



**Student Financial Services
PsyD program Fall 2023**

QR code

Office of Student Financial Services

- Olmsted Hall – Room 105
- Phone: 812-488-2364
- Making a Payment: 812-488-2565
- Office Hours: Monday – Friday 8-5
- Cashier Hours: Monday – Friday 8-4
- Email: studentfinancialservices@evansville.edu

Office of Student Financial Services

- **Student Financial Services Administrators**
 - Process FAFSA submissions
 - Administer financial aid
 - Receive and process outside scholarship checks
 - Process student and parent loan requests
- **Cashiers**
 - Manage billing for all UE directly-billed tuition, fees, housing and meal plans
 - Process payments including third party and 529/College Savings Plan payments
 - Administer UE Monthly Payment Plans
 - Process refunds when excess aid or overpayment result in a credit balance
 - Cash checks (up to \$30 per day)

Information and Communications

- Log in credentials for MyUE portal and UE email provided by Office of Admission
- Financial aid communications are sent to your UE email address
- Account Activity notification emails will be sent to you (and anyone to whom you grant [Proxy access](#))
- Self-Service:
 - 24/7 online access to student account information
 - View semester statements
 - Make online payments

MyUE.evansville.edu – Self-Service

Hello Ace. Welcome to Colleague Self-Service!

Choose a category to get started.



Student Finance

Here you can view your latest statement and make a payment online.



Financial Aid

Here you can access financial aid data, forms, etc.



Tax Information

Here you can change your consent for e-delivery of tax information.



Employee

Here you can view your tax form consents, banking information, and timecards.



Student Planning

Here you can search for courses, plan your terms, and schedule & register your course sections.



Grades

Here you can view your grades by term.



Graduation Overview

Here you can view and submit a graduation application.

Tuition and Fees-Fall 2023 entering cohort

- Tuition:
 - Fall and spring semesters: \$14,400 per semester
 - Summers: \$3,200 per each summer term
 - Year 5 (the clinical internship year): internship fee of \$5,000 (\$2,500 per semester).
- University required fees: approx. \$1,400 annually
- Please see [Tuition, Fees and Financial Aid](#) for more information.

Purchasing Books and Supplies

- The business day following course registration, students can reserve books through the UE Bookstore and charge their purchase to their student account (up to \$1,000 per semester).
- Students with a credit as the result of excess loan funds may access that credit to make unrestricted bookstore purchases.
- Students must present a valid UE ID for account charge/textbook pickup
- <https://www.evansville.edu/offices/bookstore/index.cfm>

Payment Methods

Payment Methods include:

- Cash (limit \$1,000 per semester)
- Check or e-check
- Automatic debit from checking or savings account
- Bank wires (domestic and international)
- Credit card (Visa, Mastercard, Discover and American Express)
 - *Credit card payments are subject to a 2.5% service fee*

Payment Options

- **One-Payment (per semester):**

- **Fall semester:** balance is due in full by August 15
- **Spring semester:** balance is due in full by December 15

- **Two-Payments (per semester):**

This option allows you to make a minimum payment of at least one-half of the semester's balance by the term due date.

- **Fall semester:**

- 50% of term balance due prior to the start of classes
- Remaining balance due by September 15*

- **Spring semester:**

- 50% of term balance due by December 15
- Remaining balance due by January 15*

*Please note that a 1.5% finance charge is assessed on the balance of the 2nd payment and monthly thereafter on any outstanding balance.

UE Monthly Payment Plan

<https://www.evansville.edu/student-financial-services/cost-calculator-psyd-in-clinical-psychology.cfm>

- Online Payment Plan Application
- Payments are calculated on the total semester/annual charges
- Remaining balance is divided by the number of monthly payments you choose
- No monthly finance charges
- Payment Plan Fee:
 - ACH - automatic withdrawal from checking or savings on the 15th of the month \$40 (semester)/\$80 (annual)
 - Non-ACH - due on the 15th of the month; in person, by mail, or online through Self-Service: \$50 (semester)/\$100 (annual)
 - 5 grace days – payments received after the 20th day of the month will be assessed a late payment fee of \$18.00

UE Payment Plan Application and Cost Calculator

<https://www.evansville.edu/student-financial-services/cost-calculator-psyd-in-clinical-psychology.cfm>

PsyD in Clinical Psychology Program Estimated Cost Calculator and Payment Plan Application

Cohort / Start Term

Fall 2023

Direct Costs	Fall 2023	Spring 2024	Summer 2024	Annual
Tuition	14400	14400	3200	32000
Fees	638	638	92	1368
Course Fees	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	0
Total Estimated Direct Cost	15038	15038	3292	33368

[Print this page](#)

[Show/Hide Payment Plan Application](#)

Payment Plan Adjustments and Notifications

- Plan re-budgeted monthly (or by request)
 - Common adjustments:
 - **Credits** - outside scholarships received by the school
 - **Charges** – books and supplies
- Payment adjustment notification: Account holder is notified by email when monthly payment is updated.

FAFSA submission for Federal Loans

Federal loan funds are available for Years 1-5 (fall/spring semesters) when enrolled at least half time (4.5 hours or more for graduate students).

The following chart outlines which FAFSA to file for future semesters:

	Enrollment	Potential Sources of Aid	File this FAFSA
Year 1: Fall 2023 - Spring 2024	Full-time	Federal Direct Loan Grad PLUS or Private Loan	2023-24
Year 2: Fall 2024 - Spring 2025	Full-time	Federal Direct Loan Grad PLUS or Private Loan	2024-25
Year 3: Fall 2025 - Spring 2026	Full-time	Federal Direct Loan Grad PLUS or Private Loan	2025-26
Year 4: Fall 2026 - Spring 2027	Full-time	Federal Direct Loan Grad PLUS or Private Loan	2026-27

Note: Federal loan funds will not be available for summer terms or Year 5 when enrolled in fewer than 4.5 hours per semester.

Fall 2023-Spring 2024

If using federal loans:

Requires submission of the **2023-24** FAFSA.

- Submit the FAFSA annually to establish loan eligibility.

Note: Ensure you have provided your SSN upon admission to allow your FAFSA to import.

Federal loans require half-time enrollment each semester.

Unsubsidized loan annual eligibility of \$20,500 available.

- Annual amount must be split evenly per fall and spring semesters as \$10,250/semester.

Federal Grad PLUS Loan (or private student loan) may be applied for up to full cost of attendance budget (COA).

Complete Entrance Counseling and MPN for unsubsidized loan and Grad PLUS Loan through studentaid.gov.

Summer terms

- ❑ Only private loan funds available for summer terms since enrollment will be less than half time.
 - May borrow an amount up to full summer COA.

- ❑ Summer loans are processed separately from fall/spring.
 - Summer COA is different than fall/spring due to the # of weeks of enrollment.
 - Will begin processing loans for summer in late-March/early-April.
 - Return [Summer Aid Application](#) to SFS after spring break if using private loan for summer.

Refunds

- Confirm that all *Financial Aid Self-Service* Checklist items are complete.

 Action Needed [Complete Direct Loan Entrance Counseling](#)

 Action Needed [Sign a Direct Loan Master Promissory Note](#)

- Refunds from excess loan funds will be processed automatically during the first 14 days of each semester.
- To receive refunds via direct deposit, enter bank information through **WebAdvisor**

Cost of Attendance (COA)

Each school must determine a standard cost of attendance for each of its programs.

- The COA is the maximum total of all forms of financial aid (including educational loans) that may be used during a given period of enrollment (spring semester, fall/spring academic year or a summer term).
- The COA budget components include:
 - Tuition and fees as charged by the school and/or program
 - **Standard** allowances for books, supplies, and living expenses such as housing, utilities, food, transportation, and miscellaneous personal expenses.

Note: COA components are associated to only the student, not to the student's family.

Cost of Attendance (COA)

The COA is associated to a given period of enrollment.

The fall/spring academic year is comprised of an enrollment period of 9 months total:

- Fall semester:
 - 4 ½ months of enrollment (half of August through December)
- Spring semester:
 - 4 ½ months of enrollment (January through half of May)

The summer term is comprised of 3 months total:

- 3 months of enrollment (half of May, June, July, and half of August)

Cost of Attendance (COA)

In some cases, a student may incur allowable expenses that exceed the amounts included or are not already included in the standard budget.

A school's financial aid office may allow students to request a Cost of Attendance Budget Adjustment Review based on their documented actual expenses.

COA budget increases are considered on a case-by-case basis and are subject to federal, state, and institutional regulations.

If a student's COA budget is increased, such an adjustment would result in additional loan eligibility, either in the form of Federal Graduate PLUS Loan or private student loan funds.

To request a cost of attendance budget adjustment review, please contact the Office of Student Financial Services.

Cost of Attendance (COA)

Examples of allowable reviewable expenses per Federal Student Aid:

- Housing, utilities (electric, water, sewer, trash, internet), student's cell phone
- Licensed day care (may not include private school tuition)
- Auto insurance monthly premium for student's primary vehicle
- Auto repair costs other than routine maintenance (up to \$2,500)
- Computer purchase (limited to one time only; excludes AppleCare or other device insurance).
- Lodging/transportation expenses for required professional meeting (up to \$500) or for required clinical rotations
- Other allowable costs that are determined by Student Financial Services to be directly related to a student's education

Note: The Office of Student Financial Services may limit the amount of a student's increase for any reason and must decline an increase if it is determined that the cost was not incurred during the current period of enrollment or if it is not an allowable education-related expense.

Cost of Attendance (COA)

Examples of unallowable expenses per Federal Student Aid :

- Auto purchase or car loan payments
- Credit card or other consumer debt payments
- Supplementation of the student's or spouse's former income
- Moving expenses and security deposits
- Home repair/maintenance costs
- Books/supplies that the department does not require students to purchase
- Costs incurred outside of the current enrollment period
- Child support and other dependent care expenses (other than day care/childcare)
- Legal fees, bail, traffic tickets, parking tickets, or fines
- Veterinary or pet care costs
- Lifestyle items such as cable channels, food costs in excess of the standard allowance* or other similar costs unless required for a specific education-related reason

*General credit card statements/store receipts are not sufficient to document grocery expenditures as they do not sufficiently detail grocery-specific purchases for the student only. COA includes a meals component of \$500 per month for the student (\$2,250 per semester/\$1,500 for summer).

Previously borrowed federal loans

- If you have outstanding previously-borrowed federal loans:
 - Loans borrowed for this program should be placed with the same servicer that is currently managing your loans (confirm through studentaid.gov or your loan servicer's website).
 - Previous loans should be placed in in-school deferment once our Registrar's Office reports enrollment at the beginning of each semester.
 - If the 6-month grace period has already elapsed, another grace period will not be available.

- For information related to COVID-19 Emergency Relief, please see <https://studentaid.gov/announcements-events/coronavirus>. Please contact your federal loan servicer and/or private loan lender with questions.



QUESTIONS?



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