Paying For College
Office of Financial Aid
& Student Accounts
Financial Aid Advisors

> Every student has an assigned financial aid advisor

> We are here to help with:

> Reviewing award letter

> Appeals for special circumstances

> Study abroad

> Loan history

> Federal loan consolidation and repayment options
### HUB To Do List

#### Item List

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**Dependent Verification Form**

- **Aid Year:** 2016
- **Due Date:** 06/04/2015

Your FAFSA has been selected for the dependent student verification process. In this process, the University at Buffalo will be comparing information from your FAFSA with signed copies of your and your parents’ 2014 Federal IRS Tax Return and the information your family provides on the Dependent Student Verification form, which can be found at http://financialaid.buffalo.edu/forms/index.php. For non-tax filers, UB will compare the FAFSA data with the information provided on the Dependent Student Verification Form. Submit the documents required along with the form within 2 weeks of receipt of this request. We cannot continue processing your financial aid or any appeal until we have complete and correct information.
Maintaining Eligibility for Federal Aid

Satisfactory Academic Progress (SAP) is the process used to determine that you are making acceptable progress toward a degree.

Failure to meet any of the three SAP standards may result in loss of federal aid eligibility

1. **Cumulative Grade Point Average (GPA) of 2.0 (UB GPA only)**

2. **Completion Rate**: complete at least 67% of all attempted credit hours. Limit R, F, W and I grades.

3. **Maximum Time Frame**: complete your degree within 150% of the normal time required to complete a bachelor’s degree. For most programs, this means you cannot exceed 180 attempted credit hours.
Maintaining Eligibility for State Aid

- Make sure UB school code (1010) is listed on application (www.tapweb.org).

- Meet all eligibility criteria and income guidelines as set forth by NYS Education Department.

- Be in an approved major once you have earned or transferred in 60 or more college credit hours (which includes AP credit hours).

- Registered for at least 12 credit hours that are applicable towards your primary UB degree requirements (major, SUNY general education, and electives).

- Good academic standing set forth by NYS Education Department.

- Final High School Transcript must be on file before first day of classes.
Federal Direct Loans

Federal Direct Loan borrowers must complete the following at www.studentloans.gov:

- Electronic Master Promissory Note (eMPN)
- Entrance Counseling (choose SUNY at Buffalo)

- Subsidized loans do not have interest accruing while in school
- Unsubsidized loans start to accrue interest when the loan first disburses to the school
- Current interest rate: 4.29%
Additional Loan Options

**Parent PLUS**
- Federal loan, fixed interest rate (6.84%)
- Credit-based loan
- Apply at [www.studentloans.gov](http://www.studentloans.gov)

**Alternative Loan**
- Outside lending institution (lender or credit union)
- Credit-based loan
- Lender Comparison List found on our website, [www.financialaid.buffalo.edu](http://www.financialaid.buffalo.edu)

**Important:**
- Apply by 1/6/16 for loan to post in time for bill due date of 1/20/16
> Payment Options Link, opens QuikPAY window

> Students must log in through this link in order to retrieve eBill statements, make online payments, enroll in Direct Deposit, and enroll in a Payment Plan
Student Center Payment Options in QuikPAY

- Set up a Payment Profile
- Set up Authorized Payer(s)
- View Current Account Activity
- View eBill (current and past statements)
- Make a Payment
- Review Transaction History (payments & electronic refunds)
- Enroll in Direct Deposit
- Enroll in a Payment Plan
Billing Information

- eBill notification email sent to the student’s UB email address. Fall 2016 eBill notifications will be sent the week of July 18, 2016. The email will provide instructions on how to access the eBill via the HUB Student Center.

- Charges and/or adjustments are calculated daily and available for viewing in HUB Student Center.

- eBills include account activity (charges, payments, financial aid and refunds) up to the date they are produced. Subsequent activity will appear on the next eBill.
Billing Information

- Anticipated financial aid will appear on your eBill and will reduce the amount due
- You must pay the amount due on your eBill in full by the due date in order to avoid late fees and possible holds
- Your Payment Due Date appears in the upper right hand corner of the eBill
Billing Information

Charges include:

> Tuition and fees

> Housing and Food Service

> Student Medical Insurance (SMI)

**You MUST complete SMI Waiver, available online NOW**

> New Student Fee (orientation)

> Campus Cash/Miscellaneous Charges
Billing Information

**Fall 2016 eBill Issued:**
- July 18, 2016*
- September 12, 2016**
- October 17, 2016
- November 17, 2016

**Fall 2016 eBill Due:**
- August 17, 2016
- October 12, 2016
- November 16, 2016
- December 16, 2016

* If registered for classes on or before July 17, 2016
** If registered for classes after July 17, 2016

NOTE: Payment Plan enrollees will refer to the payment due date in the Payment Plan Contract.
Authorized Payers

- Students may designate someone, such as a parent, guardian or spouse, as an Authorized Payer.
- Only students can add or delete Authorized Payers.
- An Authorized Payer will be able to:
  - View and Pay 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 Loan Refunds
Payment Methods

**Online Payments**
- All credit/debit card transactions must be done online through QuikPAY
- Credit/Debit cards with the MC/VISA, Discover, and American Express Logo are accepted*
- eChecks are also accepted online
- Student can set up authorized payers to pay their bill

*Note - Debit cards carry maximum daily limits - check with your financial institution

**In Person/Mail Payments**
- Cash (cannot be mailed)
- Checks (payable to University at Buffalo)
- Money Order
  - University at Buffalo
  - Student Response Center
  - 232 Capen Hall
  - Buffalo, NY 14260

*Note - Credit card payments are not accepted at the in-person location
Payment Plan

- The University at Buffalo is partnered with Nelnet Business Solutions/QuikPAY to administer payment plans.

- Payment Plan is available for fall and spring terms only.

- Students who join in the fall will not automatically be enrolled for the spring.

- Up to four (4) equal installments, depending on when you enroll.

- The payment plan is not a loan program and the service is provided interest-free.

- Enrollment fee is $45.00 per term and is non-refundable.
Payment Plan

> Enrollment in a Fall 2016 payment plan will begin July 5th

> (Student) Enroll by logging into your HUB Student Center and clicking on Payment Options in the Finances section

> (Authorized Payer) Enroll through the Authorized Payer link found on Student Accounts website

> Only one payment plan is allowed per student
Direct Deposit

> Apply to have your financial aid or overpayment refunds directly deposited into your U.S. checking or savings account

> Sign up in your HUB Student Center by clicking on Payment Options in the Finances section

> The advantages:

  > There’s no risk of your check being lost or stolen in the mail

  > No need to cash or deposit your check at the bank

  > Funds for direct deposit participants will be available sooner than receiving your refund by a paper check in the mail
# Contact and Services Information

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| **Financial Aid Office**    | Porter Quad, Building 2, Ellicott Complex (North campus) | (716) 645-8232     | UBFA@buffalo.edu         | Mon-Th: 8:30am-5pm  
|                             |                                   |                    |                          | F: 10:30am-5pm                                        |
|                             | 104 Harriman Hall (South campus)  |                    |                          | M, W, Th: 8:30am-5pm  
|                             |                                   |                    |                          | Tu: 10am-5pm                                          |
|                             |                                   |                    |                          | F: 11am-5pm                                          |
| **Student Accounts Office** |                                   | (716) 645-1800     | Ubstudentaccounts@buffalo.edu | M-F: 8:30am-4:30pm                                     |

**Student Response Center (SRC)**

232 Capen Hall (North Campus)  
M-F: 8:30am-4:30pm

*Assist with general questions about financial aid, registrar and student account information.*