Agenda – Business Services & Financial Aid

- BUSINESS SERVICES:
  - Billing process
  - Electronic “paperless” billing
  - Payment options

- FINANCIAL AID:
  - Process of applying for aid

- QUESTIONS
Business Services

- Prepares student bills
- Processes payments
- Works closely with Financial Aid
Electronic “Paperless” Billing

- UNH does not send bills through the mail
- Email notification to students through UNH-assigned email accounts
- Students access bills through Webcat in the student portal
- Payments may be made online or sent through the mail
- Credit cards transactions include a non-refundable 2.75% service charge assessed by the processor
- Students set up user accounts and authorize services
- Parents receive access to billing information, financial aid, final grades – also important notifications
- Students should create Parent Portal accounts ASAP
- Parents receive email with temporary password and link to an activation page
# Expected Tuition & Fees 2018/2019

<table>
<thead>
<tr>
<th></th>
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Your Tuition Bill

- Fall bills post July 16th
- Tuition, fees, room and board
- Anticipated financial aid
- Net balance is due in our office by August 9, 2018
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).**

**Make Payment to UNH**

**Summary:**

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

<table>
<thead>
<tr>
<th>Deposits</th>
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- **CR = credit**
- **Pending items are anticipated credits to your account. They become actual credits when funds are disbursed to the account.**

<table>
<thead>
<tr>
<th>Term</th>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
<th>CR</th>
</tr>
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<tbody>
<tr>
<td>Spring 2015</td>
<td>21-JAN-2015</td>
<td>Cash Payment - Thank You</td>
<td>25.00</td>
<td>CR</td>
</tr>
<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

- Important communications tool used to make changes to student bill or if you are paying a different amount
- Found on Business Services website and in the Parent Portal Account View
- Mail or fax backup documentation for additional aid or outside scholarships
Student Health Insurance

- Required as a condition of enrollment for full-time students and automatically charged to student accounts
- May be waived if student has equivalent coverage
- Waive prior to August 9 due date to avoid late fee
Monthly Payment Option

- Tuition Management Systems – pay tuition over 5 months each semester
  - Fall – 1st payment when enrolling, then August – November
  - Re-enroll for Spring – 1st payment when enrolling, then January – April
- Interest free; pay only a $60 enrollment fee per semester
Monthly Payment Option

- You may enroll now with estimated budget and make adjustment when bill posts; or enroll once bill arrives in July
- Payments due the 1\textsuperscript{st} of each month
- Monitor Parent Portal for account changes and adjust TMS budget to avoid late fee
Student IDs & SSN’s

- Students receive randomly-generated ID numbers and ID cards
- SSN still needed by UNH for federal tax credits and financial aid
- If SSN not already provided, please complete W9 form available on table outside
Applying for Financial Aid

- Free Application for Federal Student Aid (FAFSA)
  - www.fafsa.ed.gov
- Deadline: March 1st
- Verification
Types of Financial Aid

Grants

- Do not have to be repaid
- Will be a pending credit on tuition bill
- Need-based
- Merit based
Types of Financial Aid (cont.)

Work Study

- Not a credit on tuition bill
- Student searches for job
- Job not guaranteed
- Paycheck every two weeks

http://www.unh.edu/uacc/career/wildcat-careers
Types of Financial Aid (cont.)

Part-Time & Work Study Job Fair

Thursday, August 30 | 1:00 PM – 4:00 PM
Memorial Union Building
Granite State Room
Direct Loans

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

- **Unsubsidized**
  - Non-need based
  - Interest begins to accrue once funds are disbursed
Direct Loans

- Complete Master Promissory Note (MPN) at: http://studentloans.gov
- Must complete Entrance Counseling at: http://studentloans.gov
- 5.05% interest / origination fee (1.066% prior to 10/1/18)
- Pending credit on tuition bill
Outside Aid

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

- PLUS Loans – 7.6% interest / origination fee (4.276% prior to 10/1/18)
  PLUS Request Application & Promissory Note
  [http://studentloans.gov](http://studentloans.gov)
- Private Parent Loans
  Citizens Bank
  Sallie Mae
- Alternative loans
  variable & fixed interest products
  [http://financialaid.unh.edu](http://financialaid.unh.edu)
Things To Do

- Complete the Direct Loan Entrance Counseling and Promissory Note online
- Inform us if you choose not to borrow
Things To Do (cont.)

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

- Apply for aid each year starting October 1\textsuperscript{st}
- March 1 deadline
- Use the Data Retrieval Tool
- Change in income/assets will lead to change in EFC
- All communications are with the student through email
THANK YOU
Time for your questions

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