□ **STUDENT HEALTH INSURANCE PROGRAM (SHIP) Waive**

Does your full-time (enrolled in 12 or more credits) undergraduate student have family-provided health insurance? If yes, submit your SHIP Waiver by October 16, 2013. Visit [www.albany.edu/ship/waiving_out.shtml](http://www.albany.edu/ship/waiving_out.shtml) and complete the Waiver now!

**NOTE:** Ship waivers must be submitted annually. In order to waive out, the student must be enrolled for 12 or more credits.

□ **FA2Pay – Authorize the Use of Financial Aid to Pay Other Charges** (optional)

“Other Charges” are charges that may be incurred and that are not directly related to education. These may include Student Health Insurance Plan (SHIP), Health Center, SUNYCard Replacement, Podium Advance and Student Alumni Partnership Charges, among others.

Should you opt to authorize the use of Financial Aid to pay other charges, log into MyUAlbany, select the “Finances” tab, and click on “FA2Pay – Authorize Use of Financial Aid to Pay Other Charges” on the left.

**NOTE:** Parents do not have MyUAlbany access. The student must log into MyUAlbany and complete this process only once.

□ **E-Pay Your Way! at epay.albany.edu**

- Have your student set you up as an **Authorized User** to view and pay E-Bills; paper bills are not sent.
- Set up your profile to receive **Text Message** Alerts when new E-Bills are ready.
- Need more time to pay your charges? Enroll in the **E-Payment Plan**.
- Sign up for a direct-deposit **E-Refund** account.

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Your Student Financials Orientation Checklist

☐ Your Student Must Visit MyUAlbany Regularly
   ☐ Visit the “Finances” tab to view important messages.
   ☐ Review and accept/decline your financial aid awards.
   ☐ View detailed account information.
   ☐ Review “To Do” items under “Important Notices” on the “Student Home” tab.

   NOTE: Parents do not have MyUAlbany access. The student must log into MyUAlbany.

☐ If you have been offered and are accepting loans, you must visit www.StudentLoans.gov and
   ☐ Accept your loan on MyUAlbany.
   ☐ Complete your Master Promissory Note (MPN).*
   ☐ Complete your Entrance Interview (EI).

   *NOTE: Transfer Students - Check your “To Do” list to see if this step is required.

Apply for Financial
It’s not too late to apply for financial aid. File the 2013-14 Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov.

E-Payment Plan
The E-Payment Plan was developed to help students and families meet financial obligations while attending the University at Albany. Cost of the plan is $45.00 per semester. The E-Payment Plan is not a loan program but a way to minimize debt by extending the payment period. Fall installments are due 8/15, 9/15, 10/15, and 11/15. The last day to enroll in the plan for fall is October 15, 2013. For more information visit: www.albany.edu/studentaccounts/payment_plan.php.

Direct Parent PLUS Loans (for Dependent students only)
A Parent PLUS loan is a credit-based unsubsidized loan for parents of dependent students. The parent borrower must not have an adverse credit history. The PLUS loan is designed to assist with educational expenses up to the cost of attendance minus all other financial assistance. Before applying, learn more at: www.albany.edu/financialaid/awardsdetail_par_plus.shtml.

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