# Understanding Your Bill

This guide will help explain the basic parts of your UC bill.

## HEALTH INSURANCE
- health insurance is mandatory
- waive online at One Stop

If you are currently enrolled in a health insurance plan that is equal to or better than UC health insurance, you may waive the UC health insurance by submitting the waiver form online.

## TUITION & FEES
- instructional fee
- general fee
- information technology & instructional equipment fee
- campus life fee

Your tuition cost consists of an instructional fee, general fee, information technology fee, and a campus life fee. The general fee is used to allocate funds for non-instructional student services and activities. The information technology and instructional equipment fee is used to fund access to the university’s information technology. The campus life fee covers entertainment and programming and was voted on and approved by the student body.

## ROOM & BOARD
- single or multiple occupancy room
- meal plan

If you live in an on-campus residence hall and/or have a meal plan, the quarterly amounts of these charges are listed on your bill.

## PAYMENTS & FINANCIAL AID
- scholarships & grants
- disbursed loans
- out-of-pocket payments

Listed after your charges, your credits (CR) include the quarterly amount of any scholarships, grants, or credited loans. Any out-of-pocket payments or payments made through Nelnet Business Solutions (NBS) payment plan will also be listed.

## ESTIMATED LOANS
- only an estimate, not actual credit

Your bill may list an estimated loan if your loan has not yet disbursed and/or additional requirements are needed, such as signing a promissory note.

## REFUNDS & DIRECT DEPOSIT
- direct deposit is free & more confidential
- CR = credit

If your credits are greater than your charges, the university will refund you the difference to help pay for any other educational related expenses you have. You can elect to have this refund direct deposited by signing up online at onestop.uc.edu. Click on My Bill, then “direct deposit my refunds”.

## SERVICE BLOCKS
- description of block

To avoid service blocks, you should pay any balance due as soon as possible. Your bill will list any service block and provide you with the right phone number to contact for assistance.

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**Sample Bill**

<table>
<thead>
<tr>
<th>DATE</th>
<th>DESCRIPTION</th>
<th>CHARGES</th>
<th>CREDITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/23/2011</td>
<td>Previous Balance</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>08/23/2011</td>
<td>Instructional Fee</td>
<td>2935.00</td>
<td></td>
</tr>
<tr>
<td>08/23/2011</td>
<td>General Fee</td>
<td>260.00</td>
<td></td>
</tr>
<tr>
<td>08/23/2011</td>
<td>Info Tech &amp; Inst Equip Fee</td>
<td>116.00</td>
<td></td>
</tr>
<tr>
<td>08/23/2011</td>
<td>Campus Life Fee</td>
<td>162.00</td>
<td></td>
</tr>
<tr>
<td>08/23/2011</td>
<td>Multiple Occupancy Room</td>
<td>1933.00</td>
<td></td>
</tr>
<tr>
<td>08/23/2011</td>
<td>154 Meal Plan</td>
<td>1262.00</td>
<td></td>
</tr>
<tr>
<td>08/23/2011</td>
<td>Federal Pell Grant</td>
<td></td>
<td>1750.00CR</td>
</tr>
<tr>
<td>08/23/2011</td>
<td>Federal SEOG</td>
<td></td>
<td>300.00CR</td>
</tr>
<tr>
<td>09/13/2011</td>
<td>Federal Direct PLUS Parent Loan</td>
<td>4387.75CR</td>
<td></td>
</tr>
<tr>
<td>09/13/2011</td>
<td>Federal Direct Stafford Loan–Subsidized</td>
<td>1160.83CR</td>
<td></td>
</tr>
<tr>
<td>09/13/2011</td>
<td>Federal Direct Stafford Loan–Unsubsidized</td>
<td>662.67CR</td>
<td></td>
</tr>
<tr>
<td>09/27/2011</td>
<td>Refund Direct Deposit</td>
<td>1500.00</td>
<td></td>
</tr>
</tbody>
</table>

Estimated Federal Perkins Loan - 700.00 CR
Credit Balance: 793.25CR

**You can check your bill 24/7 online at:**

onestop.uc.edu, click My Bill, view/pay.