



July 2016

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## Fall Important Dates:

Fall tuition due	Aug. 5
Fall classes begin	Aug. 29
Last day to waive health insurance	Sept. 2
Last day to withdraw with 100% tuition refund	Sept. 2
Last day to withdraw with 75% tuition refund	Sept 9
Last day to withdraw with 50% tuition refund	Sept 16
Last day to withdraw with 25% tuition refund	Sept 23
Fall semester ends	Dec 15

## WELCOME!

We are pleased you have chosen to continue your education at the University of Portland.

The Student Accounts office is located on the first floor of Waldschmidt Hall. We're the office that posts charges and payments to your student account, generates student invoices, processes refunds, and works with Tuition Management Systems (TMS) to provide a monthly payment option. If you need help understanding your student invoice, staff is available 8:30 am - 4:30 pm Monday-Friday to answer any questions or concerns you may have regarding your student account. ✂



## The Facts about Monthly Payment Plans

You've accepted all your financial aid, and still there's a balance due on your student account. Sometimes your financial aid award just isn't enough to cover all your college expenses, and it can be very challenging to pay for a whole semester of tuition in one lump sum. If you can't afford to pay your student account balance by the due date, then a monthly payment plan may be the solution for you. The monthly payment plan offered at UP is administered by Tuition Management Systems (TMS). It allows you to spread out your student account balance into smaller, more manageable monthly payments.

All students are eligible for the plan; a credit check is not required to enroll. There are no interest charges with a TMS plan, but you'll pay an enrollment fee when you sign up. You

have the option of setting up your plan (also referred to as budget) for one semester at a time for \$55 (4 or 5 monthly installments), or you can set up an annual plan for \$80 (9 or 10 installments). If you plan to attend the entire year you can save a few dollars by enrolling in an annual plan for \$80 rather than paying \$110 for two separate semester plans. TMS is only available for fall and spring semesters for most students, however, Junior year Nursing students can sign up for a 3 month summer plan that runs May 15-July 15. TMS is not an option for students in semesters that they're participating in IES programs or consortium agreements.

TMS charges a \$70 late fee for delinquent accounts, and they're notoriously prompt at imposing fees.  
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TMS also reserves the right to cancel delinquent accounts, which makes the entire semester budget immediately payable to UP. Students whose TMS plans are delinquent will also receive a Student Accounts hold until their payment plans are made current.

When you set up a TMS payment plan, your student account is credited for the entire semester (term) budget. About a month after each payment is made, TMS sends the money to the University of Portland. So even though your student account may show you have a zero balance-or perhaps even a credit, UP won't receive all of your tuition until a month after you've paid your TMS plan in full. Consequently, if you have a credit you won't receive a refund until your TMS plan is paid in full.

"Last spring I dropped from full-time to part-time the first week of class which created a large credit on my student account." said Talia S, a recent UP graduate. "I was expecting to receive a big refund, but when I contacted the Student Accounts office they told me that since I had a TMS plan, I wouldn't be eligible for a refund until after my parents finished making all the monthly payments. Instead, they offered to adjust my payment plan down by the amount of my credit. This lowered my payments by almost \$2,000.00 a month. My parents were pretty happy about that." Heather H, a freshman Nursing and Spanish double major was surprised by this policy, too. "I added \$800.00 per semester to my payment plan budget to help pay for beginning of the semester expenses. When I found out I wouldn't be getting get a refund until April I had to scramble to come up with money to buy books. Next semester I'll plan accordingly."

Students who prefer not to have their TMS plan adjusted during the year will automatically have their plan adjusted around the fourth week of the spring semester. Once the TMS plan is adjusted, any remaining credit on the student account is refunded to the student.

Some students use a TMS plan to bridge the gap

between the tuition due date and expected financial aid. Darcy H, the TMS specialist in the Student Accounts office said "Some students will set up a payment plan because they were late in turning in their financial aid paperwork and they want to avoid a late fee and hold on their student account. Once their financial aid comes in, they'll call me to cancel their plan. They figure a \$55 enrollment fee to TMS is a lot better than a \$100 late fee to Student Accounts. Of course, they need to be prepared to make the monthly payments until their financial aid

## TMS BASICS

Smaller monthly payments

No interest charges

Non-refundable enrollment fee of \$55-\$80

No approval required

3 or 4 monthly installment semester plans

9 or 10 monthly installment annual plans

Available fall & spring semesters

Payments due on 15th of the month

\$70 late fee charged for delinquent monthly payments

Enroll online at [www.afford.com/up](http://www.afford.com/up) or (800) 722-4867

comes in."

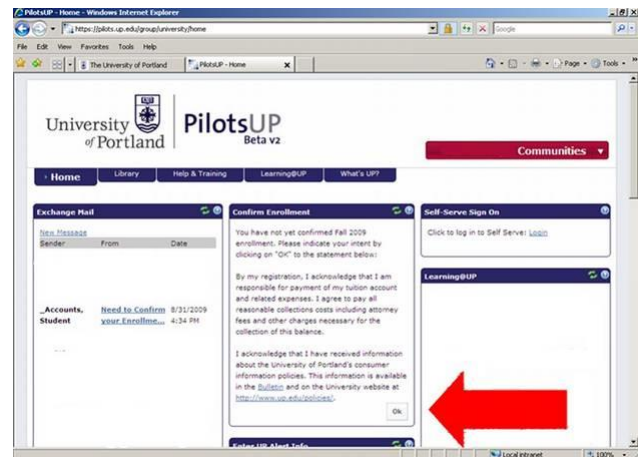
TMS has only general information regarding UP's tuition and fees, so if you need help calculating an appropriate budget please contact the Student Accounts office and the staff will be happy to help. You can also contact the Student Accounts office to have your budget adjusted if your student account balance changes once your plan is set up. ✕

# Why Should I Confirm My Enrollment?

Beginning about two weeks before the semester begins, every time you log into PilotsUP this Confirm Enrollment box will pop up on the center of the page:

It's important for you to confirm your enrollment because when you do it lets us know that you're definitely planning to attend class for the semester. And why, you may ask, is it important for us to know your plans? Because there are usually a handful of students who register, and then for one reason or another decide not to attend UP. These students aren't always aware that they need to "officially" withdraw from their classes. And unfortunately, there are repercussions for not withdrawing before the first week of class, like responsibility for paying tuition charges and possibly even failing grades. No one, least of all us, want students to be stuck with a big bill or a transcript full of "F"s. To prevent this from happening it's quite possible that your registration will be cancelled unless you confirm your enrollment before the first Friday of each semester.

Don't worry though; your registration won't be cancelled without warning. Several emails will be sent to your UP email address reminding you to confirm your enrollment. And before we cancel a registration we do our best to check for other



indicators that you're planning to attend such as a completed health insurance waiver or a payment on your student account. That being said, you still need to confirm your enrollment; it's the only way we know for sure you're planning to attend.

Last but not least, **do not rely on us to cancel your registration if you're not planning to attend!!!** As stated above, the repercussions for not withdrawing are quite painful, and ultimately it's your responsibility to properly withdraw from your classes. ✂

## Health Insurance Waivers



It's a University policy that all full-time undergraduate students must have health insurance. Why? Because health care expenses from illness, accidents, or mental health issues can destabilize your financial situation and derail your progress toward a degree. These potential barriers to attendance and degree completion are reduced if you have health insurance. Plus, students without health insurance may choose not to seek

medical care when they need it because they're afraid it's too expensive. An untreated illness puts not only the affected student at risk; it puts the entire community's health in jeopardy.

With this in mind, all full-time undergraduate students are charged for PacificSource Insurance each semester. This makes sense for a couple of reasons. First, it assures

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adequate health care coverage in most cases. Second, it makes the policy more affordable for students who need it. If you have comparable health insurance coverage, then you can waive the PacificSource plan. The simple steps for waiving the insurance can be found on the Quick Links portion of the Student Accounts website at [up.edu/studentaccounts](http://up.edu/studentaccounts). The waiver has to be completed every fall, and applies to both fall and spring semesters. Students new to the University and students who were not enrolled on

campus for the fall semester (i.e. Studies Abroad, IES, students on a leave of absence, etc.) must go online and follow the instructions to waive the spring insurance.

Once your online waiver application has been submitted it will be audited. If your coverage doesn't meet the requirements set by the University of Portland, you will receive an email notifying you that your waiver has been declined and the premium charge will remain on your student account. If your waiver is approved, you'll see a credit on the

within 5-7 business days.

One last thing- and this is very important. The deadline for waiving the insurance is 12:00 noon Pacific Time on the first Friday of each semester, and it's a strict, inflexible deadline. Once the deadline has passed, you'll have to pay the premium; no exceptions. That's why we send multiple reminders to your UP email account all throughout the month of August -we don't want anyone to have to pay for insurance they don't need. ✂

## What is Title IV Authorization?

What exactly is Title IV? Title IV refers to the section of the Higher Education Act of 1965 that covers the administration of US Federal student financial aid programs. Specifically, Title IV financial aid is federally funded aid such as:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Perkins Loan
- Federal Subsidized and Unsubsidized Direct Loans
- Federal Parent PLUS Loan
- Federal Teach Grant

Title IV funds are automatically applied to all allowable current year charges, like tuition, room & board, and mandatory fees. However, Federal Regulations don't allow Title IV funds to be applied to other charges, such as library fines, late fees, Health Center charges, or charges from a prior aid year unless we have your authorization. If we don't have your authorization, Title IV funds won't be applied to other charges, even if

there's a credit on your account (in accordance with federal regulations). You could receive a refund check

and still owe a balance for the non-allowable charges, which in turn could result in late fees and/or a hold on your student account. All students should consider Title IV Authorization –even if you're not currently receiving financial aid. Then, if at some point in the future you do receive Title IV financial aid, this authorization will already be in place.

To authorize Title IV funds to be applied to any current year charge, and up to \$200.00 of prior year charges, log onto your Pilots UP Self Serve account and select the Student tab, and then Title IV Authorization. You can also access the form on the Student Accounts home page under Quick Links. Once your authorization is given, it will continue to be valid for future academic years. If you change your mind and want to rescind the authorization, send a request (please include your student ID #) from your UP email address to [stu-acct@up.edu](mailto:stu-acct@up.edu). ✂



# Meal Plan Changes

Changes to fall meal plans are permitted through the second Friday of the semester by completing an online [Meal Plan Change Form](#). Allow two business days for your account to be updated once your form is submitted. If you want to lower your plan after the second week of school, you'll have to wait and lower your spring semester plan.

Dining points roll over from fall to spring, so depending on how many leftover points you have from fall, you may want to

lower your spring plan by a level or two. There are no refunds for unused points at the end of spring semester, and any meal plan dining points won't carry over to the next year - it's use it or lose it. Spring plans can be adjusted only until the first Friday of the semester.

If you're afraid your points won't last through the semester, there are a couple of options. If you're within the time frame that meal plan changes are permitted, you can

upgrade to a larger plan. The advantage to this option is that you get a bit of a price break when you purchase the larger plans.



Meal Plan Options	
Meal Plan 1	Designed for those students who, because of their schedule or off-campus commitments, do not plan on eating all their meals on campus. This is a great plan for light eaters and those who occasionally eat on campus. Includes 1,575 Dining Points per semester, or approximately 14.58 Points per day. Costs \$1,575 per semester.
Meal Plan 2	Designed for those students who are lighter eaters, may periodically skip meals, and rarely take advantage of late night dining hours. Includes 1,769 Dining Points per semester, or approximately 16.38 Points per day. Costs \$1,727 per semester (42 bonus Dining Points).
Meal Plan 3	Designed for those students who rarely miss meals and will occasionally take advantage of late night dining hours. Includes 1,938 Dining Points per semester, or approximately 17.94 Points per day. Costs \$1,855 per semester (83 bonus Dining Points).
Meal Plan 4	Designed for those students with hearty appetites who access their plans for every meal and often take advantage of late night dining hours. If you eat larger meals and eat almost every meal on campus, this is the plan for you. Includes 2,912 Dining Points per semester, or approximately 26.96 Points per day. Costs \$2,768 per semester (144 bonus Dining Points).

Another option is to add dining points to your card. You can do this at any time during the

semester in increments of \$1 - \$200. Dining Points can be purchased through the Bon Appétit Office in Bauccio

Commons. Or, if you prefer you can use cash or credit/debit cards to purchase meals in any of the dining halls.✂



# How to Contact Us

## Admissions

503.943.7147  
up.edu/admissions  
[admissions@up.edu](mailto:admissions@up.edu)

## Health Center

503.943.7134  
up.edu/healthcenter  
[health@up.edu](mailto:health@up.edu)

## School of Education

503.943.7135  
education.up.edu  
[soed@up.edu](mailto:soed@up.edu)

## Athletics

503.943.7117  
portlandpilots.com  
[compliance@up.edu](mailto:compliance@up.edu)

## Help Desk (Technical Support)

503.943.7000  
up.edu/techsupport  
[help@up.edu](mailto:help@up.edu)

## Shiley School of Engineering

503.943.7180  
engineering.up.edu  
[engineering@up.edu](mailto:engineering@up.edu)

## Air Force ROTC

503.943.7216  
up.edu/afrotc  
[rotc695@up.edu](mailto:rotc695@up.edu)

## International Student Services

503.943.7367  
up.edu/iss  
[iss@up.edu](mailto:iss@up.edu)

## School of Nursing

503.943.7211  
nursing.up.edu  
[nursing@up.edu](mailto:nursing@up.edu)

## Army ROTC

503.943.7353  
up.edu/armyrotc  
[armyrotc@up.edu](mailto:armyrotc@up.edu)

## Moreau Center for Service and Leadership

503.943.7132  
up.edu/moreaucenter  
[moreaucenter@up.edu](mailto:moreaucenter@up.edu)

## Shepard Freshman Resource Center

503.943.7895  
up.edu/sfrc  
[sfrc@up.edu](mailto:sfrc@up.edu)

## Bookstore

503.943.7125  
<http://uportland.bncollege.com/bksuportland@bncollege.com>

## Public Safety

503.943.7161  
up.edu/publicsafety  
[publicsafety@up.edu](mailto:publicsafety@up.edu)

## Student Accounts

503.943.7347  
up.edu/studentaccounts  
[stu-acct@up.edu](mailto:stu-acct@up.edu)

## College of Arts and Sciences

503.943.7221  
college.up.edu  
[casfreshmen@up.edu](mailto:casfreshmen@up.edu)

## Residence Life

503.943.7205  
up.edu/housing  
[reslife@up.edu](mailto:reslife@up.edu)

## Student Activities

503.943.7470  
up.edu/activities  
[stuact@up.edu](mailto:stuact@up.edu)

## Financial Aid

503.943.7311  
up.edu/finaid  
[finaid@up.edu](mailto:finaid@up.edu)

## Pamplin School of Business

503.943.7224  
business.up.edu  
[psoba@up.edu](mailto:psoba@up.edu)

## Studies Abroad

503.943.7857  
up.edu/studyabroad  
[www.up.edu/studyabroad](http://www.up.edu/studyabroad)