

Yale University

Student Financial Services



**A Guide for Graduate and
Professional Students
2012-2013**

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STUDENT FINANCIAL SERVICES

Student Financial Services Center

As part of Yale's ongoing commitment to enhance student services, the Student Financial Services Center provides comprehensive information to students at one location. Staff in the center are available to assist students with questions about their monthly account statements. Additionally, the Center is responsible for processing and disbursing all Yale-issued student loans. The Center is located on the first floor at 246 Church Street.

Cashiers Office

The Cashiers Office is located adjacent to the Student Financial Services Center. This office accepts and processes payments to student accounts and issues refunds.

Student Financial Services Contact Information

- **Online**
<http://www.yale.edu/sfas/financial.html>
- **Phone or Walk-in**
The Student Financial Services Center and Cashiers Office are located on the first floor at 246 Church Street and can be reached by phone at (203) 432-2700. The phone and walk-in hours are Mon-Fri, 8:30 a.m. - 4:30 p.m. (Eastern Time).
- **Mail**

For Payment	For Correspondence
Yale University Cashiers Office P.O. Box 208232 New Haven, CT 06520-8232	Yale University Student Financial Services P.O. Box 208288 New Haven, CT 06520-8288

Overnight mail used to send either payments or correspondence should be sent to: Student Financial Services, 246 Church Street, New Haven, CT 06510.

Financial Aid Offices

Yale University has thirteen graduate and professional school financial aid offices. Each school is responsible for establishing its own financial aid procedures, and each aid office provides a full range of financial assistance. This includes the determination of eligibility for various types of financial aid; administration of institutional, federal, and outside scholarship and grants; counseling students and families regarding financing options; and providing financial aid records as needed.

Financial Aid Contact Information

SCHOOL	PHONE (203) AREA CODE
School of Architecture, <i>Sharon DeLuca</i>	432-2291
School of Art, <i>Susan Rochette</i>	432-1624
Divinity School, <i>Doreen Generoso</i>	432-5026
School of Drama, <i>Susan Rochette</i>	432-1540
Epidemiology & Public Health, <i>Karen Wellman</i>	785-5417
School of Forestry & Environmental Studies, <i>Alex Muro</i>	432-5105
Graduate School of Arts & Sciences, <i>Susan Wrzosek</i>	432-2739
Law School, <i>Jill Stone</i>	432-1688
School of Management, <i>Karen Wellman</i>	432-5173
School of Medicine & Physician Associate Program, <i>Susan Gerber</i>	785-2645
School of Music, <i>Suzanne Stringer</i>	432-1962
School of Nursing, <i>Andre Massiah</i>	737-4284
Sacred Music, <i>Andrea Hart</i>	432-9753
You can find links to the websites of the graduate and professional schools at www.yale.edu .	

COSTS

Tuition and Fees

Tuition and fees, which differ for each school and program, are established annually, generally in the spring. The actual rates are available from your particular school.

Yale Health

- You are automatically enrolled in and charged premiums for Yale Health Hospitalization/Specialty Coverage and Yale Health Prescription Plus coverage.
- You are required by the University to have adequate health insurance (regardless of whether you will be studying on campus).
- You may decline enrollment in Yale Health Hospitalization/Specialty Coverage and/or Yale Health Prescription Plus coverage by submitting a waiver online at <https://yhpstudentwaiver.yale.edu/>. A waiver must be submitted annually and received by:
 - September 15 for the full year or fall term
 - January 31 for the spring term

Waivers will be processed and credits will appear accordingly on your SFAS account within 5 business days. After that time, you may confirm receipt by logging into the Yale Health waiver web application <https://yhpstudentwaiver.yale.edu/>.

For more information visit our website at <https://yalehealth.yale.edu> or email us at memberservices@yale.edu

Yale Health Member Services Department
55 Lock Street
P.O. Box 208237
New Haven, CT 06520-8237
203-432-0246



BILLING

Types of Charges

The Office of Student Financial Services acts as a clearinghouse for various charges and credits that are placed directly on your student account by departments and offices of the University. Your bill will include charges for tuition, room, board, and other University fees.

Billing Dates

Student account statements are prepared and made available twelve times each year at the beginning of each month. Payment is due in full by 4 p.m. Eastern time on the first business day of the following month. Email notifications that the account statement is available on the University eBill - ePay website (www.yale.edu/sis/ebep) are sent to all students at their official Yale email addresses and to all student-designated authorized payers. It is imperative that all students monitor their Yale email accounts on an ongoing basis.

Tuition charges for the fall and spring semesters are included on the July and November bills as indicated in the table below.

Semester	Billing Date	Due Date
Fall	July 1	August 1
Spring	November 1	December 1

Late Payment Fees

To avoid a late payment fee, you must submit the amount due by the date indicated on the statement. If payment is not received by the due date, the late fee is \$125. An additional \$125 is charged each 30 days thereafter, up to a total of \$375 per semester.

Financial Holds

Students who have not paid or made arrangements for payment of their term bills by the due date will be placed on hold until these financial obligations have been settled. University regulations require that all financial obligations to the University be paid as a condition of continuing enrollment.

Billing Address

It is your responsibility to keep your billing address correct and current. The Registrar of your school maintains your billing address. To change your billing address, you should update it online at www.yale.edu/sis, or you should contact your Registrar.

Net ID and Password

To access your records online (including account history) at www.yale.edu/sis, you need a Yale NetID and password. The University will provide this information to new students before July 1. If you do not receive this information or have problems with your NetID, you should contact your Admissions Office.

Third-Party Billing

If you are participating in a program in which an organization has agreed to pay the tuition bill for you and the organization requires a separate bill sent to them from Yale, you must notify Student Financial Services. In order to send the organization a bill, Student Financial Services requires a statement from the organization regarding the payment agreement. This information should be submitted no later than June 1 for the fall semester and October 1 for the spring semester.

Tuition Rebate and Refund Policy

In the case of a withdrawal during the course of an academic year, each school within the University maintains a schedule of tuition rebates that is in compliance with federal regulations. Contact the appropriate financial aid office for the specific details of your school's refund policy.

PAYMENT INFORMATION

Yale University eBill - ePay

Yale University's official means of communicating monthly financial account statements is through the University's Internet-based system for electronic billing and payment, Yale University eBill-ePay. It can be found at: <http://www.yale.edu/sis/ebep/>. Electronic payments are easy and convenient – no checks to write, no stamps, no envelopes, no hassle. Payments are immediately posted to your account. There is no charge to use this service. Your bank account information is password protected and secure. You'll have a printable confirmation receipt. You can make payments 365/24/7* up to 4 p.m. Eastern time on your due date and avoid late fees. You have control over access to your account. You can also authorize up to three people to make payments electronically from their own computers to your account using Yale's system.

**The eBill-ePay system will not be available when the system is undergoing upgrade, maintenance or repair.*

Use of the student's own bank payment service is not authorized by the University because it has no direct link to the student's Yale account. Payments made through such services arrive without proper account identification and always require manual processing that results in delayed crediting of the student's account, late fees, and anxiety. Students should use Yale eBill-ePay to pay online. For those who choose to pay by check, a remittance advice with mailing instructions is available on the website.

Payment Addresses

Regular Mail	Overnight Mail
Yale University Cashiers Office P.O. Box 208232 New Haven, CT 06520-8232	Yale University Cashiers Office 246 Church Street New Haven, CT 06510

Returned Payments

A processing fee of \$25 is charged when the bank returns a payment for any reason. A returned payment may also result in late payment fees and registration may be withheld.

Yale reserves the right to require that a returned payment be replaced with a certified check, bank draft, or money order.

Wire Transfer Instructions

- Payment can also be made via wire transfer. Wire transfer instructions can be obtained from the University eBill-ePay website (www.yale.edu/sis/ebep) or by contacting Student Financial Services at (203) 432-2700 or www.yale.edu/sfs/contactus.

Yale Payment Plan

- **About the Plan**

The Yale Payment Plan (YPP), administered by the University's Office of Student Financial Services, enables students to pay all or a portion of the term bills in monthly installments.

- **Costs**

The cost to enroll in the YPP is \$100 per contract.

- **Enrollment Deadlines**

Semester(s)	Number of Payments	Payments Begin	Deadline to Enroll
Full Year	10	June 1	June 20
Fall Only	5	June 1	June 20
Spring Only	5	October 1	October 19

The link to the online enrollment form for the current year can be found at this website: <http://www.yale.edu/sfas/financial/accounts.htm>.

- **Yale Payment Plan and Your Yale Student Account**

If you participate in the Yale Payment Plan (YPP), your regular Yale student account will be credited with one-half of the annual contract amount each semester. If your plan account becomes delinquent (not paid by the payment plan due date), the unpaid contract balance may be charged to your regular Yale student account and be subject to applicable late payment fees.

- **Contact Information**

Yale University Student Financial Services

<http://www.yale.edu/sfas/financial/accounts.html>

(203) 432-2700, press 1

Financial Aid Credits

Financial aid will show either as a payment or as an anticipated financial aid credit on your bill, once all the necessary application materials have been completed. You should direct questions about your financial aid awards to your financial aid office.

CREDIT BALANCE REFUNDS

Requests

In order to receive the refund of a credit balance in your Yale student account, you must request the refund on the Student Information Systems website at <http://www.yale.edu/sis>.

Processing

- Refunds will be processed as soon as any payments that created the credit balance have cleared. This may take as long as four calendar weeks.
- Refunds resulting from financial aid payments are not available until the first day of the semester to which the financial aid corresponds. In addition, your “Anticipated Financial Aid Credits” must have been received and credited to your student account.
- Refunds are made by check or by direct deposit to your personal checking account (for banks located within the United States).
- Refunds by check will be available to pick up in the Cashiers Office (with valid identification) three business days after we notify you via email. Refund checks will not be mailed.

Direct Deposit

- The fastest and most convenient way to receive a refund is by direct deposit to your personal checking account (for banks located in the United States only).
- You need only enroll on the Direct Deposit Authorization website. Go to: <http://www.yale.edu/sis/>. Select the *Login* option. After logging in, select the *Student Accounts* tab and then select *Direct Deposit Authorization*.
- Then, for the duration of your stay at Yale, **any time you request a refund**, the funds will be electronically deposited into your personal checking account within two banking days from the time we send the information to the national Automated Clearing House (ACH) system. All such direct deposit refund information will be sent to our bank for the ACH system one time (at mid-afternoon) each day (other than bank holidays) that our Cashiers Office is open.
- Yale will automatically send an email to you each time that a refund is sent electronically to your checking account. It is your responsibility to verify the availability of funds in your checking account before you make transactions (writing checks, etc.).

