UNDERGRADUATE RETURNING YOUR AIC STUDENT ACCOUNT PACKET



#### AMERICAN INTERNATIONAL COLLEGE

# Welcome back to AIC for the 2023-2024 academic year!

It probably feels like you just left, and homework is probably the last thing on your mind right now, but there are a few important things you'll need to do before returning to campus.

As always, we're here to help if you have any questions about your bill or any of the documents included in this packet.

# YOUR ACTION ITEMS:

**FORMS:** All required FORMS (online)

**REVIEW:** Your billing statement

**ENROLL IN/WAIVE:** Student health insurance, if required to do so

**PAYMENT ARRANGEMENTS:** Review the payment options Information and initiate your plan

**READ:** The enclosed "Important Facts" page for answers to common questions

Items are due by the listed due date or within 2 weeks of registration, whichever is later:

Fall 2023:	August 1, 2023
Intersession 2024:	January 2, 2024
Spring 2024:	January 8, 2024
Summer 2024:	May 6, 2024

# **CONTACT INFORMATION:**

#### American International College Attn: Student Accounts 1000 State Street Springfield, MA 01109

**Student Accounts Office** Lee Hall, 1<sup>st</sup> Floor 413-205-3254 studentaccounts@aic.edu



Scan the QR code for access to the **Undergraduate Returning** online action list.

**Financial Aid Office** Lee Hall, 1<sup>st</sup> Floor 413-205-3259 financialaid@aic.edu

Note: all information subject to change. For the most up-to-date information, please visit: aic.edu/studentaccounts

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# UNDERGRADUATE STUDENT HEALTH INSURANCE PLAN



## AMERICAN INTERNATIONAL COLLEGE

# **ACTION ITEM**

Every student who is required to participate in the AIC Student Health Insurance Plan MUST either <u>ENROLL</u> or <u>WAIVE</u> the plan every year!

## WHO IS REQUIRED TO PARTICIPATE?\*

- All Student Athletes
- All Undergraduate students registered in 9 or more credits, including certificate programs
- Exemptions: RN to BSN students and students whose program is fully online.

Students who are required to participate will automatically be charged the insurance on their AIC Student Billing Statement.

#### An approved waiver\*\* meeting Massachusetts regulations must be submitted once every year to have the fee waived.

\* International students attending on an F1 VISA will automatically be enrolled and may not waive the plan.

# IF NOT REQUIRED TO PARTICIPATE:

If you do not meet the requirements for participation then you do NOT have to complete a waiver and you will NOT automatically be charged for the AIC Student Health Insurance.

You MAY voluntarily enroll and pay the premium if you wish to have the AIC Student Health Insurance.

Scan the QR code for access to the AIC Student Health Insurance Plan online action list.



# 2022-2023 AIC STUDENT HEALTH INSURANCE PLAN

## ONLINE ENROLLMENT/WAIVER: www.universityhealthplans.com/AIC

#### ENROLL: You must enroll to activate your insurance card.

Plan Information	<b>Fall 2023</b> Annual	Spring 2024 New students	Summer 2024
Premium	\$2,509	\$1,466	Request quote
Period of Enrollment	Aug. 1, 2023 to July 31, 2024	Jan. 1, 2024 to July 31, 2024	Based on request
Online Opening Date	June 1, 2023	Dec. 1, 2023	N/A
Waiver Due Date	Aug. 1, 2023	Jan. 9, 2024	N/A
Late Enrollment/ Waivers	Aug. 2, 2023 to Sept. 25, 2023	Jan. 10, 2024 to Feb. 19, 2024	N/A
Automatic Enrollment	Sept. 26, 2023	Feb. 20, 2024	N/A
Petition to Waive	Sept. 26, 2023 to Oct. 18, 2023	Feb. 20, 2024 to Mar. 12, 2024	N/A

Insurance Company:

Blue Cross Blue Shield (BCBS)

Insurance Agent:

University Health Plans info@univhealthplans.com 1-833-251-1746

After the Late Waiver Deadline, all students who are required to participate in the AIC Student Health Insurance Plan and who have not submitted an approved waiver will be enrolled in the plan. Students will then be given a limited opportunity to petition for a waiver\*\*. Once the petition timeframe has concluded, the insurance fee will be nonrefundable.

\*\*See the checklist on the reverse side to determine if your health insurance plan meets the comparable coverage requirements for submitting a waiver. The coverage must be effective as of the beginning of the appropriate period of enrollment.



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## 2023-2024 HEALTH INSURANCE PLAN COMPARISON CHECK LIST:

Use the following grid to determine whether the plan you're considering is comparable to the AIC Student Health Insurance Plan. Your plan must be compliant with Massachusetts regulations and the Patient Protection Affordable Care Act (PPACA). It is your responsibility to review your plan and talk to your insurance agent about any questions you have on your plan.

#### If your plan doesn't meet, at a minimum, the following requirements, you cannot waive the AIC Student Health Insurance Plan.

Minimum Health Insurance Plan Comparable Coverage Requirements	My	Plan
This Grid is to be used to determine if you have comparable coverage. It is for your usage only, please go online to complete the	waiver or enroll	ment.
Student Health Insurance Plan	Yes	No
1.A network of doctors, specialists, and hospitals within 30 miles of the AIC campus in Springfield, MA (local area) effective from the beginning of the period of enrollment. All coverage requirements listed in items 3 through 12 must be available within the local area.		
2. An insurance company whose home office is based in the United States and whose plan is filed and approved in the US and compliant with the Affordable Care Act (ACA).		
3. An unlimited plan maximum benefit: This means no maximum benefit per illness or injury per coverage period or per lifetime		
4. Immediate Coverage for Preexisting Conditions; no waiting period for services (In addition to looking at what's covered, check the list of exclusions and limitations).		
5. Emergency Services Coverage—no limits on coverage		
6. Maternity Coverage and Coverage for Newborns—no limit on coverage		
7. Mental Health/Substance Abuse, no limits outpatient or inpatient—no dollar limits or days of treatment limits		
8. Pharmacy Benefits—no maximum dollar amount		
9. Preventive Care and Primary Care Services: This means coverage for routine physicals, physician visits exams, gynecological exams, coverage for preventive lab tests, preventive immunizations and vaccinations.		
10. Surgical services—no maximum dollar amount		
11. Hospitalization Benefits—no maximum dollar amount or limit to number of days		
12. Ambulatory Patient Services—no maximum dollar amount		
If you answered NO to any question (1-12) then your plan is not comparable		
13. Do you have Massachusetts Health Safety Net, MassHealth Limited, or The Children's Medical Security Program?		
14. Do you have an out-of-state Medicaid Plan other than Connecticut Husky Health*?		
*Connecticut Husky Health is considered to be comparable coverage but some coverage items are only available in the state of Connecticut which is within the 30 mile required radius of AIC.		
Husky Health: Answer <u>NO</u> to this question on the online waiver form		
15. Do you have a plan purchased on a monthly basis?		
If you answered YES to questions 13, 14 or 15 then your plan is not comparable		

#### **OTHER INFORMATION:**

> Athletes: If you need the insurance, you MUST ENROLL at least 10 days prior to arriving on campus for athletic events.

> Cancel Coverage: Enrollment is on an annual basis. The coverage cannot be canceled once you are enrolled unless you qualify for one of the few exceptions. Contact Student Accounts for details.

> Insurance Card: Please allow 7-12 business days for an insurance card to be available.

> Waiver Processing: Please allow 5-7 business days for your waiver request to be processed and the fee to be reversed on your account.

**State Regulation:** The Commonwealth of Massachusetts mandates that all matriculated full-time and three-quarter-time students attending an institution of higher education in this state who are not enrolled solely in short term courses or in an online program must be enrolled in a qualifying Student Health Plan that meets established minimum benefit guidelines. The minimum benefit guidelines can be found on the Massachusetts Health Connector.

Note: all information subject to change. For the most up-to-date information, please visit: aic.edu/studentaccounts

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# UNDERGRADUATE **PAYMENT OPTIONS: PAYMENT INFORMATION**







We know that every family is different, especially when it comes to finances. That's why we offer a few different ways for you to pay for your education at AIC.

# **PAYMENT ARRANGEMENTS:**

## **NEXT STEPS:**

1. Review your Student Billing Statement. The Calculated Balance Due (Lower Right Corner) is the amount you owe for the semester after all your loans and scholoarships have been factored in.

2. If you were charged for the AIC Student Health Insurance Plan and will be completing a waiver DEDUCT the insurance charge from the balance due. This is your new amount owed.

#### If you have a balance due:

- Make one direct payment to AIC by cash, check, credit card.
- Set up a monthly payment plan to pay the balance in 3-6 monthly installments.
- Students may choose to have a portion of their work-study paycheck applied directly to their student account.
- Parents may apply for a Federal Parent Plus loan.
- Students may apply for an Alternative loan (In most instances, a cosigner will be required).
- Other: If you have other payment options like a scholarship from a local organization or Veteran's benefits, please forward the information to AIC so we may add it to your financial aid package.

You may use any combination of the options listed to best suit your financial situation!

#### The balance due on the statement in this packet is for the one semester only. You will be billed separately for each subsequent semester.

#### Notes:

- If you applied for or were awarded financial aid, your aid is also awarded on a semester basis. Please review your financial aid award letter and verify that all your awards are showing on your student billing statement.
- Undergraduate tuition and fees are charged a flat rate based on an assumption of full-time status (12-18 credits) **1**, **2**
- If you will be part-time (less than 12 credits), the charges can be prorated. Please contact Student Accounts.

1 CCGS, College Steps, Evenings at AIC and the RN to BSN programs are charged per credit.2 Students taking more than 18 credits will be charged an overload fee.

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# **PAYMENT DUE DATES:**

Payments are due by the dates below, or within 2 weeks of registration, whichever is later.

FALL 2023 AUGUST 1, 2023 INTERSESSION 2024

**JANUARY 2, 2024** 

SPRING 2024 JANUARY 8, 2024

> SUMMER 2024 MAY 6, 2024

# FAQ'S

Where are my work-study funds? Work-study is NOT applied to the student account. Students must be employed in a work-study eligible position and earn the funds in the form a paycheck.

Why are the Unsubsidized Direct Loan, Subsidized Direct Loan, and/or Parent Plus loan showing for a different amount on my student billing statement than on the Financial Aid award letter? These loans all have origination fees that are deducted prior to being applied to your account.

When will I receive an updated billing statement? AIC sends out one billing statement at the beginning of each semester. Students are expected to go to the MyAIC portal (My Profile then My Student Billing) to view updates to the billing statement.







# **VIEW ONLINE STATEMENTS**

- 1. Sign-In to the MyAIC portal
- 2. Choose "My Profile" and then "My Student Billing"
- 3. Choose Student Billing Statement
- 4. Select a Billing Period (Semester)
- 5. Generate a PDF of the selected semester

Scan the QRcode for **Online Statement**.

# **REFUND REQUEST FORM**

- 1. Sign-In to the MyAIC portal
- 2. Choose "My Profile" and then "My Student Billing"
- 3. Choose Refund Request Form
- 4. Complete information in Refund Request Form (after August 1st) to indicate that you wish to receive a refund check if you are eligible. You may also indicate if you prefer the check to be mailed or held in the Student Accounts Office for pick-up.



Scan the QRcode for **Refund Request**.

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#### ONLINE MONTHLY PAYMENT PLANS OR PAYMENTS ON THE PAYMENT GATEWAY

- 1. Sign-In to the MyAIC portal
- 2. Choose "My Profile" and then "My Student Billing"
- 3. Choose "Payment Gateway"
- 4. You will be redirected to our payment partner Nelnet
- 5. On your first log-in you will be prompted to create a user profile and security questions
- 6. Your balance(s) will be displayed



Scan the QRcode for **Online Payment/Plan**.

#### TO SET UP RECURRING MONTHLY PAYMENTS

- Choose "Set up a Payment Plan"
- The available payment plans will be displayed
- You may choose to pay the balance due or enter an amount of your choice
- Your monthly payment amount will be displayed (monthly payment = plan amount ÷ number of payments)
- Choose to have payments automatically deducted from a U.S. bank account or charged to a credit card each month

## TO MAKE A ONE-TIME PAYMENT

- Choose "Make a Payment"
- Choose to pay from a U.S. bank account or via credit card

Payments and monthly payment plans will be reflected on your Student Account in real-time.

Note: most options listed reference pages on the myAIC portal and will require the student to LOGIN

# **PAYMENT OPTIONS:** ONLINE PAYMENT & PAYMENT PLANS

FALL 2023PLANS OPEN 06-01-2				PEN 06-01-23
Last Day to Enroll: 5 <sup>th</sup> of the Month	Last Day to Enroll: 20 <sup>th</sup> of the Month	Initial Down Payment	Number of Payments	Payment Months
June 1	June 15		6	June - Nov.
June 1	June 15		5	June - Oct.
June 30	July 18		6	July - Dec.
June 30	July 18		5	July - Nov.
June 30	July 18		4	July - Oct.
June 30	July 18		3	July - Sept.
August 3	August 17		6	Aug Jan.
August 3	August 17		5	Aug Dec.
August 3	August 17		4	Aug Nov.
August 3	August 17		3	Aug Oct.
August 24	September 11	\$100	5	Sept Jan.
August 24	September 11	\$100	4	Sept Dec.
August 24	September 11	\$100	3	Sept Nov.
September 26	October 11	\$100	4	Oct Jan.
September 26	October 11	\$100	3	Oct Dec.
October 26	November 9	\$100	3	Nov Jan.

#### SPRING 2024

#### PLANS OPEN 12-01-2024

Last Day to Enroll: 5 <sup>th</sup> of the Month	Last Day to Enroll: 20 <sup>th</sup> of the Month	Initial Down Payment	Number of Payments	Payment Months
December 1	December 18		6	Dec May
December 1	December 18		5	Dec Apr.
January 3	January 18		6	Jan June
January 3	January 18		5	Jan May
January 3	January 18		4	Jan Apr.
January 3	January 18		3	Jan Mar.
February 1	February 15		6	Feb July
February 1	February 15		5	Feb June
February 1	February 15		4	Feb - May
February 1	February 15		3	Feb Apr.
February 23	March 11	\$100	5	Mar July
February 23	March 11	\$100	4	Mar June
February 23	March 11	\$100	3	Mar May
March 27	April 11	\$100	3	Apr June

#### **SUMMER 2024**

#### PLANS OPEN 04-01-2024

Last Day to Enroll: 5 <sup>th</sup> of the Month	Last Day to Enroll: 20 <sup>th</sup> of the Month	Initial Down Payment	Number of Payments	Payment Months
April 3	April 18		5	Apr Aug.
April 3	April 18		4	Apr July
April 3	April 18		3	Apr June
May 2	May 16		5	May - Sept.
May 2	May 16		4	May - Aug.
May 2	May 16		3	May - July
May 24	June 10	\$100	4	June - Sept.
May 24	June 10	\$100	3	June - Aug.
May 24	June 10	\$100	2	June - July
June 25	July 11	\$100	3	July - Sept.
June 25	July 11	\$100	2	July - Aug.
July 25	August 9	\$100	2	Aug - Sept.

## AMERICAN INTERNATIONAL COLLEGE

AIC is committed to providing options for monthly payment plans that allow for the maximum flexibility for students and their families.

AIC has partnered with Nelnet Campus Commerce to offer an integrated, realtime display of your current balance(s), display your account transactions, make online payments and set up monthly payment plans.

We offer multiple plans and the option of choosing a **payment date of the 5th or the 20th** of each month. The plans are listed on **aic.edu/paybill**.

### Notes:

## Plan Fees

- \$25 enrollment fee per plan paid to our plan partner Nelnet per semester
- \$30 returned payment fee

## **Overlapping Plans:**

 Please pay attention the start and end dates of your plans when setting them up. It is possible to have plans that overlap and have multiple payments occur in the same month.

#### Example:

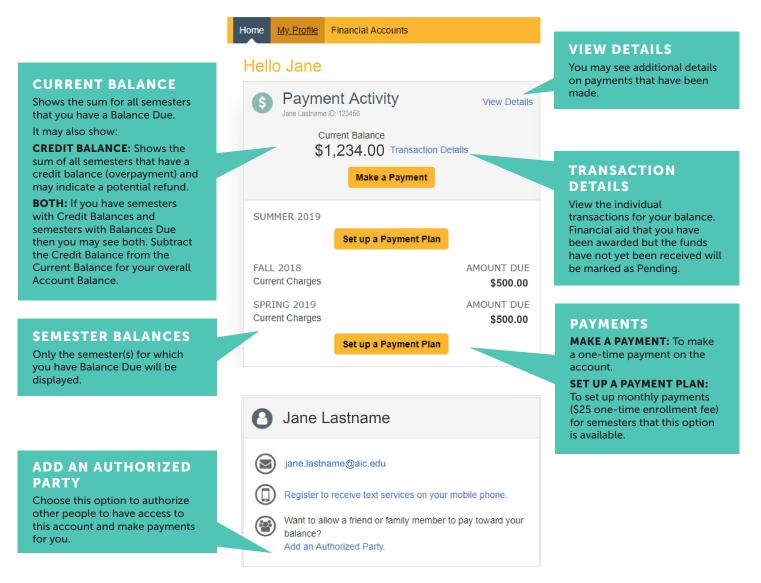
 If you set up a Fall payment plan for \$500 a month that is from August to January; then you set up a \$500 a month plan for the Spring term that runs January to June; in January you will have \$1,000 in payments processed (\$500 for Fall and \$500 for Spring).







# **OVERVIEW OF PAYMENT GATEWAY**



# **ACTION ITEM**

#### TO ADD AN AUTHORIZED PARTY:

To allow another person to make payments or create payment plans on your behalf, you MUST give them access to your account.

- 1. Choose "Add an Authorized Party"
- 2. Enter some basic information including name, email address and a security question
- 3. The authorized party will receive an Authorized Party Invite email from Nelnet Campus Commerce with a link to Create an Account
- 4. The Authorized Party should follow the easy instructions on creating the account access including a username and password.
- 5. The Authorized Party will then have access to the Payment Gateway to make payments on your account.

UNDERGRADUATE **PAYMENT OPTIONS:** FINANCIAL AID



## AMERICAN INTERNATIONAL COLLEGE

## GENERAL REQUIREMENTS FOR FEDERAL FINANCIAL AID:

- Admission into an undergraduate program.
- Must maintain satisfactory academic progress (SAP).
- Registration as a full-time student (12+ credits). Some federal aid may be available for students who are half-time (6 credits).

#### Aid packages will be adjusted if moving between AIC Housing (Resident Student) and Off Campus Housing (Commuter Student)

• Federal Aid and Need Based require a FAFSA on file for the appropriate year. Complete online at **studentaid.gov**. AIC's school code is 002114.

# WHAT FAFSA YEAR DO I FILE?

You must file a FAFSA once a year for every financial aid year.

## FAFSA Year 2023-2024:

Covers the following semesters:

## Summer 2023

## Fall 2023

## Spring 2024

FAFSA Year 2024-2025: Covers the following semesters:

## **Summer 2024**

## Fall 2024

## Spring 2025

Please note that if you take Summer courses, then you will need to file the 2024-2025 FAFSA when it becomes available.

Scan code for studentaid.gov



# **UNDERGRADUATE PAYMENT OPTIONS: FINANCIAL AID**







## AMERICAN INTERNATIONAL COLLEGE

# TYPES OF FINANCIAL AID:

#### **GRANTS/SCHOLARSHIPS**

Grants and scholarships do NOT need to be repaid.

#### AIC Merit Awards & Scholarships

- AIC Athletic Grants: Determined by the Director of Athletics based on the coach's recommendations and subject to NCAA rules and college funding.
- AIC Grant: Awarded by the college based on demonstrated financial need. Subject to annual review and based on the FAFSA and other documentation.
- AIC Merit Awards are determined based on your admissions application and are renewable.

#### **Federal Grants**

- Must file a FAFSA
- Pell Grant: Awarded to low and moderate income undergraduate students who have not earned a bachelor's degree.
- Supplemental Educational Opportunity Grant (SEOG): Awarded to students with exceptional financial need pending federal funding.

#### **State Grants**

State grants are awarded based on the eligibility guidelines of your home state.

#### **Outside Scholarships**

May be awarded to you from your high school, local company or other program that you have applied to. Please forward the paperwork regarding your award to the Office of Student Accounts.

#### LOANS

Loans need to be repaid.

#### Federal Loans: FAFSA Required

#### **Student Loans**

Ford Federal Direct Loan: Low-interest loan funded by the federal government. Payments are deferred until after graduation or a student ceases enrollment.

- Direct Subsidized Loans: Eligibility is based on the student's grade level and financial need. Interest is deferred until the student is no longer enrolled at least half time
- Direct Unsubsidized Loans accrue interest as soon as the loan is disbursed. They are not need based.

#### **ACTION ITEMS:**

**Alternative Education Loan** 

www.elmselect.com

#### Parent Loans

Federal Direct PLUS Loans: Parents of dependent students may apply for a Direct PLUS Loan to help pay their child's education expenses. The student and parent must be U.S. citizens or eligible noncitizens. PLUS loan applicants are subject to a credit check.

If a parent is DECLINED for the Parent PLUS Loan, then the student will be awarded an additional Direct Unsubsidized Loan or the parent can choose to add an endorser/cosigner for reconsideration.

All federal loans require a first-time borrowers to sign a Master Promissory Note. In addition, students will need to complete the Entrance Counseling process. These can be completed at studentaid.gov.



#### OTHER

Other aid is subject to the specific rules of the program.

#### Federal Work Study

Must be earned through securing a campus job. Students are paid every two weeks. Refer to the Important Facts page under Student Employment.

#### MEFA U.Plan

AIC participates in the MEFA U.Plan prepaid college tuition plan

#### **State Programs**

If you have a voucher for your education from a state agency, please forward the documentation to the Office of Student Accounts

#### Veterans & Active Duty Service Members

AIC participates in Veterans Programs:

- Post-911 GI Bill (CH33)
- Post-911 GI Bill Yellow Ribbon Program Contribution level for undergraduate students is up to \$7,500 per year.
- Tuition Assistance (National Guard, Army, Navy, Coast Guard, Marines, Air Force)

This sheet is intended as an overview of the type so financial aid available to undergraduate students. Please contact the Office of Financial Aid for the specific policies regarding each award.

May be available through private lenders to help

Financial Aid for Additional Information, or go to

finance the cost of education. Contact the Office of

We are pleased you have chosen American International College to continue your education and are available to discuss payment options and assist in the process of financing your education.

# **Student Accounts Office**

**QUESTIONS?** Lee Hall, 1<sup>st</sup> Floor 413-205-3254 studentaccounts@aic.edu **Financial Aid Office** Lee Hall, 1<sup>st</sup> Floor 413-205-3259 financialaid@aic.edu

# UNDERGRADUATE IMPORTANT FACTS 2022-2023



The most up-to-date information on several facets of AIC life.

## AMERICAN INTERNATIONAL COLLEGE

CONTACT INFORMATION: Office hours are 8:30 a.m. to 4:30 p.m. Monday through Friday.

#### American International College

Attn: Student Accounts 1000 State Street Springfield, MA 01109

#### Student Accounts Office

Lee Hall, 1<sup>st</sup> Floor 413-205-3254 studentaccounts@aic.edu

#### **Financial Aid Office**

Lee Hall, 1<sup>st</sup> Floor 413-205-3259 financialaid@aic.edu

### STUDENT ACCOUNTS:



- Costs and Fees: <u>www.aic.edu/costs</u> for the most current costs.
- Payment Arrangements: May consist of financial aid, monthly payment plans, or direct payment by cash, check or credit card. You may also submit proof of outside scholarships, Veteran education benefits, or other forms of alternative payment that will be paid directly to the college. AIC does not defer payment for students who receive tuition reimbursement from their employer.
- Policies: Please review the Financial Responsibility Agreement for office policies or view the Student Accounts page online at <u>www.aic.edu/studentaccounts</u>.





- Refunds created by federal student aid are automatically issued within 14 days of the receipt of the aid or the start of the semester, whichever is later.
- All other refunds must be requested by the student and are subject to review by Student Accounts. Refunds are limited to the total credit balance for all semesters for which the student has been billed.
- In all cases refunds are issued in accordance with regulatory requirements and the choices made by the student on the Authorization for Federal Student Aid form. Refunds are only issued based on funds that have been applied (received) and not on awarded but unapplied (unreceived) funds or payments.



- Students must initiate the written withdrawal process with the Office of The Registrar, registrar@aic.edu. The form is available on the Office of the Registrar's myAIC portal page.
- The effective date of the withdrawal is the date that the student begins the official withdrawal process or otherwise provides notification of the intent to withdraw to the designated college official. Non-attendance does not relieve a student of his/her financial obligations nor entitle a student to a refund.
- Withdrawals may have a significant financial impact and students and their families are highly advised to contact both the Student Accounts Office and the Financial Aid Office prior to withdrawing.
- Students who withdraw by the end of the posted add/drop period will receive a 100% refund of all charges for the semester.\*

\* Additional conditions may apply. Please refer to the complete policy posted online at <u>www.aic.edu/studentaccounts</u>.

For additional information, visit the Student Accounts page online at **www.aic.edu/studentaccounts.** 



The Student Accounts Office and the Financial Aid Office will help any student with questions about bills & financial matters. Don't wait until it is an emergency to contact us!

## MAKE A PAYMENT

Online Payments & Monthly Payment Plan: www.aic.edu/paybill



Note: most options listed reference pages on the myAIC portal and will require the student to LOGIN