

## OFFICE of the BURSAR

### Electronic Student Account Access

The Bursar's Office provides electronic student account information to students through **Union College Self Service**. This site also includes links to electronic payment options and the monthly payment plan. Billing and payment information are updated daily, while financial aid and miscellaneous charges are updated weekly.

[selfservice.union.edu](http://selfservice.union.edu)

Students should grant their parents access to their Self Service account so both students and parents receive email alerts about billing and payment due dates. Parents granted access can log into **Self Service Portal** at any time to view billing material from the current or previous academic terms. For more detailed information, please visit our website at [union.edu/bursar](http://union.edu/bursar).

STUDENT CHARGES	ANNUAL	TRIMESTER
<b>Comprehensive Fee Total</b>	<b>\$82,845.00</b>	<b>\$27,615.00</b>
<b>Off-Campus Housing Rebate</b>	<b>\$ 8,124.00</b>	<b>\$ 2,708.00</b>
<b>Off-Campus Board Rebate</b>	<b>\$ 6,084.00</b>	<b>\$ 2,028.00</b>
<b>Student Health Insurance*</b> (Domestic)	<b>\$ 2,293.20</b>	
<b>Student Health Insurance</b> (International)	<b>\$ 2,281.96</b>	

\*Charged in the fall; can be waived by domestic students only

All other charges, such as International Program fees, mini-term fees, bookstore and health service charges, and any additions to declining balance meal plans are billed on actual usage and are due within 30 days.

### TUITION REFUND INSURANCE

Union College has partnered with GradGuard to provide families with peace of mind about tuition costs if students withdraw for health or personal reasons. Please familiarize yourself with Union's Tuition Refund/Withdrawal policy at [union.edu/bursar/tuitionrefundandwithdrawal](http://union.edu/bursar/tuitionrefundandwithdrawal)

For more information on tuition insurance, please visit [gradguard.com/tuition](http://gradguard.com/tuition).

### Payment Options

#### CHECKS (PAYABLE TO UNION COLLEGE)

Union College  
Bursar's Office  
807 Union St.  
Schenectady, NY 12308

Please include the student ID # on the check.

#### DIRECT ELECTRONIC FUNDS TRANSFER (EFT) (U.S. BANK ACCOUNT)

Using a personal checking or savings account, U.S. bank accountholders can use the Transact payment portal to make an electronic payment to Union College.

[commerce.cashnet.com/union377](http://commerce.cashnet.com/union377)

#### CREDIT CARD

Using the Transact payment portal, you can pay using your credit card. Please know there is a fee for this service paid directly to Transact at the time of the transaction.

[commerce.cashnet.com/union377](http://commerce.cashnet.com/union377)

#### MONTHLY PAYMENT OPTIONS

Union College offers payment plans that cover the entire year. Visit our webpage to review all monthly payment plan options. All payment plans end on April 15. Transact charges a \$45 application for this service. No interest is charged for making monthly payments.

Enroll online at: [commerce.cashnet.com/unionpay](http://commerce.cashnet.com/unionpay)

#### FLYWIRE (INTERNATIONAL TRANSACTIONS)

International students without a U.S. bank account: Pay at your local bank, in your home currency, with no wire or bank transfer fees, and receive a lower exchange rate using **Flywire**. Once an account is set up with Flywire, students can conveniently use their account to pay and receive refunds for Union College.

[flywire.com/pay/union](http://flywire.com/pay/union)

## QUESTIONS?

For more information visit [union.edu/bursar](http://union.edu/bursar) or email [bursar@union.edu](mailto:bursar@union.edu).



### ADMISSIONS DEPOSITS

Admissions deposits will be credited to student accounts before the fall bill has been applied.

### STUDENT HEALTH INSURANCE

Union College requires all students to have health insurance coverage. All students are billed for the health insurance with the fall bill. Once billed, all domestic students must *enroll in or waive* the Student Health Insurance plan by Sept. 15. The health insurance charge will be reversed if, after submission of your waiver and proof of insurance, **Haylor, Freyer & Coon** certifies that the plan will fully cover the student while in Schenectady and approves the waiver. Please note that you must enroll or waive annually.

International students are automatically enrolled in and billed for the annual insurance plan.

More information is available at: [haylor.com/college/union-college/](http://haylor.com/college/union-college/)

### BILLING

Once per term, the Bursar's Office bills for the full comprehensive fee (tuition, room and board). An email will be sent to all students to inform them that their account has been updated with a bill. An email will also be sent to any persons granted permission by the student through **Self Service**.

[selfservice.union.edu](http://selfservice.union.edu)

Incidental charges (bookstore, dining, health services, etc.) are added to the student account weekly and are due within 30 days.

TYPE OF BILLING	BILLING DATE	DUE DATE
<b>Comprehensive Fee:</b> Fall Term	<b>July 12, 2023</b>	<b>Aug. 11, 2023</b>
<b>Comprehensive Fee:</b> Winter Term	<b>Nov. 15, 2023</b>	<b>Dec. 15, 2023</b>
<b>Comprehensive Fee:</b> Spring Term	<b>Feb. 14, 2024</b>	<b>March 15, 2024</b>

### LATE PAYMENT POLICY

A late fee of \$100 is charged for all late payments. Students with an outstanding balance may not:

- pre-schedule classes for the next term
- apply to terms abroad
- receive degrees/diplomas

In extreme cases, students may be withdrawn from Union.

### FINANCIAL AID

Financial aid is applied to student accounts after the necessary documentation has been submitted and verified, and the student has accepted the aid.

If your award(s) is shown as "currently ineligible" on the student statement after the trimester has begun, please contact the Financial Aid Office to resolve the issue.

More information is available at: [union.edu/financial-aid-family-financing](http://union.edu/financial-aid-family-financing)

### DIRECT DEPOSIT

Students who work on campus may have their bi-weekly earnings deposited directly to a domestic bank account. To enroll, download the form and instructions from [union.edu/finance/payroll](http://union.edu/finance/payroll) or visit the Payroll Office, second floor in McKean House.

### BANKING SERVICES

There is an ATM machine located in the Reamer Campus Center, which is owned and operated by Bank of America.

### Union College Telephone Numbers: A Quick Reference

ADMISSIONS	(518) 388-6112
CAMPUS BOOKSTORE	(518) 388-6188
CAMPUS INFORMATION	(518) 388-6000
CAMPUS SECURITY	(518) 388-6911
DEAN OF STUDENTS OFFICE	(518) 388-6116
DINING SERVICES	(518) 388-6050
FINANCIAL AID	(518) 388-6123
INFORMATION TECHNOLOGY	(518) 388-6400
INTERNATIONAL PROGRAMS	(518) 388-6002
REGISTRAR'S OFFICE	(518) 388-6109
RESIDENTIAL LIFE	(518) 388-6117
SCHAFFER LIBRARY	(518) 388-6278
STUDENT ACCOUNTS/BURSAR	(518) 388-6106
WICKER WELLNESS CENTER	(518) 388-6120