

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% non-refundable 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.
- **TMS Payment Plan:** Details on the extended payment plan are available at www.afford.com or 1-800-722-4867, ext. 700.

aid eligibility requirements

To receive aid, students must be in good academic standing. They must also be registered at least half-time (6 credit hours per quarter) or registered for co-op to be eligible to benefit from most financial aid programs. Some aid programs are available only to students who are full-time (12 or more credit hours per quarter). 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 quarter'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 quarters. 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/documents/SAP.pdf to understand Satisfactory Academic Progress needed to maintain aid eligibility.

Click on
get loan counseling
@www.onestop.uc.edu

Stafford 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 quarters.

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?

Tuition Management Services (TMS)
(800) 722-4867 ext. 700
student.billing@uc.edu • www.afford.com

Questions about Aid Application for Incoming Undergraduate Students?

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



applying for financial aid

If you have not already done so, apply for federal, state, and institutional aid by filing a 2008-2009 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 or the paper form. 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),
- room and board (for on-campus students),
- student health insurance (billed until a waiver documents alternative coverage), and
- quarterly 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 Federal Perkins Loan promissory note or registering full-time to receive the full Federal Pell Grant).

Registered students will be able to view their eBill approximately one month prior to the start of the term. An email notification will be sent to your BOL

money matters

(Bearcat Online) account when the bill is available. You can access your BOL account at email.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 2008-2009

	Early Registration	eBill Available	Payment Due
Fall	During Orientation	mid-August	9-09-2008
Winter	late Oct to mid-Nov	late November	12-21-2008
Spring	late Jan to mid-Feb	late February	3-15-2009
Summer	mid-Apr to mid-June	late May	6-07-2009

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 quarterly 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, \$425 per quarter 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.

