

FINANCIAL AID

UNDERGRADUATE AWARD GUIDE

UNDERSTANDING Your Aid



WELCOME TO THE UNIVERSITY OF NEW ENGLAND!

The Office of Student Financial Services (SFS) here at UNE understands the complexities of financing a college education. “Understanding Your Aid” is intended to give you detailed information about the financial aid process. It defines policies and procedures regarding the administration of funding, discusses rights and responsibilities of a financial aid recipient and outlines important deadlines and other information regarding various types of financial aid programs. Please carefully review the information presented. Though we are always here to assist, you, the financial aid recipient, are ultimately responsible for knowing the information contained here. We recommend keeping a copy of this guide handy.

A high quality college education is a worthy life-long investment that only appreciates over time. We know the complexities of funding your education, but the SFS Team is committed to assisting you with all the resources you will need. Our knowledgeable staff is ready to guide you to ensure your educational goals are not only achievable, but affordable. We are here to answer your questions regarding all aspects of the financial aid process.

We look forward to working with you!

CALL US

Financial Aid
(207) 602- 2342

Student Accounts
(207) 602- 2425

VISIT US

Biddeford Campus
1st Floor of DeCary hall

Portland Campus
1st Floor of McDougall Hall

WRITE US

Email Contact Form
www.une.edu/askfinaid

Email Contact Form
www.une.edu/askstudentaccounts

APPLYING FOR FINANCIAL AID

COMPLETING THE FAFSA

The University of New England makes available a variety of aid including grants, scholarships, loans, and employment. The first step to applying for financial aid is completing the **Free Application for Federal Student Aid (FAFSA)**. UNE uses the FAFSA to determine eligibility and award financial aid. Beginning **January 1 of each year**, students can go to www.fafsa.gov to complete the FAFSA online for the upcoming academic year. Students can file using a paper version of the FAFSA; however, filing electronically is recommended.

First time filers will need to obtain a **Personal Identification Number (PIN)**. The PIN serves as a unique electronic signature for both parents and students, is used to sign the FAFSA and promissory notes, and provides access to personal records (FAFSA results). A PIN can be requested from www.pin.ed.gov and should be securely retained for future uses.

When filing the FAFSA, be sure to include UNE's Title IV Institutional code,
002050.

The **IRS Data Retrieval Tool** can be used when completing the FAFSA or when updating information that was previously estimated. Using this safe and secure tool may reduce the need for the Student Financial Services Office to request additional documentation. Additionally, returning students should take advantage of the FAFSA renewal process. This simplifies the application process by automatically pre-filling the FAFSA with data reported from the previous year.

Once the FAFSA has been received and processed by the Federal processor, you will receive a **Student Aid Report (SAR)**. The SAR provides a summary of the data reported on the FAFSA, as well as your **Expected Family Contribution (EFC)** and should be retained for your records. If you are selected for verification, the SAR will indicate this. If you are selected for verification, please refer to the [Verification](#) section of this handbook or visit our website at www.une.edu/verification.

ELIGIBILITY FOR FINANCIAL AID

Students interested in applying for financial aid must meet the following eligibility criteria:

- Enrolled at least half-time in an eligible degree or certificate program
- US citizen or eligible non-citizen as defined by the FAFSA
- Maintain Satisfactory Academic Progress as defined by the University (see "[Satisfactory Academic Progress](#)" section)
- Not be in default on any past federal loans or owe repayment of federal grant programs at any institution
- Register for [Selective Service](#) (if required to)

RECOMMENDED DEADLINES

Students who wish to be considered for all possible types of financial aid offered by UNE for the upcoming academic year should complete the FAFSA by **May 1**. Students who complete their financial aid application material after this deadline will be considered for financial assistance based on the availability of funds at that time.

Students planning to take courses during the summer semester and would like financial aid should contact our office once they have registered for summer classes.

DEPENDENCY STATUS

The US Department of Education determines dependency status by student answers to the following questions:

- Will you be 24 years or older as of January 1 of this academic year?
- As of today, are you married?
- During the upcoming academic year, will you be working on a graduate/professional degree?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than children or spouse) who live with you and who receive more than half of their support from you?
- As of age 13, were you an orphan, in foster care, or were a ward of the court?

- Were you an emancipated minor as determined by a court?
- Were you in legal guardianship as determined by a court?
- Are or were you considered an unaccompanied youth that was homeless on or after July 1, of the summer preceding your senior year of high school?

Students who answer “no” to all questions are considered *dependent* for financial aid purposes and must include parental data on the FAFSA.

Students able to answer “yes” to at least one of the above questions are considered *independent* and do not need to include parental information when completing the FAFSA. Students should refer to the FAFSA for more detailed information regarding each of the criteria.

If a student answers “no” to all of the questions and therefore does not meet one of the listed criteria but believes they should be considered independent, he/she should contact the Student Financial Services Office. In some rare instances, a “dependency override” can be granted.

However, a student does not qualify for a dependency override simply because:

- Parents are unwilling to provide information for the FAFSA or for verification
- Parents are unable or refuse to contribute to educational expenses
- Parents do not claim the student as a dependent for tax purposes
- Student is financially independent of family

SATISFACTORY ACADEMIC PROGRESS

The University of New England is required by federal law to regularly monitor a student’s academic progress throughout their college career. The **Standards of Satisfactory Academic Progress (SAP)** measure a student’s performance in three areas:

1. Completion rate

A student must pass a minimum of **67 %** percent of the total attempted credits. This is measured by comparing the number of *attempted* credit hours to the *earned* credit hours.

2. Cumulative grade point average (GPA)

Students must maintain a minimum cumulative GPA of:

- Freshman Year 1.70

- Sophomore Year 1.80
- Junior Year 1.90
- Senior Year 2.00
- Graduate Students 2.00
(or as specified by individual program)

3. Maximum time frame

A student cannot attempt more than 150 percent of the normal credits required for their degree or certificate program. Students in undergraduate programs requiring 120 credit hours for graduation will be eligible for financial aid during the first 180 attempted hours as an undergraduate. All attempted hours are counted, including transfer hours, whether or not financial aid was received or the course work was successfully completed.

The Student Financial Services Office is responsible for ensuring all students receiving federal, state and institutional aid meet these standards. The SAP policy applies to all financial aid programs and if a student is not successfully meeting the SAP requirements, they risk losing their financial aid eligibility. SAP is reviewed for every student at the end of each semester.

Students not meeting SAP requirements will be notified and placed on Financial Aid Probation for the following semester, during which time they will still receive aid. At the end of the probationary semester, we will review the student’s progress; if they are still not meeting SAP standards, they will no longer be eligible for any financial aid. For more information, please visit the [Satisfactory Academic Progress](http://www.une.edu/ugSAP) section of our website or go to www.une.edu/ugSAP.

YOUR FINANCIAL AID AWARD

EXPECTED FAMILY CONTRIBUTION

The **Expected Family Contribution** (commonly referred to as “**EFC**”) is a figure determined by the Federal Processor using a formula referred to as Federal Methodology. Using the data reported on the FAFSA, the EFC is calculated annually.

Federal Methodology takes into account your family’s income, assets (savings and investments, but not home equity), the number of people in the household, and the number of people within the household who will be attending college during the academic year (excluding parents). It is important to note, because the EFC is based on income and other varying factors, it is possible for a student’s EFC to fluctuate from year to year should a family’s financial circumstances change.

COST OF ATTENDANCE

The yearly cost of attendance (**COA**) is a figure that includes all of the estimated expenses a student will likely incur while attending UNE. Unless otherwise noted, the cost of attendance includes both direct and indirect costs.

Direct costs include tuition, required fees, on-campus room and board and student health insurance, if a student does not opt out of it. These costs are billed to students' accounts each semester.

Indirect costs include off-campus room and board, books and supplies, transportation/travel, and personal and miscellaneous expenses, only for the months the student is actually enrolled. Indirect costs will vary, depending on individual circumstances.

Please note, costs--specifically program fees--may vary by academic program. For detailed information regarding current billing information, please visit the "Costs" section of our website at www.une.edu/sfs/undergraduate/costs.

DETERMINING FINANCIAL NEED

Financial need is used to determine aid eligibility and is determined by the following formula:

Cost of Attendance

- EFC

- Outside Assistance

= Financial Need

Once the FAFSA has been completed, the Student Financial Services Office will receive the data electronically, typically within 5-7 business days. Upon receiving the FAFSA, your financial need will be calculated and then used to create your financial aid award. Awards may consist of any combination of grants, scholarships, work study funds, and loans. The exact composition of an award depends on several factors, including the extent of a student's financial need and the amount of funds available for a particular academic year.

Unless a student's FAFSA information significantly changes from one year to the next, due to a change in financial circumstances such as an increase or loss of income, students should expect their financial aid awards to be similar from year to year.

NOTIFICATION OF YOUR AWARD

Once your financial aid award is determined, returning students will receive electronic notification (via UNE email) of their financial aid award. The award can be viewed and accepted through U-Online. New students will be mailed a paper copy of their award.

If you are selected for verification (see [Verification](#) section), new students will receive an estimated award letter; however the financial aid award will not be finalized until an actual EFC is determined and the verification process has been completed. Returning students who are selected for verification will not be awarded financial aid until verification is complete. They will be notified of their award electronically via UNE email.

ENROLLMENT STATUS

The financial aid award is based on full-time enrollment. Unless otherwise noted by your program, full-time enrollment is defined by a minimum of 12 credits per semester for undergraduate students and 6 credits for graduate and professional students. At the end of the add-drop period each semester, the Student Financial Services Office reviews enrollment. Students who are less than full-time will not be eligible for the following aid programs: UNE Merit Award, Nor'easter Scholarship, Federal Perkins Loan, and Federal Work Study. Pell and FSEOG Grants amounts will be pro-rated for students who are enrolled less than full-time. Students who are at least half-time will still qualify for a Federal Direct Loan, Federal Parent PLUS Loan, and most alternative loans.

VERIFICATION

The Federal Processor may select your application for a process called verification. If you are selected, our office must verify the accuracy of the information reported on the FAFSA.

Students selected for verification will be notified and required to submit specified documentation before the award can be finalized. If the IRS Data Retrieval Process was utilized when filing the FAFSA, copies of the tax transcripts will not be requested; however, if a student was ineligible for the data retrieval tool, tax transcripts will be required as part of the verification process. Tax transcripts can be downloaded from the [IRS website \(www.irs.gov\)](http://www.irs.gov) and W2s will be required. Students or parents who were not required to file a

federal tax return will be required to submit copies of W2's to our office.

If discrepancies are found between the FAFSA and the verification material submitted, the Student Financial Services Office is required by federal regulation to resolve any conflicting data. In such instances, corrections are made to the FAFSA, which may impact a student's eligibility for certain aid.

The Student Financial Services Office reserves the right to select a student for verification in cases where discrepant information is apparent. In instances where discrepant information is made evident during the verification process, our office may request supplemental documentation, in addition to the standard verification documentation (i.e. verification worksheet, tax documents).

Unless selected for verification, students should not submit tax transcripts or other verification material. Please note Title IV Federal Financial Aid cannot be disbursed until the verification process is complete.

RECEIPT OF OUTSIDE ASSISTANCE

The Student Financial Services Office encourages all students to take advantage of outside aid opportunities including private scholarships, tuition waivers, employer reimbursement, and private loans when necessary. We recommend visiting our website for information about potential resources to research outside scholarship opportunities. (www.une.edu/scholarships)

When receiving any outside funding, it is the responsibility of the student to notify our office of that funding. Federal regulations require all outside assistance be taken into consideration when financial need is calculated. Therefore in accordance with federal regulation, if our office is notified of outside assistance *after* a student has already been awarded financial aid, the award may need to be adjusted accordingly. In such situations, it is our policy to first attempt to adjust loan eligibility before grant. Students whose awards are adjusted will be notified.

SPECIAL CIRCUMSTANCES

We recognize a family's circumstances may change from year to year, and some situations may not be accurately captured on the FAFSA. Some situations may include:

- Significant change in income/employment

- Substantial unreimbursed medical expenses
- Change in parent marital status
- Death of parent/spouse who earned wages
- Payments to private elementary and secondary schools

Students who feel they have special circumstances that should be taken into consideration when evaluating need for financial aid are encouraged to contact the Student Financial Services Office.

We will review the situation and determine if any adjustments to the student's financial aid eligibility are possible. If it is determined adjustments could potentially be made, you will be asked to complete an appeal form, in addition to providing supporting documentation regarding the reason for the appeal.

Please note, completing an appeal *does not* automatically make a student eligible for additional financial aid. Although we may review your situation, this does not guarantee you will qualify for additional funding.

DISBURSEMENT OF FUNDS

Financial aid funds are scheduled to disburse once the add/drop period concludes. Funds are first applied toward any charges the student was billed for that semester. If the amount of financial aid applied to the account exceeds the total charges owed, the student will receive a refund from the Student Accounts Office. Refunds can be used for educational expenses such as books and supplies and off-campus living expenses. Refunds are typically issued within ten days of when the funds are posted to student's accounts.

FINANCIAL AID PROGRAMS

Financial aid assistance comes in the form of grants, scholarships, employment, and loans and is categorized into two basic types: **need-based** and **non need-based**.

Students who demonstrate financial need based on their FAFSA information are automatically considered for all need-based aid programs. Non need-based aid is awarded to students often on the basis of special skills, talents, or academic achievement, and *without* consideration of financial need. The following sections will discuss

the various financial aid programs offered at UNE for undergraduate students.

UNDERGRADUATE GRANT AND SCHOLARSHIP PROGRAMS

Grants and scholarships are considered “gift aid” and do not require repayment. Some scholarships may require a term of service by the recipient. Students may receive grants and scholarships from institutional, federal, state, and private sources.

UNE MERIT BASED SCHOLARSHIPS

Upon admission to the University of New England, every student is awarded a merit-based scholarship. Awards are based on academic achievement and are renewable permitting a student’s continued academic success. Award amounts are determined by the Office of Admissions and vary from **\$7,000 to \$18,000** per academic year. They are not based on financial need. Merit Scholarships include the Presidential Scholarship, Dean Scholarship, and Merit Award.

ENDOWED AND ANNUAL FUND SCHOLARSHIPS

Each year UNE awards restricted scholarships to undergraduate students meeting specific selection criteria. The scholarship criterion is established by the individual donors, requiring the University to comply with their eligibility stipulations in matching students to their particular criteria. Restricted scholarship funds are dependent upon the renewal of funds by the donors. Although financial need is a requirement for all scholarships, the University reserves the right to give first consideration to those students who have a minimum 2.5 GPA or better.

Each spring the Student Financial Services Office contacts students with information regarding available scholarships and the application process. For consideration for any of the scholarships, the student must complete the scholarship application by **May 1st**. Applications are reviewed during the summer and fall and students are typically notified during the fall semester if they received any scholarships.

SIBLING GRANT

This non-need based fund is available to any full-time student whose sibling is concurrently attending UNE. The annual award amount is \$1,500 and is awarded to both students, so long as they are both enrolled at UNE. It is the

student’s responsibility to notify the Student Financial Services Office if they believe they qualify for this grant.

LEGACY GRANT

This non-need based fund is available to full-time students whose parent or guardian was a graduate of UNE, Westbrook College or St. Francis College. The annual award amount is \$1,500. It is the student’s responsibility to notify the Student Financial Services Office if they believe they qualify for this grant.

FEDERAL PELL GRANT

Pell Grants are awarded to undergraduate students who do not already hold a Bachelor’s degree and who demonstrate exceptional financial need. Award amounts vary from year to year but can range from \$600 to over \$5,550. Specific amounts are based on a student’s individual EFC, enrollment status and limits determined for each academic year.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

This grant program is awarded to undergraduate students who demonstrate exceptional financial need and who do not already hold a Bachelor’s degree. Students must be Pell Grant eligible in order to be considered for FSEOG. The Student Financial Services Office typically awards this fund *after* the fall semester begins.

MAINE STATE GRANT

The Maine State Grant is a need-based fund awarded to undergraduate students who are Maine residents and who have not already earned a prior Bachelor degree. In order to be considered for this fund, the FAFSA must be completed by **May 1st** prior to the start of the academic year. Awards range from around \$500 for students enrolled half-time and \$1000 for students enrolled full-time but limits can vary from year to year.

OTHER STATE GRANT PROGRAMS

In addition to Maine, several other states fund grant programs for undergraduate students from their state who are attending UNE. Funding is usually based on financial need, enrollment status, and completion of all application materials by a set deadline (refer to the new year’s FAFSA for information on specific state deadlines). Students

should check with their state for specific program requirements.

RESIDENT ASSISTANT STIPEND

Students who have lived in the residence halls for at least one year and who have been chosen to serve as a *Resident Assistant* are eligible to receive this fund for the upcoming academic year. Award amounts are determined each year by the Housing Office and interested applicants should contact their office.

CIC TUITION EXCHANGE PROGRAM

The CIC Tuition Exchange Program is a benefit provided to the dependents of staff and faculty of participating CIC colleges and universities who wish to be admitted to an undergraduate program at UNE. Students accepted to UNE for admission into the CIC program will receive a full tuition waiver for up to 4 years of undergraduate study. For additional information regarding the conditions of this program, as well as how to apply, please contact the Student Financial Services Office or the Human Resources Office.

LOAN PROGRAMS

FEDERAL DIRECT SUBSIDIZED LOAN

Federal Direct Subsidized Loans are need-based federally funded educational loans, available to undergraduate students enrolled at least half-time in an eligible degree or certificate program. The interest of the loan is subsidized while the student is enrolled at least half-time. The loan is deferred while the student is enrolled at least half-time and repayment does not begin until six months after the student graduates or drops below half-time. Refer to the current [Federal Student Aid](#) website for annual interest rates and origination fees, which are deducted from the amount borrowed.

FEDERAL DIRECT UNSUBSIDIZED LOAN

Federal Direct Unsubsidized Loans are non-need based federally funded educational loans. Students are responsible for the interest of this loan that begins accruing upon the first disbursement. This loan is deferred while students are enrolled at least half-time, and repayment begins six months after the student graduates or drops below half-time. Refer to the current [Federal Student Aid](#) website for annual interest rates and origination fees, which are deducted from the amount borrowed.

ADDITIONAL DIRECT LOAN INFORMATION

Annual Direct Loan limits are based on a student's grade level. Students who demonstrate financial need will receive their grade level amount of Federal Direct Loan as Subsidized. Students who do not demonstrate financial need will receive Direct Unsubsidized Loans.

Students will receive the following in Subsidized, Unsubsidized, or a combination of both, depending on their financial need:

1 st Year Undergraduate	\$3,500
2 nd Year Undergraduate	\$4,500
3 rd & 4 th Year Undergraduate	\$5,500

In addition to their grade level Direct Loan amount, all undergraduate students are eligible to borrow \$2,000 in unsubsidized loan funds each academic year.

Independent students and dependent undergraduate students whose parent has been denied a Parent PLUS loan (see [PLUS Loan section](#)) are also eligible for the following amounts of additional Unsubsidized Direct Loan funding per academic year. Requests must be received in writing.

1 st & 2 nd Year Undergraduate	\$4,000
3 rd & 4 th Year Undergraduate	\$5,000

Please note, in order for dependent students to receive the additional Direct Unsubsidized Loan amounts in a given year, a parent must receive a PLUS loan denial for that period. Federal regulations require first-time Direct Loan borrowers to complete several requirements. Students must complete the **Direct Loan Entrance Counseling** as well as the **Direct Loan Master Promissory Note**. Both can be done online at www.studentloans.gov, using the FAFSA PIN and other personal identifying information.

Direct loan amounts are subject to aggregate limits and students may not borrow more than the loan amount specified for a student's academic standing and dependency status. The aggregate amounts are as follows:

Dependent Undergraduate:
\$31,000 (of which up to \$23,000 may be subsidized)

Independent Undergraduate:
\$57,000 (of which up to \$23,000 may be subsidized)

FEDERAL DIRECT PLUS LOAN

PLUS loans are available to parents of dependent students. Graduate students also have the option of applying for a PLUS loan. Eligible borrowers may borrow an amount up to the Cost of Attendance minus any financial aid and outside resources received by the student. The interest rate is fixed and an origination fee is deducted at the time of disbursement. Interest begins to accrue at the time of disbursement. For Parent PLUS Loans, repayment typically begins 60 days after the loan has fully disbursed. However, deferment options are available and borrowers should contact the lender for additional information. Graduate PLUS Loans are deferred while the student is enrolled at least half-time.

To apply for a PLUS loan and to research current interest rate and origination fee information, refer to the [Federal Student Aid](https://studentaid.gov) website. The PLUS Request process must be completed online at www.studentloans.gov. The Student Financial Services Office will be notified of the loan decision and will process the loan accordingly, permitting it is approved. In the event of a denial, borrowers have the option to apply with an endorser or increase the Direct Unsubsidized Loan (dependent undergraduates only).

FEDERAL PERKINS LOAN

Perkins Loans are federally funded, low interest loans awarded to undergraduate students who demonstrate exceptional need. Loan amounts typically range from \$500 to \$3,000. The interest rate is fixed at 5% and interest does not begin to accrue until repayment begins 9 months after the student graduates or drops below half-time enrollment.

NURSING STUDENT LOAN

Nursing loans are awarded to students who are enrolled in a nursing bachelor's degree program and demonstrate exceptional financial need. The interest rate is fixed at 5% and interest does not begin to accrue until repayment begins 9 months after the student graduates or drops below half-time enrollment.

EDUCATORS FOR MAINE PROGRAM

This forgivable loan program is available to Maine resident undergraduate education majors or teacher certification students. Awards are based

on academic achievement and amounts are up to \$3,000 per year for full-time undergraduate students and up to \$2,000 per year for graduate students. These renewable loans can be forgiven by teaching in a Maine public elementary or secondary school upon graduation; if the loan is not forgiven, the loan will be repaid at an interest rate of 5%. Applications are available through the Finance Authority of Maine (FAME) in late February and are due by **May 1st**.

ALTERNATIVE LOANS

Alternative loans are privately funded, used to supplement educational costs and are available to students who apply and qualify, based on lending criteria, specified by lenders. Loans are typically deferred until six months after a student graduates or drops below half-time enrollment. The maximum amount a student can borrow in alternative loan funds is the total cost of attendance minus all other financial aid. Interest rates vary based on credit information and interest accrues during a student's enrollment.

For additional information and to apply for an alternative loan, students should visit our website, which includes the UNE's Recommended Lender List (www.une.edu/privateloans). The list contains information about various loan programs, including interest rates, repayment terms, deferment options, and borrower benefits. When considering an alternative loan, a student should carefully review the Recommended Lender List and determine which loan program might work best for their specific circumstances. Students are also able to borrow from lenders not included on the list.

EXIT COUNSELING

Students who have borrowed through the Federal Direct Loan program are required to complete a student loan exit interview prior to leaving UNE. Exit interviews provide important information regarding loan repayment. Exit interview sessions are scheduled for the end of each semester and upcoming graduates are notified of the sessions. Students who cannot physically attend the exit interview session can complete the exit interview online by visiting www.studentloans.gov.

STUDENT LOAN HISTORY

Students can access their federal student loan history through the National Student Loan Data System (NSLDS) website. Using their federal PIN, students can log in to [NSLDS](https://www.nsls.gov) to view information about their federal loans, including total loan

amounts borrowed, as well as loan servicer information.

EMPLOYMENT PROGRAMS

The Federal Work Study (FWS) program is a federally funded program that provides employment opportunities to eligible students. FWS is not a grant; rather students are paid for hours worked at an approved FWS job and are issued a bi-weekly paycheck. **Work Study funds are not applied to students' bills.** Student Financial Services will post available jobs on the [FWS section](#) of our website. Additionally, the FWS handbook is also available online. The handbook explains all policies and procedures related to the program, and it outlines the responsibilities of students and supervisors. All students receiving FWS should carefully review the handbook. Go to www.une.edu/workstudy.

VETERAN EDUCATION BENEFITS PROGRAMS

UNE is approved by the Veterans Administration for a variety of veteran education benefit programs, including the Montgomery GI Bill. Students attending UNE who are eligible to receive VA Educational Benefits may qualify for one of the following Chapters of the GI Bill of Educational Assistance:

- Chapter 30 Montgomery GI Bill
- Chapter 31 Vocational Rehabilitation Program
- Chapter 33 Post 9/11 GI Bill
- Chapter 35 Survivors' and Dependents' Educational Assistance Program
- Chapter 1606 Montgomery GI Bill – Selected Reserve (MGIB-SR)
- Chapter 1607 Reserve Educational Assistance Program (REAP)
- Students who believe they qualify for veteran educational benefits should contact the Veterans Administration at www.gibill.va.gov or by calling 1-888- GIBILL-1 (442-4551) to speak with a VA Benefits Counselor. For assistance, Veterans should contact Registrar's Office at 207-602-2473.

ADDITIONAL INFORMATION

STUDENT ACCOUNTS

The Student Accounts Office, part of Student Financial Services, provides assistance regarding general billing, tuition statements, refunds, third-party payment information, and health insurance information. Additionally, they are also responsible for preparing and issuing student bills.

Tuition is billed once each semester. Fall semester bills are generated and mailed in June and are due early August. Spring semester bills are generated and mailed in mid-December and are due in January, prior to the start of the semester.

E-BILLING

Bills are also available electronically and students are provided with enrollment instructions via UNE email. Once enrolled, students can do a variety of things, including make credit card or electronic (ACH) payments, review account history, and view the most up-to-date bill. Electronic billing also allows students to invite other persons, such as parents or grandparents to receive copies of their bill and to make payments on their behalf.

LATE FEES

A late fee of \$150 will be assessed if a student fails to pay their fall bill in full by the specified due date. Additionally, students will be assessed finance charges for any balance still remaining on their account after the start of the semester. If the bill is not paid in full before the student's next registration period, a hold will be placed on their account, preventing the student from registering for classes.

PAYMENT FORMS

Payments to UNE can be made a variety of ways. The following forms are accepted: cash, checks, money orders, Visa, MasterCard, Discover credit and debit cards, 3rd party billing, purchase orders or authorization to bill, and payment plans.

Electronic checks may be used through [E-Billing](#) or through [U-Online](#). Payments can also be made over the phone by calling Student Accounts at 207-602-2425; mailed to UNE Student Accounts, PO Box 6442, Brattleboro, VT 05302-6442; or made in person at the following addresses:

**Office of Student Financial Services
Student Accounts Office
11 Hills Beach Road
Biddeford, ME 04005**

OR

**Office of Student Financial Services
Student Accounts Office
716 Stevens Ave
Portland, ME 04103**

PAYMENT PLANS

Payment plans are available for undergraduate students. Payment plans provide the ability to pay for educational expenses in monthly installments, instead of all at once. Payment plans can be used in conjunction with financial aid, scholarships, loans, or by themselves. For more information and to enroll, please visit Tuition Payment Plan on our website: www.une.edu/paymentplans.

STUDENT REFUNDS

Once the balance owed to UNE is paid in full, any excess federal and institutional financial aid funds, including loans, grants, and scholarships, will automatically be credited to the student in the form of a refund. Students have the option of having their refunds electronically deposited into a bank account of their choice by signing up for Direct Deposit.

Enrolling in Direct Deposit is recommended, as it ensures students receive their refund in a timely manner. To enroll, students can complete the Direct Deposit Form (www.une.edu/directdeposit) and return it to the Payroll Office. If students do not wish to use Direct Deposit, their refund will be mailed to either their home address or UNE mailbox. Email the form to payroll@une.edu.

Students generally use refunds to cover indirect educational costs including off-campus room and board, books and supplies, and commuting expenses. Refunds are processed no earlier than 7-10 business days after funds disburse to students' accounts.

STUDENT HEALTH INSURANCE

In accordance with University of New England policy, all students enrolled in at least seven credits are required to have full coverage health insurance. The fall semester bill for all students will include the health insurance fee. UNE will provide literature outlining the plan in detail as well as instructions on the enrollment and waiver process with the fall semester bill.

Students are able to opt out of the University Health Insurance plan if they are already covered under another plan, such as their parent's health insurance coverage. The health insurance fee will be removed from the student's bill once proof of other insurance is presented. Students can provide proof of insurance by completing the online waiver. Please note, the waiver must be completed annually. For more information, please visit the Student Health Insurance section of our website. Go to www.une.edu/healthinsurance.

WITHDRAWAL FROM UNE AND RETURN TO TITLE IV POLICY

Withdrawal from UNE will affect your financial aid eligibility. When a student has received Title IV financial aid and fully withdraws from UNE, according to federal regulations, their aid must be adjusted accordingly.

If a student withdraws on or before the sixty percent point of the term, calculations must be performed to determine how much financial aid the student is entitled to keep. The calculations are performed based on the official date of withdrawal and any funding the student has not earned will be returned to the respective federal financial aid programs. This may result in the student owing a balance to the University, which they are required to repay within a timely manner. Calculations are not required if a student withdraws after the sixty percent point, as they are considered to have earned all of their federal financial aid for that semester.

For further information or any questions regarding withdrawal from UNE, please visit our website ("Additional Information") or contact the Student Financial Services Office.

WITHDRAWAL TUITION REFUND POLICY

Course changes for matriculated students are allowed during the Add/Drop Period during the fall and spring semesters. After the Add/Drop period, no refunds are made for course withdrawals.

TUITION REFUNDS

Refunds for students leaving the institution during a semester will be made as follows:

Fall and Spring Refunds

During first two weeks	80%
During third week	60%
During fourth week	40%
Over four weeks	No refunds

Summer or other Special Session Refunds

Before second class	100%
During first week	40%
During second week	20%
Over two weeks	No refunds

Please Note: Any undergraduate student who intends to withdraw from the University will be

required to go through the withdrawal process. He/she must first see the Dean of Students Office to obtain the necessary forms. Verbal notice is not sufficient. For purposes of computing refunds, the date of withdrawal recorded by the Dean of Students after receipt of withdrawal forms from the student shall be considered official, and that date will be used by Student Accounts to compute any refunds due to the student.

Room (60 % of Room and Board Rate)

There will be no refund of the room charge for the semester after the room has been occupied. A student obtaining permission to break the Residence Hall/Dining Service Contract by moving off campus for the spring semester will be billed 60 percent of a double room rate for that semester.

Board (40 % of Room and Board Rate)

If a student withdraws during the semester, a refund for board charges will be prorated effective the first of the following month.

Other Fees

After registration there shall be no refund of lab fees or other annual fees.

have written permission from students who wish to grant family members or significant others access to specifics on financial aid or student accounts. A student signing and submitting an Authorization for Release of Information will be giving permission to our staff to engage in email and phone conversations with designated individuals about their UNE financial information. The student must complete this requirement, which is a link through their U-Online account.

LEAVE OF ABSENCE POLICY

In the event a matriculating undergraduate student desires to apply for a leave of absence, a Leave Form must be submitted to the Dean of Students. The form will include the reason for leaving as well as the expected date of return. Leave of absence adjustment to the student accounts will be given based upon the Withdrawal policies. Failure to return on the date agreed will result in a withdrawal.

A student in the military reserves will be granted a full leave of absence tuition credit should the student be called to active duty while attending courses during any given semester. Room, board, and fees will be subject to regular withdrawal policies.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

Once students are enrolled at UNE, in accordance with FERPA, we will need to