Welcome New Bearcats and Families!

The One Stop Student Service Center is your single destination for answers related to your registration, student records, billing, and financial aid matters. We offer comprehensive counseling on behalf of the Registrar, Bursar, and Student Financial Aid offices. We also offer financial literacy resources and programming to help you manage your finances more effectively now and in the future.

There is a lot to learn about university policies and procedures. We provide a wealth of information to help you understand what you need to know to succeed in your college years at UC. The information in this newsletter is just a brief summary. To understand fully and to be successful at UC, it will be necessary for you to review UC policies and procedures as often as possible. In the meantime, we encourage you to follow these steps to get started:

- Visit the One Stop website at onestop.uc.edu often for updated information, announcements, reminders, and important dates and deadlines. Save time. Get answers online.
- Review the New Student and the Parent Checklists to ensure you have completed the necessary steps for a smooth start to the school year.
- Complete the 2018-19 Semester eBill Worksheet on the back side of the Understanding your Bill handout to calculate your charges, financial aid awards, and out-of-pocket costs.
- Log into the Catalyst system at catalyst.uc.edu to review your To Do List. Complete required paperwork and processes immediately.
- Review your UC email often and respond quickly to requests for information.
- Contact One Stop EARLY for answers to your questions BEFORE the semester begins.

We look forward to assisting you. Do not hesitate to contact us via phone, email, or by visiting us in-person.

Sincerely,
One Stop Student Service Center,
Uptown Campus

Catalyst Portal – UC’s Student Information System

Catalyst is the University of Cincinnati’s student portal. It is the main tool where you will conduct your university business, from class registration to paying your bill.

- The student portal allows you access to most services with a single sign-on, making managing your business easier and more convenient. It is also mobile enabled for any device.
- The Catalyst Tips & Tricks page at https://www.uc.edu/catalyst/resources/catalyst-tips-tricks.html will help you navigate the Catalyst portal. There are video tutorials and PDF instruction guides to explain delegated access, service indicators and your To Do List, searching and registering for classes, ordering a transcript, textbook information, signing up for direct deposit, using the Class Schedule Builder, and more.
Delegating Access in Catalyst

You can give others access to view your student information in the Catalyst system. This is called delegated access.

- You decide what you want to grant others permission to access. For example, your grades, your bill, your financial aid awards, your To Do List items, and more.
- We can only discuss limited information with parents if their student has not granted them delegated access in the Catalyst system. The Family Educational Rights and Privacy Act – FERPA – restricts the parent’s access once a student enrolls in college courses.
- Both students and parents have simple steps to complete in the Catalyst system. The student initiates the process via Catalyst. The parent will then receive an email with instructions to complete the delegated access process.

Detailed information, instructions, and video tutorials can be found on the UC One Stop website and Catalyst Tips & Tricks websites. It’s FAST and EASY to delegate access in Catalyst!

Billing and Web Payments

Student bills are due 5 days before the start of term. Bills are available online through Catalyst. Bills are not sent in the mail!

- Late Fees are a combination of a flat $50 late payment fee + 1.5% interest charged per month on balances greater than $200.
- There are two methods of payment: eCheck/ACH or credit card. There is a non-refundable service fee of 2.75% when using a U.S. credit card and 4.25% when using an international credit card. There is no service fee when paying by eCheck/ACH...it’s FREE!

Parents or delegates can pay their student’s bill with their delegated access account via Catalyst.

Tuition Payment Plan

The University of Cincinnati offers a tuition payment plan to spread payments across the term.

- The 3-Pay Plan allows students to make 3 payments throughout the term. There is a $35 enrollment fee for each semester.
- Only students can sign up for a payment plan.

Parents, however, can make monthly payments through their own Catalyst accounts.

- Students must enroll in the payment plan for each semester they intend to use it. There are no automatic payment deductions, so users must log into Catalyst to make monthly payments.

Enrollment Dates

Fall 2018 Semester Plan: 8/1/18 to 9/12/2018
Spring 2019 Semester Plan: 12/1/2018 to 1/30/2019
Direct Deposit My Refund

Do you need money for books and supplies quickly?

Direct deposit is safe, secure, quicker than paper checks, and better ensures that your financial aid refund is not delayed. If you do not have a bank account, you have the option to sign up for one through our campus banking partner, PNC Bank located in the Tangeman University Center (TUC).

Some benefits of direct deposit are:

- Generally, the funds are deposited in your bank account in 2-3 business days.
- You do not have to wait for the mail service to deliver your check or worry that it will go to the wrong address.
- There is protection against check theft or loss. All stop payments on checks are assessed a $25 fee and replacement of lost or stolen checks can take 2 weeks.
- Notification will be sent to your university email account when your funds have been direct deposited into your bank account.
- Parents who have Federal Parent PLUS Loans can sign up to have their refunds direct deposited too! Once your student has assigned you access privileges via delegated access and you have the necessary UC credentials, you can sign up in your Catalyst account.

Health Insurance

Full-time, co-op and part-time UC students are required to have health insurance coverage when enrolled for at least six (6) credit hours.

- Students are automatically charged for university health insurance, but this coverage can be waived if you are currently enrolled in a qualified health insurance plan.
- Complete the UC health insurance waiver listed on your To Do List in the Catalyst system and follow the steps to input pertinent health insurance information.
- Waivers must be completed by the waiver deadline and are required for each academic year. The deadline dates for the 2018-19 school year will be posted on the UC One Stop, Bursar and UC Student Health Insurance websites.

Detailed and step-by-step instructions on waiving the UC health insurance coverage can be found on the UC Student Health Insurance website at www.med.uc.edu/student-health-insurance.

Financial Aid Information

The Student Financial Aid Office (SFAO) at UC uses the information from your FAFSA – Free Application for Federal Student Aid – to determine your eligibility for federal and state financial aid programs. These include grants, which are typically need-based, student loans, parent loans and work-study programs.

- Have you completed your FAFSA for the 2018-19 academic year? Keep in mind you will need to fill out the FAFSA for each year that you will attend school. It can be completed at https://fafsa.ed.gov.
- The further in advance you do it, the better! You complete the FAFSA using tax information from two years prior. For the 2018-19 FAFSA, use your 2016 tax information.
- You can complete your FAFSA for the 2019-20 academic year as early as October 1, 2018. For the 2019-20 FAFSA, use your 2017 tax information.
- You may be selected for a process called verification. You will be asked to submit additional forms or documentation. The additional request for information will be listed in the Catalyst system on your To Do List. Be sure to respond to all requests for information or documentation as soon as possible. It is best to submit all documentation together.
- The review of your documentation could lead to a request for more documentation, information or clarification. Be sure to read all emails sent to your UC email account and respond quickly. Your financial aid awards cannot be finalized until all requests for information or documentation have been received, reviewed and processed by SFAO. (cont. on next page)
Financial Aid Information (continued)

- If you have accepted any student loan offers, you will be required to complete Loan Entrance Counseling as well as a Master Promissory Note (MPN) at studentloans.gov. These must be completed in order for your loan to post directly to your student bill.

- SFAO’s website and the U.S. Department of Education’s website contain a wealth of information on student aid. Visit financialaid.uc.edu and studentaid.gov.

- Federal work-study (FWS) is a need-based, federally funded financial aid program which pays students who find a job on campus. Open FWS positions are posted at jobs.uc.edu. Students who secure a FWS job are paid from these funds. Expected or earned FWS earnings will not appear as payments on your student bill.

- Adding and dropping classes can impact your financial aid eligibility and/or your financial aid awards. Contact the One Stop Center staff before you add or drop classes if you are not sure how your aid will be affected.

- If your parent has elected to apply for the Parent PLUS loan, which is a credit-based loan option offered by the federal government to parents of students attending college, they must complete the PLUS Application and PLUS MPN using their own FSA ID and password.

- Accept any loans you decide to borrow on your Catalyst account on the My Finances tab. As long as your scholarships, grants, and loans have been accepted and all requirements completed, those funds will pay to your bill 10 days prior to the start of the semester.

Financial Literacy

College presents the first time many students begin to take an active role in their financial planning. The responsibility of having to make financial decisions can be overwhelming. Studies show that nearly half of all students agree they have felt stressed about their personal finances as they relate to affording college or managing their cost-of-living now that they have graduated high school.

- College doesn’t have to mean automatic financial stress. UC offers multiple resources to help provide free advice and tools to help manage your finances.

- One Stop Student Services offers a financial literacy program which offers guidance on an array of topics such as student loan repayment, budgeting, and debt management.

- The Student Wellness Center is another on-campus resource for students offering general information and education regarding various health and financial topics. Peer financial coaching is available through the Student Wellness Center, located in 675 Steger Student Life Center, as well as financial programming and workshops.

- Be sure to check out uc.edu/15tofinish for information to help you make a plan and graduate on time! Taking 15 credits each semester will amount to completing 30 credits per year. If you are enrolled in a 4-year degree program, completing an average of 30 credits each year means finishing your degree on time in 4 years!

Whether students need more information on student loan management or overall financial knowledge, UC has tools to help. Detailed information regarding financial literacy can be found on the One Stop and Student Wellness websites.