



Frequently Asked Questions about Financing College

Does UAB have any payment plans available for paying tuition and fees?

Yes. UAB has partnered with Tuition Management Systems (TMS), which offers an interest-free monthly payment option. This is an alternative to large annual or term payments and helps limit borrowing. Contact TMS via phone at 1-800-722-4867 Monday-Saturday or visit the TMS website at www.afford.com/uab.

Why can't I call or come by to find out how much my student owes for the semester?

Federal Law (through FERPA) *prohibits* UAB from sharing your student's specific account information. You should make arrangements with your son or daughter about gaining access to their account information.

What *is* FERPA?

FERPA, the Family Educational Rights and Privacy Act, is a federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education, including UAB. FERPA law requires colleges and universities to have written permission from the student in order to release *any* information from a student's education record to anyone, including a parent.

How can I get information on my student's grades?

Because UAB must follow federal FERPA guidelines, your student's grades cannot be shared with you without the written consent of your student. Your student may obtain a consent form from the Registrar's Office if he/she wishes to give you access to his/her academic information.

My student has a Collegiate Honors Scholarship. How does it pay out?

This renewable award, valued at \$5000 per year (\$4000 towards tuition and fees, \$1000 towards on-campus housing if the student lives on campus) is reserved for entering freshmen. The \$4000 tuition award pays for any unpaid tuition and fees on the student account *first*; then toward any unpaid balance for meal plan, housing, or other charges. The \$1000 housing stipend will pay towards on-campus housing only. If the student chooses to live off campus, the housing stipend would not apply to the account balance. This award, as with other financial aid awards, will be paid on approximately the third day of classes (August 2009).

Where can I get information and forms for FAFSA, PACT, and other financial aid opportunities?

You may obtain the FAFSA (Free Application for Federal Student Aid) form online at www.fafsa.ed.gov; information regarding PACT (Prepaid Affordable Tuition Program) can be obtained in the Student Accounting Office at (205) 934-9186. All freshmen (or students attending UAB for the first time) should stop by the Student Accounting Office, HUC 317 to complete a Vendor Form for PACT, giving permission for the funds to be sent to UAB. This form only needs to be completed once. Other financial aid forms and information may be found online at BlazerNET, by clicking on "planning guide" under the (Please reference the resource form as well.)

My student has received a scholarship from an organization in our hometown. How do I make sure it gets applied to my student's account?

Please direct the organizations to make scholarship checks payable to UAB. Then have the organization place the student's name and student ID number on the check or in a letter that comes with the check and mail it to: UAB Financial Aid Office, Attn: Abbie C. Sumners, HUC 317, 1530 3rd Ave S, Birmingham, AL 35294-1150. (Please reference the resource form.)

What is work-study?

The Federal Work-Study Program provides part-time jobs for undergraduate and graduate students with demonstrated financial need (as determined by the FAFSA), allowing them to earn money to help pay education expenses.

How can my student obtain a work-study job?

If your student has been awarded work-study funds on his/her official UAB financial aid award letter, he/she should visit the Financial Aid Office (HUC 317) for a referral form. A listing of available campus jobs can be located at www.careercenter.uab.edu. After selecting a position he/she is interested in, the student should call the phone number listed with the position to set up an interview.

If we don't qualify for Federal work study, how can my student find employment on or off campus?

The Career Services Office maintains a web page that offers easy access to constantly updated job listings for full-time and part-time positions. The searchable list includes both on- and off-campus openings. Students may access this list by clicking on www.careercenter.uab.edu.

Payment Deadlines

Classes Begin	August 18
Scholarship(s) & Aid Credited to Accounts	August 18 (approx.)
First Payment Deadline	August 27
Final Payment Deadline	September 29

Financial Aid Disbursement Example #1

Student Account Charges

- \$3500 Tuition and Fees
- \$2300 Housing
- \$1600 Meal Plan

Total= \$7,400 (per semester)

Financial Aid Disbursement

- \$2000 Collegiate Sch.
- \$500 Housing Stipend
- \$1000 Pell Grant
- \$1750 Subsidized Loan

Total= \$5250 (per semester)



Acct. Charges: \$7400
-- Aid Disbursed: \$5250

= \$2,150 student obligation to pay by deadline

Financial Aid Disbursement Example #2

Student Account Charges

- \$3500 Tuition and Fees
- \$2300 Housing
- \$1465 Meal Plan

Total= \$7,265 (per semester)

Financial Aid Disbursement

- \$2750 Golden Exc. Sch.
- \$1000 Housing Stipend
- \$2000 Misc Sch.
- \$1500 Pell Grant
- \$2750 Unsubsidized Loan

Total= \$10,000 (per semester)



Acct. Charges: \$7265
-- Aid Disbursed: \$10,000

= \$2,735 student receives in a refund for the semester