one-stop shop to:
Types of Financial Aid (cont.)

Direct Loans

- **Subsidized**
  - Need based
  - No interest until repayment

- **Unsubsidized**
  - Non-need based
  - Interest begins once funds are disbursed
Types of Financial Aid (cont.)

Direct Loans

- Complete Master Promissory Note (MPN) at: https://studentaid.gov
- Complete Entrance Counseling at: https://studentaid.gov
- 2.75% interest / origination fee (1.059%)  
- Pending credit on tuition bill
Outside Aid

- Checks to Business Services
- Aid may have to be adjusted
Other Financing Options

- PLUS Loans – 5.30% interest / origination fee (4.236%)
  PLUS Request Application & Promissory Note [https://studentaid.gov](https://studentaid.gov)
- Private Parent Loans
  - Citizens Bank
  - Sallie Mae
- Alternative loans
  - variable & fixed interest products
  [https://www.unh.edu/financialaid/student-loans](https://www.unh.edu/financialaid/student-loans)
Things To Do

- Complete the Direct Loan Entrance Counseling and Promissory Note online
  - https://studentaid.gov
- Inform us if you choose not to borrow
Complete Entrance Counseling
Complete a Master Promissory Note
Things To Do (cont.)

- Notify us of any special circumstances or changes to family situation
  
  https://www.unh.edu/financialaid/forms

  - Changes in family structure:
    - Death, Divorce/Separation
  - Unreimbursed medical/dental expenses
  - Change of income due to loss of employment
  - Onetime adjustment to income
Reminders

- Aid eligibility reviewed annually
- Apply for aid each year starting October 1st
- March 1 priority deadline
- Use the Data Retrieval Tool
- Change in income/assets/# in college will lead to change in EFC and aid
- All communications are with the student through email
THANK YOU
Time for your questions

- Chat with Financial Aid at our website:
  - https://www.unh.edu/financialaid
THANK YOU

Time for your questions

- Both offices are in the lower level of Stoke Hall
- Business Services – 603-862-2230
  business.services@ unh.edu
- Financial Aid – 603-862-3600
  financial.aid@ unh.edu

Chat live with Financial Aid!
www.unh.edu/financialaid