

A photograph of a classroom with several students sitting at desks, looking towards the front. The focus is on a young woman in the foreground, with others blurred in the background.

# PAYING FOR COLLEGE

**OFFICE OF FINANCIAL AID  
& STUDENT ACCOUNTS**

## Financial Aid: Next Steps

1. Accept your Federal loan(s) and/or Work Study
2. Check HUB Student Center, To Do List
3. Complete MPN and Entrance Counseling for Federal loans
4. Apply for additional loans, if needed
  - **PLUS loan**
  - **Alternative/Private loan**

Refer to Financial Aid “Step by Step Guide” for more information!

## HUB Student Center To Do List

ID: 🚫 ★

[student center](#)
[general info](#)
[admissions](#)
[transfer credit](#)
[academics](#)
[finances](#)
[financial aid](#)

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### Alison's Student Center

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**Academics**

[My Class Schedule](#)  
[Shopping Cart](#)  
[My Planner](#)

other academic... »

**Finances**

**My Account**  
[Account Inquiry](#)  
**Financial Aid**  
[View Financial Aid](#)

other financial... »

**Personal Information**

i You are not enrolled in classes.

i Click 'payment options' below to make a payment, access your eBill, set up Authorized Payers and more.

SEARCH FOR CLASSES

**Holds**

[Finish in Four](#)  
[New Undergraduate Student](#)  
[Academic Advising For Reg](#)  
[UBC Academic Advising](#)

[details ▶](#)

**To Do List**

[Dependent Verification Form](#)  
[Parent\(s\) Tax Documents](#)  
[Student/Spouse Tax Docs](#)

[more ▶](#)

Item List				
To Do Item	Due Date	Status	Institution	Administrative Function
<a href="#">Dependent Verification Form</a>	03/18/2016	Received	University at Buffalo	Financial Aid
<a href="#">Parent(s) Tax Documents</a>	03/18/2016	Returned	University at Buffalo	Financial Aid
<a href="#">Student/Spouse Tax Docs</a>	03/18/2016	Initiated	University at Buffalo	Financial Aid

## TAP & NYS Scholarships

- > Your final high school transcript must be on file before first day of classes.
- > You must be in an approved major once you have earned or transferred in 60 or more college credit hours (includes AP credit hours).
- > You must be registered for at least 12 credit hours that are applicable towards your primary UB degree requirements (major, SUNY general education, and electives).

## Federal Aid

- > Satisfactory Academic Progress (SAP) is the process used to determine that you are making acceptable progress toward a degree in order to keep your federal aid each semester.
- > SAP review is conducted at the conclusion of each semester.
- > SAP standards:
  - > **Cumulative Grade Point Average (GPA) of 2.0** (UB GPA only)
  - > **Completion Rate** : complete at least 67% of all attempted credit hours.
  - > **Maximum Time Frame:** must complete your first baccalaureate degree within 150% of the normal time required to complete a bachelor's degree

## Additional Loan Options

### Parent PLUS

- Federal loan, fixed interest rate (6.31%)
- Credit based loan
- Apply at [studentloans.gov](https://studentloans.gov)

### Alternative Student Loan

- Outside lending institution (lender or credit union)
- Credit-based loan
- Lender Comparison List found on [financialaid.buffalo.edu](https://financialaid.buffalo.edu)

### Important:

- Apply by August 1 for loan to post in time for bill due date on August 17

## SUNY Smart Track System

### FINANCIAL LITERACY PROGRAM

Online courses and mini-modules are available to teach students personal finance basics.



- > Online financial program available to all UB students and families
- > Courses include:
  - > Loan guidance
  - > Debt and repayment
  - > Credit and protecting your money
  - > Spending and borrowing
  - > College and money

## Financial Aid Office Locations and Hours

### **North Campus**

Porter Quad, Building 2

Monday-Thursday: 8:30am-5:00pm

Friday: 10:30am-5:00pm

### **South Campus**

104 Harriman Hall

Monday, Wednesday, Thursday: 8:30am-5:00pm

Tuesday: 10:00am-5:00pm

Friday: 11:00am-5:00pm

Financial Aid Call Center: (716) 645-8232

Email: [UBFA@buffalo.edu](mailto:UBFA@buffalo.edu)

Walk-ins are welcome!



## HUB Student Center – Student Financials

UB  
 Favorites Main Menu > Self Service > Student Center

**Marisha's Student Center**

**Academics**

[Class/Catalog Search](#)  
[Plan](#)  
[Enroll](#)  
[My Academics](#)  
[View My Grades](#)

other academic... ▾

**Deadlines**

**This Week's Schedule**

Class	Schedule
ELP 508SEM-X SEM (12510)	We 4:00PM - 7:50PM Baldy 479

weekly schedule ▶  
 enrollment shopping cart ▶

**Finances**

**My Account**  
[Account Inquiry](#)

**Financial Aid**  
[View Financial Aid](#)  
[Accept/Decline Awards](#)  
[Summer Aid Application](#)

other financial... ▾

**Personal Information**

[Demographic Data](#)  
[Emergency Contact](#)  
[Names](#)  
[User Preferences](#)  
[Privacy Settings](#)

other personal... ▾

**Contact Information**

Address: 2000 Erie  
 Cell/Mobile Phone: None

Mailing: None

UB Email: mmp40@buffalo.edu

**Admissions**

**More Student Account Resources**

[Student Account Online Sync](#)  
[UB Card Account/Services](#)  
[Medical Insurance](#)

**Help**

[HUB Student Center Help](#)  
[Academic Departments](#)  
[The Graduate School](#)

**Payment Options Link**

Click 'payment options' below to make a payment, access your eBill, set up Authorized Payers and more.  
 Your pop-up blocker must be disabled.  
 payment options ▶

**SEARCH FOR CLASSES**

**Holds**

No Holds.

**To Do List**

No To Do's.

**Enrollment Dates**

[Open Enrollment Dates](#)

**More Academic Resources**

[Academic & Financial Services Catalog \(Undergrad\)](#)  
[Catalogs: Academic/Financial](#)

**You do not have any pending undergraduate applications at this time.**

- > Payment Options Link, opens a new window to QuikPAY
- > You 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

**University at Buffalo** *The State University of New York*

Student Center Payment Options

Nathan Austin Sign Out

**Message Board**

Welcome to the QuikPAY<sup>®</sup> system. Through QuikPAY<sup>®</sup>, you are conveniently able to:

- Retrieve your eBill /statement - contains your payment due date (under View Accounts; Statement History)
- Review your account activity (under View Accounts; Account Status)
- Pay your bill
- Enroll in a payment plan
- Sign up for direct deposit of refunds
- Authorize others to make payments on your behalf
- And more- all online!

Please choose from the list of options located in the column to the left.

If you choose to enroll in a payment plan, there are resources to assist you in estimating your payment plan amount:

- Tuition and Fees: <http://studentaccounts.buffalo.edu/tuition/index.php>
- Medical Insurance: <http://healthinsurance.buffalo.edu>
- Meal Plans: <http://www.myubcard.com/dining/mealplans>
- Housing: <http://www.student-affairs.buffalo.edu/housing/futurerates.php>
- Financial Aid Award: MyUB/HUB Student Center

QuikPAY<sup>®</sup> also offers context-sensitive help. Simply click on the question mark next to a field to get help.

[Contact Us](#) | [Privacy Policy](#)

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- > 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 your 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 in mid-July
- > New Student Fee (orientation)
- > Campus Cash/Miscellaneous Charges

## Billing Information

### Fall 2016 eBill Issued:

- > July 18, 2016\*
- > September 12, 2016\*\*
- > October 17, 2016
- > November 14, 2016

### Fall 2016 eBill Due:

- > August 17, 2016
- > October 12, 2016
- > November 16, 2016
- > December 14, 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

- > You may designate someone, such as a parent, guardian or spouse, as an Authorized Payer.
- > Only you 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 MC/VISA or Discover Logo are accepted\*
- > eChecks are also accepted online
- > You 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
- > If you join in the fall you will not be automatically 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 5<sup>th</sup>
- > You can enroll by logging into your *HUB Student Center* and clicking on Payment Options in the Finances section
- > An Authorized Payer can 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

## Student Accounts Office Locations and Hours

### **Student Accounts Office**

Phone number (716) 645-1800

Ubstudentaccounts@buffalo.edu

### **Student Response Center (SRC)**

232 Capen Hall (North Campus)

M-F: 8:30am-4:30pm