



money matters

applying for financial aid

If you have not already done so, apply for federal, state, and institutional aid by filing a 2017-2018 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 October 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, distance learning, general, and technology fees and, when appropriate, non-resident and program fees),
- Room and board (for on-campus students),
- Student health insurance (for students who opt in to the university's health insurance), 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 by August 1 for the fall 2017 semester. 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.catalyst.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 2017-2018		
	<u>Early Registration & eBill Available</u>	<u>Payment Due</u>
Fall	mid-June to early-August	8-16-2017
Spring	late-October to early-December	1-3-2018
Summer	mid-March to early-May	5-2-2018

estimating your eBill

We encourage you to complete the worksheet contained within this guide. 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.

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 (Visa, Mastercard, American Express, or Discover) payment for a 2.75% 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 drop box (2nd floor, University Pavilion) or a branch campus.
- **Payment Plan:** Details on the extended payment plan will be available at www.onestop.uc.edu or (513) 556-1000.

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/semester for Undergraduate; 5+ credit hours/semester for Graduate) 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+ credit hours/semester for Undergraduate; 10+ credit hours/semester for Graduate). 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 Service Center 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 the loan entrance counseling and master promissory note. Complete these requirements by visiting www.onestop.uc.edu and clicking the "Get Loan Counseling" and "Sign Promissory Note" links. Students without Web access may use computers in One Stop Services or any 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/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 your Financial Aid?
Bailey Bartels, Program Manager
Student Financial Aid Office
(513) 556-6126 • bartelba@ucmail.uc.edu
www.financialaid.uc.edu/online

Questions about your Program or Registration?
For any questions related to your program of study or registration, students should contact their Program Coordinator; a listing of Program Coordinators can be found at www.uc.edu/distance.

2017-2018 semester eBill worksheet
CINCINNATI ONLINE

cincinnati online programs covered in this guide:

Undergraduate	Graduate	Graduate Certificates
Health Sciences Behavior and Occupation Studies (CAHS)	Information Technology (CECH)	FNP Post-Master's Certificate (CON)*
Respiratory Therapy (CAHS)	Sports Administration (CECH)	Psych Post-Master's Certificate (CON)*
Social Work (CAHS)	Adult Gero Primary Care Nursery Practitioner (CON)	*Program is not Federal Aid eligible
Criminal Justice (CECH)	Family Nurse Practitioner (CON)	
Substance Abuse Counseling (CECH)	Nurse-Midwifery (CON)	
	Women's Health Nurse Practitioner (CON)	

charges on the statement

Instructional Fee	Full-time	Part-time per Credit Hour	
<u>Program</u>	<u>(12-18 hrs)</u>	<u>(<12 hrs & >18 hrs)</u>	\$ _____
Undergraduate	\$ 4,661	\$ 389	
Graduate (Including Certificates)	6,395	640	
Non-Resident Fee	Full-time	Part-time per Credit Hour	
<u>Program</u>	<u>(12-18 hrs)</u>	<u>(<12 hrs & >18 hrs)</u>	\$ _____
Undergraduate	\$ 180	\$ 15	
Graduate (Including Certificates)	150	15	
Distance Learning Fee	Full-time	Part-time per Credit Hour	
<u>Program</u>	<u>(12-18 hrs)</u>	<u>(<12 hrs & >18 hrs)</u>	\$ _____
Undergraduate	\$ 257	\$ 22	
Graduate (Including Certificates)	257	26.20	
General Fee	Full-time	Part-time per Credit Hour	
<u>Program</u>	<u>(12-18 hrs)</u>	<u>(<12 hrs & >18 hrs)</u>	\$ _____
Undergraduate	\$ 398	\$ 33	
Graduate (Including Certificates)	398	39.80	
IT & Instructional Equipment (ITIE) Fee	Full-time	Part-time per Credit Hour	
<u>Program</u>	<u>(12-18 hrs)</u>	<u>(<12 hrs & >18 hrs)</u>	\$ _____
Undergraduate	\$ 184	\$ 15	
Graduate (Including Certificates)	184	18	
College Program Fee	Full-time	Part-time per Credit Hour	
<u>College</u>	<u>(12-18 hrs)</u>	<u>(<12 hrs & >18 hrs)</u>	\$ _____
Allied Health Sciences (CAHS)	\$ 75	\$ 7	
Education, Criminal Justice, and Human Services (CECH)	--	--	
Nursing (CON)	563	flat rate/same as full-time	
Student Health Insurance		\$ 1,232	\$ _____
<small>Optional for students in Distance-Learning programs; single coverage plan; more information available at www.uc.edu/uhs/student_health_insurance</small>			
Bloodborne Pathogen Insurance		\$ 31	\$ _____
<small>Required ONLY for Nursing students; flat fee charged one per academic year (starting in Fall) and is only charged if the student is not covered by Student Health Insurance</small>			
Total Semester Charges			\$ _____

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. To view financial aid award and eBill, log in to www.catalyst.uc.edu and click on the "My Finances" tab.

credits on the statement

Awarded Financial Aid - Divide by 2 to calculate the semester amount or review term breakdown

<u>Fund Type</u>	<u>Annual Amount</u>	<u>Semester Amount*</u>
_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____

Estimated Financial Aid

_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____
_____	(\$ _____)	\$ _____

Total Semester Credits

\$ _____

Total Semester Credits - Total Semester Charges = Semester Amount Due
(If credits exceed charges, refund will be issued to the student)

\$ _____

*When calculating aid, subtract loan fees from annual loan amount before dividing by semester (1.069% Direct Subsidized and Unsubsidized, 4.276% Direct PLUS)