

November 15, 2011

Dear UB Families,

Thank you for your patience as we introduced the new billing system last fall. With your valuable assistance we've learned many new lessons over the course of the fall semester. As such we wanted to take this opportunity to share some important information and procedures relative to student financial aid disbursement and payment services in anticipation of the upcoming Spring semester.

Disbursement of Financial Aid

The University at Buffalo understands that the financial aid policy that disburses funding to your student account greatly affects all students who receive financial aid. The financial aid disbursement process ensures the University's commitment that students receive all the financial aid for which they qualify; eliminates the need to recalculate financial aid awards when changes to students schedules occur; and aligns financial aid disbursements with the academic calendar.

Your financial aid will be disbursed according to whether you are enrolled as a Undergraduate, Graduate, Law, Dental, Medical or Pharmacy student. We will begin to disburse aid for undergraduate students after Spring Drop/Add ends, on January 24, 2012. A complete list of the disbursement dates, for all students can be found at:

<http://financialaid.buffalo.edu/process/census.php>

eBill vs. Student Center Account Activity

Please be reminded that UB no longer sends a paper tuition bill. All students and parents who are authorized payers receive an email with a link to the electronic billing statement (eBill), sent directly to their buffalo.edu email address and the email address given by the authorized payer. Please note that the first Spring 2012 ebill notification will be sent on December 12, 2011 with a due date of January 10, 2012. Parents or others who are not on their student's account as authorized payers but are engaged in helping our students meet their student bills, should request that their student print a copy of the eBill Directions regarding the navigation of your eBill can be found at:

<http://studentaccounts.buffalo.edu/billing/billingdates.php>. The Spring 2012 eBill schedule can be found at <http://studentaccounts.buffalo.edu/billing/springbillingdates.php>.

Each eBill received is a "snapshot in time" of what amount is due to the University and should be read as a statement of charges or credits associated with your student account. Your eBill will show the calculation of the amount due from any authorized aid as it considers aid that has been anticipated but not yet disbursed. Any unpaid charges from the previous eBill will be brought forward along with any additional charges, payments or credits received since the prior billing. These adjustments will be indicated as the amount due reflected on that statement. ***eBills do not change when activity occurs AFTER the eBill notification is emailed.***

To see up to the minute account activity or balance due, please visit your student's HUB Student Center. You are able to pay your bill and review your account there. New activity details will be available on the "Account Inquiry" screen. Directions to review your student account activity contained in the HUB Student Center can be found at:

<http://www.buffalo.edu/hub/pdfs/viewFinancialAccount.pdf>

Paying My Bill

UB is committed to maintaining the security of customer information and follows best practices, as directed by the Payment Card Industry (PCI) standards for protecting payment card information. To be compliant with these standards, UB will not store any sensitive cardholder data, and therefore credit card payments for payment on a student account are no longer accepted by mail, telephone, or in person at the Student Response Center (232 Capen).

Credit Card or eCheck Payments – through HUB Only

Credit card or eCheck payments will only be accepted via your HUB Student Center. To make a Credit Card or eCheck payment in HUB, you will need to navigate to your HUB Student Center and then click on the “Payment Options” link under the Finances section. Authorized Payers can make payments on their student’s eBill by logging into the Authorized Payer website. Please be aware that eCheck is a direct debit from your personal US checking or savings account. Payments made by electronic check, or eCheck, are offered at no charge to you. You will need the routing number and account number to process an eCheck.

Payment by Mail - Check or Money Order Only

Check or money orders are the only form of payment that will be accepted through the mail. Please make checks payable to University at Buffalo and include your UB Person Number in the memo field. Allow 7 days for mailing to ensure proper credit. A postmark prior to the payment due date does not constitute the removal of a late fee. Payments should be mailed to:

University at Buffalo
Student Response Center
232 Capen Hall
Buffalo, NY 14260-1631

Paying in Person

If you prefer to pay in person, payment must be in the form of cash, check or money order and can be accepted at the Student Response Center, at 232 Capen Hall. Office hours are 8:30 am - 4:30 pm EST, Monday - Friday.

Payments on Behalf of the Student – Authorized Payers

Individuals who want to make payment on an account on behalf of the student can do so but must first be designated as an Authorized Payer. Students are able to designate someone, such as a parent, guardian or spouse, as an Authorized Payer. Students can set up Authorized Payers by logging into their HUB Student Center and clicking on “Payment Options” under the Finances section. The student will need to choose “Authorize Payers” and input the name(s) of the individual(s) being granted access. The student will also assign a login name and password for the Authorized Payer. An email will be sent to the Authorized Payer with their login, but the student will need to provide the password. Only students can add or delete Authorized Payers. An Authorized Payer will be able to:

- View and Pay Your Student’s eBills Online (Credit Card or eCheck)
- View Transaction History (only transactions made by Authorized Payer)
- Enroll in a Payment Plan
- Enroll in Direct Deposit of Parent Plus Loans

Tuition and/or Housing Deposits

Tuition and/or Housing Deposits will continue to be paid online at UB ePay. Alternatively, checks or Money Orders made out to “University at Buffalo” can be accepted and/or mailed to the Student Response Center.

NY State 529 College Savings Plan

If you are a member of the New York State 529 College Saving Plan and you wish to make a withdrawal to pay for your higher education expenses, please visit www.nysaves.org or call 1-877-NYSAVES (1-877-697-2837) about how best to process this request.

Payment Plan

UB has partnered with Nelnet Business Solutions to administer all payment plans. You may choose to make up to four (4) equal installments, depending on the date you enroll in the payment plan.

The payment plan is available for either the Fall or Spring terms only. If you wish to enroll, you must enroll at the beginning of *each* term. The payment plan is not a loan program, and the service is provided interest-free.

If you are a payment plan participant, you will NOT receive an eBill notification from the University. Your payment due dates, as determined by QuikPAY/Nelnet, will be the 5th of the month (or the next business day if the 5th falls on a weekend). Please refer to your Payment Plan Terms and Conditions for your specific payment schedule.

Please note that your payment plan installment will be automatically deducted from the account that you designated at the time of enrollment. You DO NOT need to log in to make a payment on your account. Be sure to check your account frequently to see if your payment plan requires rebalancing. Rebalancing is needed if your original balance changes for any reason, such as additional financial aid or additional charges. As the plan owner, you will be able to initiate the rebalancing by visiting the Payment Plan option in QuikPAY/Nelnet.

To enroll in the payment plan as a student, please log in to your HUB Student Center and click on "Payment Options" in the Finances section. Once you are in the Student Center, Payment Options screen, click on "Payment Plan" in the menu. Students who wish to use the payment plan must enroll each semester.

To enroll in the payment plan as an Authorized Payer, please log into the Payment Options screen using the Authorized Payer website. Click on "Payment Plan" in the menu. Note, only one person (student or Authorized Payer) per account can enroll in a payment plan.

I need access to money before financial aid disbursement

To serve our students' needs prior to the disbursement of financial aid to student accounts, any student without a past due balance, who needs immediate access to financial resources can add up to \$500.00 in the form of Campus Cash, which will be billed to your student account. Similar to a debit card, Campus Cash can be used to make purchases such as books and supplies, groceries, and other necessities at on and off campus locations. Additional information about the benefits of using Campus Cash and application materials are located at: <http://www.myubcard.com/ubcard/campuscash>

Refunds

Once financial aid begins to disburse to student accounts, students may be eligible for a financial aid refund. Disbursement of financial aid funds is determined by the career a student is enrolled in. Disbursement dates can be found at <http://financialaid.buffalo.edu/process/census.php>. ***Enrolling in the Direct Deposit of Refunds program is the most expeditious way to receive these refunds.*** More information on direct deposit can be found in the HUB Student Center and on the Student Accounts website at <http://studentaccounts.buffalo.edu/policies/directdeposit.php>

Summary

Finally, we continue to appreciate your patience and your feedback. We look forward to continuing to provide you the needed information to facilitate the disbursement of awarded financial aid and needed payments for the coming Spring 2012 semester. If you have any questions concerning the information provided here, please contact the Student Response Center by telephone at 716-645-2450, by email at src@buffalo.edu or by visiting our in-person sites at 232 Capen Hall or 104 Harriman Hall.

Sincerely,

Office of Financial Aid & Student Accounts