WELCOME TO THE ONE STOP

The mission of the One Stop Student Financial and Registrar Services Office is to provide a centralized and efficient customer experience while working with students and their families as they navigate the administrative processes of higher education. Our office is dedicated to assisting you with your student billing, financial aid, and registration questions.

We are providing this information as a resource to assist students and families with understanding the University’s online tuition billing system and the payment options available for financing your education.

If you have a question regarding your tuition bill or any of the information included in this guide, please do not hesitate to contact our office.

One Stop Student Financial and Registrar Services Office
Phone: 203.932.7220
Fax: 203.931.6086
Email: onestop@newhaven.edu
TUITION BILLING

All billing for tuition, fees, room and board is processed electronically through ePay, the University’s online billing and payment system. ePay is available 24 hours a day, seven days a week for your convenience. Each time a new bill is available, students are notified through their University email account. Parents and families will only be emailed if they are set up as an authorized payer.

WITH EPAY YOU CAN:
• Access your current and previous tuition statements
• View current account activity
• Make payments in a secure environment
• Authorize other payers (parent, guardian, etc.) to access your tuition account
• Sign up for text message notifications
• Enroll in direct deposit for student refunds

How to View Your Bill
Students can access ePay via the myCharger portal at mycharger.newhaven.edu.

PLEASE NOTE: Only students can access the portal. Once a parent/guardian is set up as an authorized payer, they will receive their own personal login credentials.

Step 1: Log into myCharger by entering your username and password, then click Sign in.

Step 2: Click on the ePay icon located at the top of the page.

WELCOME
myCharger / Welcome

Step 3: Select View & Pay Accounts from the menu on the left to access your Student Account.

It is the responsibility of all University of New Haven students to pay their tuition and fee bills by the published due date to avoid a late payment fee. If your payment is not received by the designated due date, you may be assessed a late fee each month equal to 1% of your unpaid balance, as well as having a financial hold placed on your record. This hold will restrict you from scheduling/registering for future classes, requesting transcripts, and receiving your diploma.

Explanation of Tuition and Fees

Undergraduate Tuition: Full-time course load, 12-17 credits.

General Student Fee: Supports essential infrastructure, facilities, and institutional services necessary to promote student learning.

Student Health Insurance: An online waiver must be completed to opt out of the insurance. (See page 8 for instructions.)

Room Charge (Standard Double Room): Students assigned to Westside Hall will be billed for the increased cost of Westside prior to the start of the semester.

Residence Hall Activity Fee: Funds programs and activities within the residence halls.

Meal Plan: All first-year students living on campus are required to purchase either the Gold or Platinum Unlimited meal plan each semester. Resident students will be prompted to select a meal plan through their MyHousing account.

ADDITIONAL CHARGES AND EXPENSES (IF APPLICABLE)

Lab Fees: Used to support courses requiring specialized materials and/or a specialized learning environment.

Tuition Differential Fee: Generally applies to engineering, computer science, and chemistry courses that require additional resources to operate.

Tuition Credit Overload: Additional charge for credits after 17.

IMPORTANT NOTES
• If you applied for financial aid, your anticipated awards will appear on your billing statement. If your financial aid is not included on your bill, your financial aid has not been finalized and additional steps are required. (See page 7 for information about finalizing your financial aid.)
• Federal Work Study is NOT included on the bill.
In order for others (parents, family members, etc.) to discuss a student's tuition account with the One Stop Office staff, the student must provide permission by registering those individuals as authorized payers. Students can create up to five authorized payers on their account. Each authorized payer will have his or her own personal login credentials for access to ePay. Authorized payers will also receive an email notification when a new bill is available.

Parent/Family Billing Access
In order for others (parents, family members, etc.) to discuss a student’s tuition account with the One Stop Office staff, the student must provide permission by registering those individuals as authorized payers.

Students can create up to five authorized payers on their account. Each authorized payer will have his or her own personal login credentials for access to ePay. Authorized payers will also receive an email notification when a new bill is available.

To create an authorized payer:
1. Once logged into ePay, select Authorize Payers from the left-hand menu and then Add New.
2. Enter the payer’s name and email address. Assign a login name and password for your payer (case sensitive) then click Add.
3. Notify your authorized payer of his or her login name, password, and the website below.
   quikpayasp.com/newhaven/student_account/authorized.do

Why do I have to designate someone as an authorized payer?
Can’t they just login through my account?

The University of New Haven fully complies with the provisions of FERPA (Family Educational Rights and Privacy Act) and with its statements on policies and procedures. In order for the University to discuss a student’s tuition account with parents or others, a student must provide permission by creating up to five authorized payers on their ePay account. Once someone is an authorized payer, that person will have their own access to the tuition bill in ePay.
PAYING YOUR BILL

The University of New Haven bills tuition, fees, and room and board charges by the semester. All bills are posted online in ePay, the University's online billing and payment system, and must be paid in full by the published due dates below.

Fall 2019 Semester
Billing Date: June 14, 2019
Due Date: July 15, 2019

Spring 2020 Semester
Billing Date: December 17, 2019
Due Date: January 16, 2020

Payment Options

Payment for tuition and fees at the University of New Haven can be made in a variety of forms. Following are your options for paying your remaining balance.

PAY ONLINE
Set up a one-time payment through your ePay account. Accepted methods of payment are:

• Electronic Check (e-check): Requires a valid bank routing number and account number for a personal checking or savings account. There is no service fee for using e-check.
• Credit/Debit Card (Visa, MasterCard, Discover, or American Express): Please note that credit/debit card payments are subject to a 2.7% service fee.

PAY BY MAIL
Payments can be mailed directly to the University. All checks should be made payable to the University of New Haven, include the student name and ID number, and be sent to:

University of New Haven
One Stop – Bursar’s Office
300 Boston Post Road
West Haven, CT 06516

PAY IN PERSON
Checks and cash are accepted in the One Stop Office in Bergami Hall during normal business hours.

MONTHLY PAYMENT PLAN (OPTIONAL)
As a convenience to our students, we are pleased to offer the option of making tuition payments on a monthly basis through Nelnet Campus Commerce (formerly Tuition Management Systems — TMS).

The monthly payment option is an interest-free alternative to lump-sum payments that are due at billing time. This option allows you to spread out your payment for the academic year over a period of 10 months and can limit the amount of loan money you may need to borrow to meet the cost of education.

• The 2019–2020 academic year plan operates from July 1, 2019 to April 1, 2020.
• Your payments to Nelnet Campus Commerce are due by the first of each month.
• Payments can be made by credit/debit card and automatic withdrawal from your checking or savings account. Convenience fees apply for credit/debit card payments.
• The deadline to enroll for the 2019–2020 academic year is August 9, 2019.

For additional information, please contact Nelnet Campus Commerce at 1.800.722.4867 or visit newhaven.afford.com.

PLEASE NOTE: The monthly payment plan does not automatically adjust to cover your University student account balance. It is the student’s and the payer’s responsibility to determine the semester budget(s) to ensure their University Student Account balance is satisfied in full by the published due dates. We highly recommend that you login to your ePay account via myCharger to verify your semester tuition and fees throughout the semester.
FINANCING OPTIONS

Federal Direct Parent Loan (PLUS)

The parent is the borrower of this federal credit-based loan.

ELIGIBILITY REQUIREMENTS:

• You must be the parent of a student enrolled at least half-time in a degree or certificate program at a participating school.
• The parent must be a U.S. Citizen or National or Permanent Resident/Other Eligible Non-Citizen.
• Your student must have a FAFSA on file.

PLUS LOAN BASICS:

• A credit check is required.
• Parents may borrow up to the cost of attendance minus any other financial aid received.
• Interest begins accruing at the time of disbursement.
• The interest rate is fixed and determined annually.
• The government withholds an origination fee from each disbursement.
• Parents will be required to sign a Master Promissory Note (MPN), a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education.

HOW TO APPLY:

1. Parents sign into www.StudentLoans.gov using the FSA ID (username and password) the parent used to sign the FAFSA.
2. Select the option “Apply for a PLUS” then complete and submit the application.
3. If approved, parents will need to “Complete Loan Agreement for a PLUS Loan (MPN).”

Private Alternative Loan

This private, credit-based loan is borrowed by the student and a creditworthy co-signer.

• This loan is offered through many lenders, such as banks, credit unions, state agencies, and other financial institutions.
• These loans are credit-based and may have either fixed- or variable-interest rate.
• The loan application process is completed online and may take a minimum of four weeks for approval and subsequent processing by the University.

More information on applying for loans can be found on our website:
• Visit www.newhaven.edu/onestop.
• Click on “Financial Aid”.
• Then select “Undergrad Financial Aid.”

Additional Information:

The University will not receive Private Alternative or Federal Direct Parent Loan (PLUS) funds until after the first day of classes for the semester. However, the anticipated loan amount will appear on your student ePay account under the payments/credits column.

If a parent is not approved for the Federal Direct Parent Loan (PLUS), the parent may:

• Appeal the decision with the U.S. Department of Education.
• Obtain a creditworthy endorser.
• Choose to “Not Pursue the PLUS Loan.” With this option, the student is eligible to borrow an additional $4,000 for the year (as a freshman or sophomore) and $5,000 for the year (as a junior or senior) in the Unsubsidized Federal Direct Student Loan program.
• Have the other parent apply for the Federal Direct Parent Loan (PLUS) in their name.

Please contact our office if you have any questions regarding these options.
CHECKLIST FOR FINALIZING YOUR FINANCIAL AID

Ensure you have completed the following steps to finalize your award.

Students can view their individual requirements through the My Financial Aid system via the myCharger portal at mycharger.newhaven.edu. Once logged in, click on the My Financial Aid icon at the top of the page.

☐ Accept or decline all of your financial aid awards online.

☐ Submit additional documents if requested.
  - Log on to the My Financial Aid system and select “Menu,” then “Documents” to view documents that you must complete/submit. Outstanding documents will be noted as “Not Received.”
  - Select “Menu” then “Forms” to find documents to print and instructions.

NOTE: See special instructions regarding the Loan Entrance Counseling and Master Promissory Note documents.

☐ Report any outside scholarship awards you receive to the Financial Aid Office.
  - Make sure you send to the Financial Aid Office, a copy of the notification you receive indicating you have been selected as the scholarship recipient.
  - Outside scholarships are divided equally between the fall and spring semesters unless the scholarship letter states otherwise.

☐ Complete Entrance Counseling and Loan Agreement for the Federal Direct Subsidized/Unsubsidized Loan (MPN).

If you accept the federal loans offered on your financial aid award, you are required to complete TWO steps before the Financial Aid Office can process the loan(s).

How to Complete These Steps: Both requirements are completed online at www.studentloans.gov. The student begins by signing into the website using the FSA ID (username and password) the student used to sign the FAFSA. The Financial Aid Office will be notified electronically once both steps have been completed.

  - STEP 1: Entrance Counseling
    This is a learning tool for students to gain an understanding of their rights and responsibilities in being a federal student loan borrower.

  - STEP 2: Loan Agreement for Federal Direct Subsidized/Unsubsidized Loan (MPN)
    The Master Promissory Note (MPN) is valid for 10 years and is a legal document in which the student promises to repay the loan(s) along with any accrued interest and fees, to the U.S. Department of Education.

PLEASE NOTE: The University will not receive federal student loan funds from the government for first-time borrowers until 30 days into the semester. The Bursar’s Office is aware these funds will be delayed.

What is the difference between a subsidized loan and an unsubsidized loan?

Subsidized loans do not accrue interest while the student is enrolled at least half-time. With an unsubsidized loan, interest begins to accrue once the loan is processed and disbursed to the school.
STUDENT HEALTH INSURANCE

All full-time undergraduate students are required to have health insurance and are automatically billed for the cost of the University-sponsored student health insurance plan. The cost of this plan is $1,500 for the year, and the charge appears on the fall semester tuition bill. You may review the plan benefits offered and administered by UnitedHealthcare at www.uhcsr.com/newhaven.

If you are a domestic full-time undergraduate student with existing health insurance coverage and wish to waive the coverage offered by the University, you must submit an online waiver through the following website: www.studentcenter.uhcsr.com/newhaven.

All waivers must be received and processed no later than Friday, August 30.

If a waiver is not received by August 30, the student will be automatically enrolled in the University-sponsored health insurance plan and will be responsible for paying the $1,500 plan premium directly to the University.

Important Notes:
• An online waiver will need to be processed each academic year should you wish to waive coverage.
• The only way to waive the University-sponsored health insurance is online.
• Once the waiver deadline has passed, you will not be able to waive coverage until the next academic year.

STUDENT HEALTH INSURANCE ONLINE WAIVER INSTRUCTIONS

1. Go to studentcenter.uhcsr.com/newhaven and click on Waive Coverage.
2. Follow the steps and complete the waiver form in its entirety.
3. Immediately after completion of the waiver, you will receive a confirmation email. Please retain this email confirmation for your records. The Bursar’s Office will be notified of your waiver, and it will be applied to your student account within seven days.

PLEASE NOTE: If you did not receive a confirmation email, the waiver did not go through and you must repeat the process.

REFUND POLICY DUE TO WITHDRAWING OR DROPPING COURSES

Tuition may be refunded in full when a class is closed, full, or canceled or when the University rejects the enrollment application. If a student chooses to drop or withdraw from a course, tuition and other institutional charges will be refunded in accordance with the following schedule:

<table>
<thead>
<tr>
<th>PERCENT OF REFUND</th>
<th>DATE OF WITHDRAWAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>Before course begins</td>
</tr>
<tr>
<td>80%</td>
<td>1st week of semester</td>
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<tr>
<td>60%</td>
<td>2nd week of semester</td>
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<td>40%</td>
<td>3rd week of semester</td>
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<tr>
<td>20%</td>
<td>4th week of semester</td>
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