payment options

As stated, financial aid (except Federal Work-Study) will be credited directly to your eBill. Students are responsible for paying any unmet portion of the eBill as follows:

- Online Payment: Payment can be made when viewing the eBill using personal check information at no additional cost. You may also make a credit card (Mastercard, American Express, or Discover) payment for a 2.5% nonrefundable service fee.
- Payment by Mail: Print remittance from online eBill and submit it with check.
- In Person Payment: Payments by check can be made at the depository (2nd floor, University Pavilion) or a branch campus.
- Payment Plan: Details on the extended payment plan are available at www.onestop.uc.edu or (513) 556-1000.

aid eligibility requirements

To receive aid, graduate students must be in good academic standing. They must also be registered at least half-time (5 credit hours per semester) or registered for co-op to be eligible to benefit from most financial aid programs. Some aid programs are available only to graduate students who are full-time (10 or more credit hours per semester). Students who co-op during the year should request that their aid be adjusted according to their co-op schedule.

Dropping classes or withdrawing from the university can significantly affect your aid eligibility. Federal aid recipients are subject to refund and repayment obligations that may differ from university withdrawal policies. Generally, financial aid recipients whose class load changes during the semester's refund period will have their aid prorated. A student may also be required to repay all or a portion of the aid received depending upon the point of withdrawal.

Students who drop classes can lose financial aid eligibility for upcoming semesters. To avoid problems, speak to staff at the One Stop Student Services Center (2nd floor, University Pavilion) before dropping courses or withdrawing.

All financial aid recipients should review **www.financialaid.uc.edu/academicprogress** to understand Satisfactory Academic Progress needed to maintain aid eligibility.



Direct Loans cannot be applied to your eBill until you complete loan entrance counseling. Complete this requirement by visiting our Website at **www.onestop.uc.edu** and using the "Get Loan Counseling" link. Students without Web access may use computers in One Stop Services or their campus library.

refunds

If you receive additional financial aid after your statement is paid or if your aid exceeds your charges, you will receive a refund. Refunds are not retained for future semesters. More information is available at **www.uc.edu/af/bursar/refunds**.

Students can sign up at **www.onestop.uc.edu** to have their refund checks directly deposited into the checking account of their choice.

important contacts

Questions about Aid, Registration, or Billing?

One Stop Student Service Center 220 University Pavilion • (513) 556-1000 onestop@uc.edu • www.onestop.uc.edu

Questions about the Installment Payment Plan?

ECSI EasyPath Payment Plan (513) 556-1000 www.onestop.uc.edu

Questions about Aid Application for Incoming Students?

Scholarship & New Student Financial Aid Center 340 University Pavilion • (513) 556-2420 financeaid@uc.edu • www.financialaid.uc.edu



money matters

applying for financial aid

If you have not already done so, apply for federal, state, and institutional aid by filing a 2015-2016 Free Application for Federal Student Aid (FAFSA).

Remember that applying for financial aid is an annual process. You must fill out the FAFSA each year via www.fafsa.ed.gov. You should complete your application as soon after January 1 as possible. Because some aid programs are awarded on a first-come, first-serve basis, an early application each year receives priority consideration for limited funding sources.

student account eBill

eBill notifications are sent to students prior to the due date, whenever there is a change to registration or the bill, and on a monthly basis when the bill is unpaid. Students review their eBill online, and it will include the following:

- tuition (instructional, general, campus, and technology fees and, when appropriate, program fees),
- room and board (for on-campus students),
- student health insurance (billed until a waiver documents alternative coverage), and
- semester financial aid (including loan estimates prior to the start of the term).

Note: You may need to meet additional requirements for some aid sources (such as signing a loan promissory note or registering full-time to receive the full Federal Pell Grant).

Registered students will be able to view their eBill. An email notification will also be sent to your UConnect email account. You can access your UConnect account at *mail.uc.edu*.

Students may always view their eBill online at **www.onestop.uc.edu**. Be sure to check the due date and any further instructions. Failure to meet payment obligations may cause late fees to be incurred and a block from future registration.

Estimated dates for 2015-2016

| | Early Registration & eBill Available | <u>Payment</u> <u>Due</u> |
|--------|--------------------------------------|------------------------------|
| Fall | During Orientation | 8-14-2015 |
| Spring | late-October to early-December | 1-1-2016 |
| Summer | mid-March to early-May | 4-29-2016 |

estimating your eBill

We encourage you to complete the worksheet in the center of this handout. Along with your award offer, it will help you project your semester eBill and anticipate any payment obligations.

You will also have expenses that will not be billed by the university. For instance, we have found that students spend, on average, \$750 per semester on books and supplies. Additionally, any personal budget you create should include transportation to and from home, off-campus rent and utilities, clothing, entertainment, and other personal expenses.

Planning is key to ensuring that your anticipated expenses will be covered by your financial aid, income or savings, and family assistance.

See www.financialaid.uc.edu/financialplanning.

2015-2016 estimated semester eBill worksheet

GRADUATE

| | | char | ges on the statement |
|--|---|---|----------------------|
| Instructional Fee | Full-time | Part-time/Credit Hr | \$ |
| College/Program | (10-18 hrs) | (<10 hrs &>18 hrs) | - |
| Graduate, Medicine | \$ 6,395 | \$ 724 | |
| Pharmacy | 8,306 | 915 | |
| Pharm Sciences, Drug Development (Evening | | 915 | |
| Medicine (MD) | 14,185 | 1,237 | |
| Law | 11,166 | 1,001 | |
| Graduate (MArch) | 8,336 | 834 | |
| Graduate (College of Business*) | 10,479 | 890 | |
| Graduate (Safety Pharmacology) | 12,967 | 1,298 | |
| Medicine (Physiology) | 19,155 | 1,916 | |
| Waiver of overload fees for specific programs detailed | , | | |
| lon-Resident Fee (Non-Ohio residents and non-rec | | | \$ |
| Non-Resider | | Metro Rate Surcharge | |
| | art-time/Credit Hr | Full-time Part-time/Credit Hr | |
| Graduate, Medicine \$ 5,871 | \$ 587 | \$ 270 \$ 25 | |
| Pharmacy 6,464 | 646 | 2,415 240 | |
| Medicine (MD) 9,132 | 761 | 300 25 | |
| Law 2,500 | 208 | 300 25 | |
| Graduate (MArch) 7,899 | 790 | 270 25 | |
| Graduate (College of Business*) 3,919 | | 270 | |
| Graduate (Safety Pharmacology) 510 | 51 | 270 25 | |
| Medicine (Physiology) 200 | 20 | 270 25 | |
| Residents of KY and select IN counties may qualify for application, visit www.financialaid.uc.edu/residency; ra | metro rates; for detail | s of metro rate policy, eligible counties, and | |
| eneral Fee | ate also asea for design | nated Distance Learning programs | \$ |
| College/Program | Full-time | Part-time/Credit Hour | Ÿ |
| Graduate, Pharmacy, Medicine | \$ 398 | \$ 39.80 | |
| Medicine (MD) | 398 | 33 | |
| Law | 398 | 33 | |
| ampus Life Fee (Charged as Distance Learning Fee | \$ | | |
| College/Program | Full-time | Part-time/Credit Hour | |
| Graduate, Pharmacy, Medicine | \$ 257 | \$ 26 | |
| Medicine (MD) | 257 | 22 | |
| Law | 257 | 22 | |
| oformation Technology & Instructional Ec | | | \$ |
| College/Program | Full-time | Part-time/Credit Hour | 3 |
| | | | |
| Graduate, Pharmacy | \$ 184 | \$ 18 | |
| Medicine (AII) | | 4.5 | |
| Law | 184 | 15 | |
| ollege Program Fee | | | \$ |
| <u>College</u> | <u>Full-time</u> | Part-time/Credit Hour | |
| Business (MS in Taxation) | \$ 1,000 | \$ 100 | |
| Business (Grad Cert in Corp. & Indiv. Taxation) | 1,000 | \$ 100 | |
| CAHS (Excluding Social Work & DL Programs) | 215 | 22 | |
| CAHS (DL Programs only, excluding Social Work) | 75 | 8 | |
| CCM | 603 | 60 | |
| DAAP | | | |
| | 750 | 75 40 | |
| DAAP (MA, PhD & MS in Arch, PhD Planning, & Cer | | 40 | |
| Engineering and Applied Science | 504 | 51 | |
| Nursing (MSN) | 338 | 34 | |
| Nursing (MSN-DL) | 563 | flat rate/same as full-time | |
| Nursing (GCM NMID-DL only) | 834 | flat rate/same as full-time | |
| Medicine (MD) - fee charged once at fall | 175 | flat rate/same as full-time | |
| ealth Insurance (required of students with 5 or mo | ore hours if not already | insured) \$ 1,161 | \$ |
| single coverage plan; appears on bill automaticall coverage; waiver available at www.onestop.uc.edu | y uniess a waiver doc ; more info at <i>www.uc</i> | tuments alternative c.edu/uhs/student_health_insurance | |
| otal Semester Charges | | | |
| * All MA, MBA, MS, Graduate Certificates & Non-Matriculated F | \$ | | |
| © First enrolled after August 2008; otherwise use Graduate rate | | | |

credits on the statement

Go to "Check My Aid" link on www.financialaid.uc.edu or www.onestop.uc.edu to view financial aid award.

*Divide by 2 to calculate the semester amount or review term breakdown.

| Awarded Financial Aid <u>Program</u> | Annual Amount | | Semester Amount |
|--|---|-----------------|------------------------|
| | (\$ |) | \$ |
| | (\$ |) | \$ |
| | (\$ |) | \$ |
| | (\$ |) | \$ |
| | (\$ |) | \$ |
| | (\$ |) | \$ |
| | (\$ |) | \$ |
| | (\$ |) | \$ |
| stimated Financial Aid | (\$ | , | \$ |
| | (\$ | | \$ \$ |
| | (\$ | | \$ |
| | | | \$ |
| | (\$ |) | \$ |
| otal Semester Credits | | | \$ |
| *When calculating aid, subtract loan fees from annual loan | amount before dividing by semesters (1.073% Dir | ect Unsubsidize | d, 4.292% Direct PLUS) |
| | | | amount du |
| | | | |
| stimated Semester Amount Due (o | r Refund if Credits Exceed Charge | s) | \$ |

NOTE: This worksheet provides estimated information on primary fees and is not meant to replace the billing process.

Charges are subject to change by action of the university's Board of Trustees. See www.uc.edu/bursar.

Review due dates on eBills viewed online. Late charges will be assessed on unpaid bills.

Undergraduate Money Matters available at www.financialaid.uc.edu/forms.