

FEES AND FINANCIAL SUPPORT

New Hampshire Residency

Each graduate student is classified as a resident or nonresident for tuition purposes at the time of admission to the University. The decision, made by the Graduate School, is based upon information furnished by the student's application and any other relevant information. Nonresident undergraduates continuing directly to the Graduate School will be classified as nonresidents.

All applicants claiming New Hampshire residency are required to have been legally domiciled in New Hampshire continuously for at least twelve months immediately prior to registering for the term for which in-state status is claimed.

Students admitted from states other than New Hampshire or from foreign countries are considered nonresident throughout their entire attendance at the University unless they shall have acquired bona fide domicile in New Hampshire. Changes in residency for enrolled students as well as appeals are reviewed by the Registrar's Office and will only occur if the student can clearly establish that his or her residence in New Hampshire is for some purpose other than the temporary one of obtaining an education at the University.

The burden of proof in all cases is upon the applicant. In all cases, the University reserves the right to make the final decision as to resident status for tuition purposes. The University rules governing tuition rates are fully set forth in the application for admission package; all students are bound by them.

New England Regional Student Program

The University of New Hampshire participates in the New England Regional Student Program administered by the New England Board of Higher Education (NEBHE). Under this program, admitted graduate students from New England may qualify for regional tuition rates (New Hampshire resident tuition, plus 50 percent).

To qualify, the program to which they are admitted must be one that is not available at any of their home state/public institutions. Inquiries about the NER program may be directed to the Graduate School or the New England Board of Higher Education: <http://www.nebhe.org>. This tuition rate does not apply to students who are eligible for New Hampshire resident tuition rates.

Tuition and Fees

Tuition and fees are established by a vote of the Board of Trustees. Approval normally occurs between April and July. The current academic year tuition rates are published annually on the [University's website](#). Graduate tuition rates are based on full-time registration (9-16 credits). Graduate students who register for fewer than 9 credits will be charged per credit hour. Graduate certificate program tuition rates are charged per credit hour.

Graduate tuition and fees apply to admitted graduate students enrolling for courses, graduate or undergraduate, at the University during the academic year. Admitted graduate students planning to enroll for UNH courses through weekend or executive programs during the summer session, or through the Graduate School Manchester campus should

consult the relevant publications for information regarding tuition and fees.

Mandatory Fees

The University of New Hampshire assesses mandatory fees to support expenses associated with the participation in an academic community. Mandatory fees are defined as fees that all students are assessed as a prerequisite for registration unless specifically exempt. The services and facilities supported by mandatory fees are available to all students. They are not charged based on the extent of students' usage of the facilities or services supported by the fees. It is recognized that not all students will use the benefits and privileges made available by fee-supported activities to an equal extent. Mandatory fee charges are based on registration status: full-/part-time, depending on number of credit hours registered. Students enrolled in predesignated evening-only programs do not pay the health and counseling fee. Students enrolled in 4 credits or less pay the technology fee only. For a listing of current academic fee rates please visit the mandatory fee section of the [Business Services](#) website.

Fee Structure

Full mandatory fees are assessed to graduate students (registered for 9 or more credits), national student exchange students, doctoral research (999), and master's continuing research (GRAD 900) students. Graduate students registered for 5 to 8 credits are assessed half of the full time mandatory fee rate. Students registered for 1 to 4 credits are assessed only the technology fee. Students enrolled in Manchester campus programs pay Manchester mandatory fees. Students enrolled in the UNH School of Law pay the fees associated with that campus. Students enrolled as non-degree full-time special students (12 or more undergraduate credits or 9 or more graduate credits) pay full mandatory fees.

The graduate--student mandatory fees include:

- Memorial Union fee for the use and administration of the student union
- Student Recreation fee for support of recreational facilities
- Health & Wellness and Counseling fee to provide general health care through University Health & Wellness
- Technology fee to provide electronic tools to students both on and off campus
- Transportation fee to provide student transportation services, including select infrastructure improvements, transit service, pedestrian and bicycle facilities, and ride services

Students who withdraw or drop to part-time status after classes begin are eligible for a partial refund of fees. (One hundred percent will be refunded until the 2nd Friday of the semester, 50 percent after that date and within 30 days, and none thereafter.)

BILLING AND PAYMENT

Billing for graduate and law students begins approximately one month before the start of classes. Bills are no longer sent through the mail. They are posted to students' individual Webcat accounts, and emails are sent notifying students when new bills have been posted. All bills are due upon receipt except where noted. Non-payment can result in late fees and may result in students being disenrolled from classes. Late fees are based on the amount of the outstanding balance - 5% of the billed amount or \$250 (whichever is lower).

Exceptions

Students enrolled as majors in the Graduate School Manchester campus are assessed the Manchester mandatory fees.

Students participating in a UNH Study Abroad Program or internship outside the immediate geographic area (50-mile radius) for a semester may petition for a waiver of mandatory fees, with the exception of the technology fee. Students taking online courses only and who reside outside the immediate geographic area (50-mile radius) may petition for a waiver of mandatory fees, with the exception of the technology fee. All graduate students are exempt from the student activity fee and athletic fee. Graduate students enrolled in weekend/executive programs on the Durham campus are exempt from mandatory fees except the technology fee.

Graduate students enrolled in predesignated evening-only programs, as approved by the provost and vice president for academic affairs or his/her designee, are exempt from the health & wellness and counseling fees.

Graduate students holding paid full-time academic year graduate assistantships, research assistantships, and graduate fellowships who register for 9 or more credits are charged $\frac{1}{2}$ the full mandatory fee rate. Students appointed as assistants, fellows and lecturers receive a fee waiver for the technology fee during the period of their appointment.

Doctoral students who have achieved candidacy may petition for a waiver of the mandatory student fees. A waiver will be granted under the following circumstances:

- The student must be advanced to candidacy and enrolled only in 999 prior to the beginning of classes.
- The student cannot be on an assistantship or fellowship, unless such support covers research that is being conducted out of the geographic area (50 miles).
- The student has recently relocated and/or permanently resides out of the immediate geographic area (50 miles) prior to the beginning of classes. The 50-mile radius may be waived if the student is not receiving University support, has met the one-year residency requirement, is working full time and will only be on campus sporadically to meet with his or her adviser, or if the student has completed all requirements for the degree prior to the end of the drop/add period (end of the second week).
- The student is temporarily out of the region (50 miles) for at least one semester, conducting research related to his or her dissertation.
- The student has a family emergency, illness, or has provided the dean of the Graduate School other information to warrant an exception. (Information will be provided with the petition as appropriate.)
- Students who meet the above conditions and are within the immediate geographic area must confirm in writing that they will not be using the campus services covered by mandatory fees.
- Students must submit petitions each semester to waive fees.

Authority

Any conflicts resulting from this procedure will be adjudicated by the provost and vice president for academic affairs and the vice president for finance and administration or his/her designee.

Special Fees

Differential Tuition

Students in CEPS Engineering & Computer Science or the Paul College of Business and Economics will be charged a tuition differential. Students in these programs who are registered for Doctoral Research (999) or Masters-Continuing Research (GRAD 900) are considered full time and pay the full tuition differential. The current academic year rates are published annually. Music majors are charged an applied music fee each semester. Please visit the [Business Services](#) website for more information.

Continuing Enrollment Fee

Students registered for Continuing Enrollment (GRAD 800) will pay a continuing enrollment fee.

Master's Continuing Research Fee

Master's students registered for Master's Continuing Research (GRAD 900) will pay a continuing research fee plus full mandatory fees.

Doctoral Research Fee

Doctoral students in residence and registered for Doctoral Research (999) will pay a doctoral research fee plus full mandatory fees. Students who register for coursework in addition to Doctoral Research will pay the appropriate additional tuition charges up to the appropriate maximum tuition rate for full-time students. Doctoral candidates not in residence who are conducting their research away from the Durham campus may petition for a waiver of the mandatory fees.

Other Charges and Fees

Overload

Graduate students are charged full tuition plus the appropriate course charge for each credit beyond 16, if registered for more than 16 credits thirty days after the semester has begun. (No refund will be made if a student subsequently drops a course, reducing his or her course load to 16 or fewer credits.) Tuition waivers awarded with assistantships and scholarships do not cover charges for overload.

Zero-Credit Seminars

Seminars for 0 credit are billed as if they were for 1 credit.

Audit

Charges for auditing a course are the same as those for taking it for credit.

Late Fees

A \$25 late registration fee is charged to students who register after the last day scheduled for graduate registration. Late fees are also charged on accounts remaining unpaid by published due dates.

Reinstatement Fee

A reinstatement fee is charged to any student who has his or her degree status discontinued and subsequently petitions to be reinstated during the same semester when the action to discontinue the degree status was taken. This fee will not be waived.

Registration Fee

Part-time students (i.e., those registering for 1 to 8 credits) pay a nonrefundable registration fee.

Student Health Benefits Plan

Health insurance is required as a condition of enrollment for full-time degree students at the University of New Hampshire. Students will have the option of waiving this requirement if they present proof of adequate coverage; alternatively, students can acquire an affordable health benefits plan sponsored by the University. The Health & Wellness website has information about the University's Student Health Benefits Plan <https://www.unh.edu/health/shbp>. Students with F-1 or J-1 visas are required to enroll in the UNH Student Health Benefits plan. They are not eligible to waive coverage.

Refunds

Tuition and mandatory fees are refundable during the academic year in accordance with the calendar published by the Registrar's Office (UNH Academic Calendar). Students receiving federal financial aid will have their refund calculated in accordance with the U.S. Department of Education regulations in effect at the time of their withdrawal. Specific details regarding the regulations are available in the UNH Financial Aid Office.

Scholarships and Fellowships

Financial Assistance

Several forms of financial assistance are available to graduate students through the Graduate School and individual departments, most of which are awarded for an academic year commencing in the fall. To be eligible for any assistance, the student must first be admitted to the Graduate School. In most cases, the application for admission with supporting documents serves as the application for new graduate students for the scholarship and assistantship programs available to them. In other cases, individual departments have their own application forms. Students are advised to contact individual programs for more information about assistantships and scholarships, and any departmental application forms.

Graduate Scholarships for Merit

The Graduate School awards six scholarships annually to recognize the outstanding contributions of both master's and doctoral students for their teaching and scholarship. Availability and criteria for award of these scholarships are announced annually by the Graduate School.

Scholarships for Full-Time Students

Students who are full-time may be granted full- or half-tuition scholarships for the academic year or semester. These awards provide for waiver of tuition and are subject to the maintenance of a high scholastic record in the Graduate School. Application is made to the student's department or program.

Graduate Fellowships

The Graduate School offers a number of fellowships to entering students to assist programs in recruiting a high-quality and diverse student body. Availability and criteria for these fellowships are announced annually by the Graduate School. Students are nominated by their respective program coordinators.

Dissertation Fellowships

Dissertation fellowships for a maximum tenure of one academic year are available on a competitive basis to doctoral students who have been advanced to candidacy. These awards include a stipend and a waiver of

the doctoral research and mandatory fees for the period of the award. Application is made to the dean of the Graduate School.

Summer Fellowships for Teaching Assistants

A limited number of summer fellowships are awarded to students who have held graduate assistantships involving teaching during a previous academic year. Application is made to the dean of the Graduate School.

Graduate Appointments 2021-22

The university offers a variety of forms of financial assistance to graduate students in support of their efforts to obtain a graduate degree. Graduate appointments are made to post-baccalaureate students who have been regularly or provisionally admitted to the Graduate School and who have been recommended by the appropriate department or program and approved for appointment by the Graduate School. Appointments are normally for one academic year and may be renewed provided that funds are available and that the student's academic performance, as well as performance in carrying out the responsibilities of the appointment, is satisfactory.

Note: Some departments will divide graduate awards in half so as to support a greater number of applicants. Please contact the appropriate departmental graduate coordinator for more questions on graduate award amounts.

Graduate Assistants: Graduate assistants are students who provide instructional or administrative support as specified by the appointing department and are normally supported by university funds.

Graduate Part-time Lecturers: Graduate part-time lecturers are students who because of their specific expertise are appointed to teach one or two courses per semester and are normally supported by university funds.

Graduate Interns/Trainees: Graduate interns/trainees are students who are assigned to a specific project or subject area to acquire additional learning experiences and are normally supported by external funds.

Graduate Fellows: Graduate fellows including dissertation fellowship recipients are students who have been awarded a fellowship normally through an external grant to the University of New Hampshire or directly to the student. Appointment will normally not exceed one fiscal year and may be renewed in accordance with the terms of the fellowship program.

Graduate Research Assistants: Graduate research assistants are students who are appointed to conduct research on grants supported by the Agricultural Experiment Station, or external grants and contracts.

Graduate Supplemental Appointments: U.S. and permanent resident graduate students on appointment in one of the above categories may petition¹ to supplement their regular appointment for up to an average of 10 hours per week when school is in session unless precluded from doing so by the terms of their appointment. **F-1 and J-1 students on full assistantships may not accept additional appointments while school is in session.** All students, including F-1 and J-1, may supplement their regular appointments for up to 20 hours per week when school is not in session (December-January Semester Break and March Spring Break). Such appointments may be processed as stipends or hourly. Assistants who serve as TA's during the J-term receive a supplemental appointment if the workload exceeds the 20 hours they are normally expected to work.

¹ **Petition process:** All petitions are reviewed by the Dean of the Graduate School. Petitions must provide an explanation of the work associated with the supplemental appointment and a rationale that explains how the additional work will have a positive impact on the student's graduate program and will not negatively impact time to degree. The petition requires input from the student's advisor and Graduate Program Coordinator.

Graduate Stipend Only Appointments: Graduate stipend only appointments may be made to students during the academic year under one of the above categories. Students on such appointments have responsibilities of less than those of students on regular graduate appointments; have a workload of less than those of students on regular graduate appointments, and receive a lower stipend than students on regular graduate appointments.

Graduate Hourly Appointments: Graduate hourly appointments are appointments made to students in support of the instructional, administrative or research activities of the university. Students on such appointments have responsibilities of less than those of students on regular graduate appointments.

Graduate Summer Appointments: Graduate summer appointments are appointments made to students during the summer in one of the above categories. Students on summer appointments may work for up to forty hours per week. Graduate students working full time on research or combined teaching and research for the entire summer earn 2/3 of their prior academic year stipend. Appointments for less than the maximum time are prorated.

International students (F-1 and J-1) must consult the Office of International Students & Scholars to confirm employment eligibility.

Stipends:

- **Level 1** - \$20,640 all masters' students and PhD students with a bachelor's degree who have less than 2 years of experience as a GA or RA at UNH.
- **Level 2** - \$21,760 PhD students with a master's degree or PhD students with a bachelor's degree who have 2 years of experience as a GA or RA @ UNH.
- **Level 3** - \$23,060 PhD students at candidacy.

Note: Departments may pay a higher base stipend for assistants to meet the recruitment needs of the program. Graduate assistants on a semester appointment receive 1/2 of the AY year rate. Graduate part-time lecturers receive a stipend of no less than the adjunct rate appropriate to their program. Graduate fellows, trainees and interns receive a stipend in accordance with the terms of their award.

Academic Year Dates: The academic year payment dates for 2021-22 are **August 23, 2021 to May 20, 2022**. The corresponding semester dates are **August 23, 2021 to January 5, 2022**; and **January 6, 2022 to May 20, 2022**. Assistants who are appointed for the full academic year should check with their hiring unit to determine the expectations for working during the semester break.

Workload: Students on full assistantships are involved in assistantship activities for **20 hours a week** during the academic year. The workload for students on stipend only and hourly appointments is specified at the time of appointment. The workload for students in both of these categories is less than 20 hours per week.

Registration: All graduate students holding appointments must be enrolled as students in order to hold an appointment during the academic year. Assistants, fellows or graduate part-time lecturers must register for a **minimum of 6 course/thesis credits, Master's Continuing Research (GRAD 900) or Doctoral Research (999)** during each semester in which they hold their appointments. Interns/trainees must register according to terms specified in their contracts. Students holding a stipend only or hourly appointment must register for course/thesis credits (no minimum), Master's Continuing Research, or Doctoral Research.

Students registered for GRAD 800 Continuing Enrollment are **not eligible** to hold an appointment. Students holding summer appointments have no required enrollment unless specified by their appointment.

Tuition Waivers: Students appointed as assistants, fellows and graduate part-time lecturers receive tuition waivers in addition to their stipends during the period of their appointment. Waivers will be prorated for students who hold less than a full appointment. Assistants and fellows on AY or spring only appointments receive tuition waivers for the January term. Graduate part-time lecturers receive tuition waivers for the January term only if they are teaching during that term. Students on stipend only and hourly appointments do not receive a waiver. Such students may be eligible for tuition scholarships. Graduate assistants, research assistants and fellows receive tuition waivers for summer courses offered through the Graduate School (GRAD) related to academic programs in College Teaching, Research Ethics and Grant Writing. Summer waivers are prorated for students who had less than a full academic year appointment. Such waivers are provided through the Graduate School. Graduate assistants, research assistants and fellows may receive tuition waivers for summer courses offered outside of the Graduate School if approved by their funding source. Such waivers are provided by the hiring unit. **Waivers cover only course work that is directly related to a student's academic program.**

Student Health Benefits Plan (SHBP): Students appointed as assistants, fellows and graduate part-time lecturers for the full academic year receive a waiver for the university's Student Health Benefits Plan (SHBP) during the period of their appointment. Students on a fall only appointment and continuing in the graduate school for the spring semester full time receive a waiver for the SHBP for the fall and will be responsible for the spring portion of the plan costs. Students on a fall only appointment and continuing in the graduate school for the spring semester on a part time basis receive a waiver for the SHBP for the fall, have the option of continuing on the plan for the spring, and will be responsible for the spring portion of the plan costs. Students on a spring only appointment will receive a waiver for the SHBP for the spring.

Mandatory Fees: Students holding paid full-time academic year graduate assistantships, research assistantships, and graduate fellowships who register for 9 or more credits will now be charged 1/2 the full mandatory fee rate. Students appointed as assistants, fellows and lecturers receive a fee waiver for the technology fee during the period of their appointment. Course fees are also covered by the waiver. The Health & Wellness and Counseling fee, the Memorial Union fee, the Student Recreation fee and the Transportation fee are not covered by waivers, although scholarships maybe awarded to individual students to cover these fees.

FICA taxes will generally be withheld from wages paid to any graduate student registered for less than 1/2 time (less than 5 credits per semester during the academic year; or less than 3 credits per session in the summer). Note: Students registered for Doctoral Research (999) or Master's Continuing Research (GRAD 900) are full-time and will not have FICA taxes withheld. In summer students enrolled for 3 or more

credits of "899" or "independent study" will generally not have FICA withheld.

Federal income taxes will be withheld from wages paid to graduate students based on information supplied to USNH Payroll on IRS Form W-4. The value of the SHBP waiver is considered a scholarship and may be reportable to the IRS and subject to tax withholding for foreign students. Both wages and scholarships may be exempt from withholding if the student is from a foreign country with tax treaty provisions that exempt these payments. The appropriate IRS Form 8233 or W-8BEN must be on file in USNH Payroll in order for a foreign student to claim these exemptions.

Criminal background checks are conducted for all graduate students appointed as a teaching assistant (TA), research assistant (RA), graduate assistant (GA) or graduate part time lecturer, graduate fellow or graduate intern/trainee. Graduate students on stipend only or hourly appointments may also be required to undergo a background check depending on the nature of their appointment. These investigations are mandated by University policy requiring a pre-employment background review for all appointees who commence their duties after July 1, 2008. A standard background review consists of a criminal history review, sex and violent offender registry review, social security trace and verification; and, if required by the nature of the appointment, a Department of Motor Vehicle record search. International students whose visas and/or authorization to work in the United States were obtained after the Patriot Act was implemented on October 12, 2001, are exempt from a criminal history check.

Reappointment, Non-Reappointment and Termination

Reappointment: A graduate student who holds a working appointment directly connected with his/her graduate studies may be reappointed for an additional period, provided that funds are available and that the student's academic performance, as well as performance in carrying out the responsibilities of the appointment is satisfactory, and the student's status as a graduate student is maintained.

Non-reappointment: The University, for any reason, may elect not to renew a graduate student's working appointment at the end of the appointment period. No advance notice nor any reason need be given to the graduate student in the case of non-reappointment, and the appeal procedure is not available.

Termination: A hiring unit may recommend to the Graduate School that a graduate student be terminated from a working appointment prior to the end of the appointment. The Associate Dean of the Graduate School will act on this recommendation. A student who is terminated is entitled to a written statement of the reasons for the termination from the hiring unit. A student who is terminated may initiate an appeal except when the termination is due to the loss of funding for the position; or the termination is due to either a voluntary or involuntary loss of graduate student status. If the graduate student is eligible, and does initiate an appeal using the following procedure, s/he may be placed on leave of absence without pay during the period of time involved in processing the appeal. If the case is found in favor of the student, "back pay" will be awarded.

Step 1: The student should request that the hiring unit making the original recommendation reconsider the decision. The student's request should be written and should contain any information that the student feels warrants a reconsideration of the decision. A copy of the request should be sent to the Graduate Dean. As soon as possible after receiving this request, the hiring unit will reconsider

the decision and notify the student and the Graduate Dean of the results of the deliberations in writing.

Step 2: If the student is not satisfied with the decision reached in Step 1, s/he may request that the Graduate Dean review the decision. The student's request should be in writing and must stipulate the reasons for his/her dissatisfaction with the decision reached in Step 1. The Step 2 appeal will be heard by the Student Affairs Committee of the Graduate Council, unless the student requests that the Dean or the Dean's designee hear the appeal. When the appeal is heard by the Dean's designee or the Student Affairs Committee, a recommendation is made to the Dean, who will render a decision. The Dean's decision will be communicated in writing to the student, the hiring unit and the hiring unit's College Dean, Director or Vice-President.

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Federal Financial Aid

Graduate students who are enrolled in a degree program at least half time (6 or more credits per semester) and are a U.S citizen or an eligible non-citizen may be considered for federal financial aid. Graduate students are reviewed for loans and work study. There are no federal or University grants or scholarships awarded to graduate students by the UNH Financial Aid Office.

To apply for federal financial aid you must complete the Free Application for Federal Student Aid (FAFSA). You can complete the application online at <https://www.fafsa.gov>. The UNH priority deadline for applying for financial aid is March 1. This is the date by which the FAFSA must be received by the federal processor. However, students applying after March 1 will still be considered for the Federal Direct Loan, which is not subject to the priority deadline.

Be aware that the Financial Aid Office will make their offer of aid based on your full-time enrollment. If you will be enrolled for less than 9 credits or pay reduced tuition in either semester, your aid package may be adjusted. If you are not planning to be full time, you should notify the Financial Aid Office as soon as you can. Any time you change your enrollment status, receive a scholarship, tuition waiver or other resource, or correct and/or change the information on the FAFSA, an aid adjustment may result.

Types of aid available:

Federal College Work Study utilizes federal funds to provide employment opportunities to graduate students who file on time and demonstrate financial need.

The **Federal Unsubsidized Direct Loan** is available to graduate students regardless of financial need.

Federal Direct Graduate PLUS Loan is a loan in the student's name for graduate and professional studies. In order for a graduate or professional student to receive a Federal Direct PLUS Loan they must first file the Free Application for Federal Student Aid (FAFSA). Students apply for the Federal Direct PLUS Loan at <https://www.studentloans.gov/>. Approval for the Direct PLUS Loan is based on good credit and the student being enrolled at least half-time in a graduate or professional degree program.

Please feel free to visit the UNH Financial Aid website (<http://www.unh.edu/financialaid/>) for further information.

SATISFACTORY ACADEMIC PROGRESS

Satisfactory progress in a course of study must be maintained by all students who receive federal financial aid. The current standards for satisfactory academic progress are available upon request from the [UNH Financial Aid Office](#).

Veterans Benefits

Military servicepersons, veterans, and their dependents should investigate their eligibility for veteran's benefit payments. Questions may be addressed to any local Veterans Administration office; the VA Education Benefits toll-free number, 888-442-4551 (888-GIBill1); the VA website at www.gibill.va.gov; or the **Military and Veteran Services office at UNH (603) 862--0643**, or via email UNH.Veterans@unh.edu. (UNH.Veterans@unh.edu)

In accordance with 38 USC §3679(e), students using VA Chapter 33 Post-9/11 GI Bill[®] or VA Chapter 31 Vocational Rehabilitation will not accrue late fees for unpaid bill items covered by their VA educational benefit while waiting for disbursement of the aforementioned funds to UNH. Furthermore, students certified as using these VA benefits will not be precluded from attending classes, utilizing library or other institutional facilities, or be required to borrow additional funds because of their inability to meet their financial obligations to UNH due to delayed disbursement of funds from VA under Chapters 31 or 33. However, students may accrue late fees as applicable to unpaid bill items other than tuition and fees covered by Chapters 31 or 33. Moreover, UNH reserves the right to impose a late fee if the difference between the amount of the student's financial obligation and the amount of the VA education benefit disbursement remains unpaid after student bills are due. Differences may be a result of, but not limited to, charges for housing, meal plans, parking permits, or if the student is not entitled to 100% of Chapter 33. GI Bill[®] is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.