As of July 2017: Important Information Regarding Student eBills

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**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, scroll and click on Financial Center then select 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.

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:
The University offers several options in which to make or arrange payment.

- 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.

- For our International students, the University offers a wire transfer 
  option.
  - 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.

- A monthly payment plan option is also available 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. However, 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 enrolled, 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.

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.

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 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. For more information regarding direct deposit, visit Refunds.

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.
- Technology Fee
The Technology Fee supports the technology infrastructure and educational environment necessary to meet the technological demands of the UMass Lowell community.

**General/Individual Fee Descriptions**
The following fees are assessed on an individual basis:
- Advanced Health Assessment Fee (Students enrolled in NURS.6510)
- 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)
  - NURS.2120: Intro to Nursing Practice
  - NURS.3100: Health Promotion Family I
  - NURS.3140: Health Promotion Family II
  - NURS.3180: Pharmacology
  - NURS.4100: Nursing Acute Care
  - NURS.4130: Role Transition
- International Student Fee
- Late Fee
- M.Ed. Curriculum and Instruction Pre-Practicum Fee (Students enrolled in EDUC.5400)
- Returned Check Fee (Per Check)
- Study Abroad Fee

**Waivable Fee Description**
The following fee is 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.
- MASSPRIG
  - The Massachusetts Student Public Interest Research Group (MASSPRIG) is a statewide, student-directed, student-funded, nonpartisan advocacy organization working on environmental, consumer, higher education, voter registration, and hunger and homelessness issues. MASSPRIG student chapters across the
state pool resources through a waivable fee each semester and hire professional staff to work with students on these issues. UMass Lowell students have voted to fund a MASSPIRG chapter on campus. Therefore, all students are assessed the $11 waivable charge each semester. Volunteer, leadership, and internship opportunities are available for students on campus. For more information about MASSPIRG visit www.masspirgstudents.org.

- **Sustainability Fee**
  - The sustainability fee is utilized to advance UMass Lowell's commitment to environmental stewardship and sustainability. The fund supports opportunities that enrich sustainability focused teaching and research. It also supports campus projects aligned with UMass Lowell's commitment to carbon neutrality by promoting programs and activities that engage students and the campus community around sustainability.

**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