Important Information Regarding Student eBills

- **eBill Information**
  - As part of the University’s green initiative, all student bills are electronic.
  - Students will receive an email to their University email account (i.e. @student.uml.edu) informing them that a bill has been generated and is ready for their review.
  - Students will log into their SiS student center and click on the “View all Invoices” link.
    - Select the bill that you wish to view.
    - Note the due date of the bill. Unpaid balances may result in an assessment of a Late Fee and the placing of a hold on your account that will prevent you from registering for a future semester.

- **Payment Options**
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Undergraduate tuition and fee charges are based on full-time status (12 or more credits).

- Once the add/drop period is over, students enrolled in less than full time (part-time) will have their charges automatically prorated to reflect the cost for the number of credits for which they are registered.
- Undergraduate students that register for a Division of On-Line and Continuing Education (DOCE) class will be charged the DOCE tuition and fees in addition to the Undergraduate tuition and fees.

Graduate and DOCE (Division of On-Line and Continuing Education) tuition and fees are based on actual course enrollment.
Payment Options:
- eBills can be paid electronically via the “Make online payment” link in SiS student center. The University has contracted with a 3rd party vendor, Tuition Management Systems (TMS) to process all online payments. When paying with an echeck, there is no additional fee. However there is a 2.5% non-refundable convenience fee when paying with a credit card.
  - Payments processed via the online payment link will appear within 24 hours or the next business day (payments made over the weekend) on the student’s account summary page.
- Checks, money orders or bank checks can also be mailed to UMass Lowell, 220 Pawtucket Street, Suite M30, Lowell, MA 01854-5110. Please make check payable to UMass Lowell and include the Student ID number as listed on the student eBill.
- The University also offers a wire transfer option for our International students
  - Western Union Business Solutions is our contracted 3rd party vendor. UMass Lowell and Western Union do not charge a transaction fee for this service. However, the banks may charge a fee. Transaction fees that may be deducted by both the sending bank and the receiving bank will affect the dollar value of the funds received by the school.
- The University also offers a monthly payment plan options for all students.
  - Tuition Management Systems (TMS) is our contracted 3rd party vendor. This plan enables students and their families to pay the full year’s tuition, fees, and room and board over the course of 10 months. This is not a loan program and there are no finance or interest charges. There is a nonrefundable application fee. Students enrolled with TMS will have their contract balance deducted from the balance due on their eBill. If there is still a balance due after this deduction either increase the TMS budget or remit the difference directly to the University.
- Please note the University does not accept cash for the payment of tuition, fees, room or meal plan charges.

Financial Aid Disbursements
- Financial aid disbursements are made directly to the student’s account (except in the case of student employment). Disbursements are made after the add/drop period of each semester once enrollment, residency, grade level and housing are confirmed and all program requirements have been met (i.e. loan entrance counseling, promissory notes, etc.).
  - Review your “To Do List” on your SiS student center for any outstanding items.

Refunds
- Refunds from excess financial aid or from an overpayment can be Direct deposited into your designated bank. Think about the advantages to signing up.
  - You will have quicker access to your money.
  - No special trip to the Solution Center to pick up your check.
  - No waiting for your check to come in the mail.
No waiting in line at the bank or ATM to deposit your check and
No worrying about a lost check.

- Sign up today by logging into SiS and selecting the Enroll in Direct Deposit link.

**Book Vouchers**
- Students whose financial aid is in excess of their student invoice by $50 or more will be
  issued a book voucher. The amount of the voucher comes from your financial aid award
  and the amount used at the bookstore will be charged back to your student account.
  Eligible students are notified via university student email account. Still have questions?
  Visit book voucher FAQ

**Mandatory Fee Descriptions**
The following fees are mandatory:
- Student Activity Fee
  - The Student Activity Fee supports programs and activities from recognized
    student organizations that are beneficial to students and enrich current campus
    student life, including arts, athletics, clubs and recreation and other student-
    focused programs.
- Campus Technology Fee
  - The Campus Technology Fee supports the technology infrastructure and
    educational environment necessary to meet the technological demands of the
    UMass Lowell community.
- Operating Fee
  - The Operating Fee provides an ongoing revenue stream for services that support
    student life throughout the campus community, including instructional activities
    (laboratory supplies and equipment upgrades) and adjunct faculty salaries. The
    campus library and student services (including athletics, counseling and health
    services) are supported by these funds, as well as facilities, financial aid and
    administrative services.

**General/Individual Fee Descriptions**
The following fees are assessed on an individual basis:
- College Fee - Arts
- College Fee – Engineering
- College Fee – Health and Environment
- College Fee – Management
- College Fee - Music
- College Fee – Science and Math
- HESI Nursing Exit and Specialty Exams Fee (Students enrolled in the following classes)
  - 33.212 Intro to Nursing Practice
  - 33.310 Health Promotion Family I
  - 33.314 Health Promotion Family II
  - 33.318 Pharmacology
- 33.410 Nursing Acute Care
- 33.413 Role Transition

- First year Student Services Fee
- Graduation Fee
  - Undergraduate Students are billed a graduation fee when the student is classified as a senior.
  - Graduate Students are billed a graduation fee when the student has earned 21 credits.
- International Student Fee
- Advanced Health Assessment Fee (Students enrolled in 33.651)
- M.Ed. Curriculum and Instruction Pre-Practicum Fee (Students enrolled in 02.540)
- CO-Op Program Fee
- Study Abroad Fee
- Late Fee
- Returned Check Fee (Per Check)

**Waivable Fees Descriptions**
The following fees are assessed on an individual basis and may be waived:

- Student Health Insurance
  - Massachusetts state law requires that all students be enrolled in a student health insurance program that meets the comparable benefits established by the state of Massachusetts. You may waive coverage if you have this coverage under a comparable benefit plan.
- MassPIRG (Undergraduate students only)
  - Mass PIRG supports the Massachusetts Public Interest Research Group, a student advocacy group. All Undergraduate students are assessed this per semester optional fee which is voted on by student referendum. This fee can be waived if you choose. Please remember that if you wish to waive this fee, you will need to process this request each semester that you are charged this fee.

**Need Help?**
Please watch the [USolve self-help videos](#) regarding various billing topics or contact:
The Solution Center
Online: www.uml.edu/thesolutioncenter
Email: thesolutioncenter@uml.edu
Phone: 978.934.2000
In-Person: University Crossing 1st Floor