WELCOME to the University of New Hampshire Business Services and Financial Aid
Agenda

- 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
## Tuition & Fees – 2017/2018

<table>
<thead>
<tr>
<th></th>
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<tr>
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<td>Semester</td>
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<tr>
<td>Tuition</td>
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<td>14,770</td>
</tr>
<tr>
<td>Mandatory fees</td>
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<td>3,297</td>
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<td><strong>Total</strong></td>
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Your tuition bill

- Fall bills post July 17th
- Tuition, fees, room and board
- Anticipated financial aid
- Net balance is due in our office by August 10, 2017
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

<table>
<thead>
<tr>
<th>Deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Deposits received (not yet on your account): 0.00</td>
</tr>
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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>
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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>
</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 found on Business Services website used to make changes to student bill
- Used if you are paying an amount different from what is billed
- 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 10 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 1st 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 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
  
  http://www.unh.edu/uacc/career/wildcat-careers

- Job not guaranteed
- Paycheck every two weeks
Perkins Loans

- Complete Promissory Note
- Complete Entrance Counseling and Disclosure
- 5% interest
- Pending credit on tuition bill
Types of Financial Aid (cont.)

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

- 4.45% interest / 1.069% origination fee

- Pending credit on tuition bill
Outside Aid

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


- PLUS Loans – 7% interest / 4.276% origination fee
  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
- Complete Perkins Entrance Counseling, Disclosure and Master Promissory Note
- Inform us if you choose not to borrow
Things To Do (cont.)

- Notify us of any special circumstances or changes to family situation

http://www.unh.edu/financialaid/forms
Reminders

- Apply for aid each year starting October 1<sup>st</sup>
- 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
  - Construction starting in Financial Aid Office end of June

- Business Services – 603-862-2230
  business.services@unh.edu

- Financial Aid – 603-862-3600
  financial.aid@unh.edu
# Expected Tuition & Fees – 2017/2018

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