

# Tuition and Funding

Financial Services Presentation



# Objectives

## ○ Review Student Financial Services website:

- Fees & Payment dates
- Refund/credit schedules
- Budgeting worksheet and tuition estimator
- Financial Literacy
- Scholarships, bursaries and awards

## ○ Discuss:

- Individual student fee account
- Methods of payment
- OSAP Information
- Scholarship payments
- RESP redemption
- Other funding options

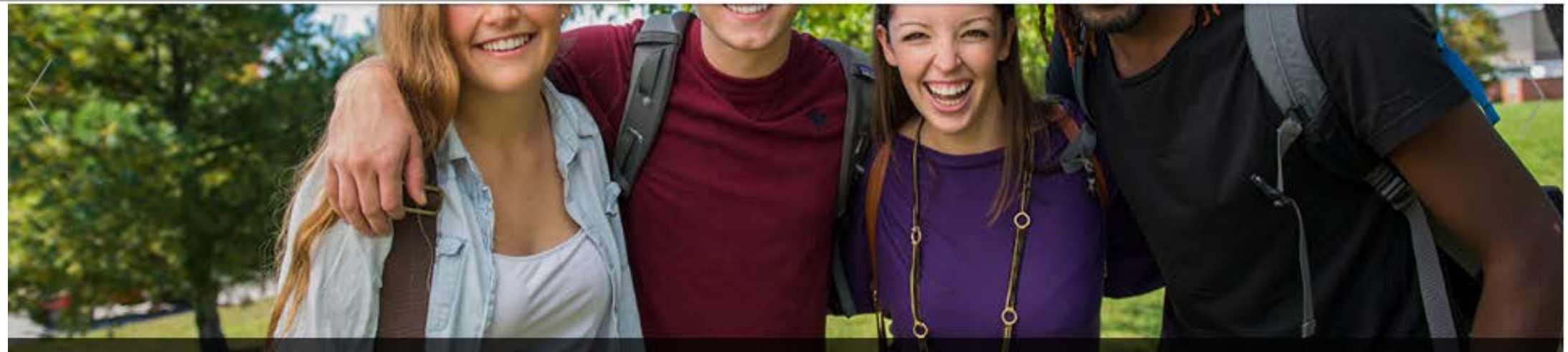


Blackboard  
Campus Maps and Floor Plans  
Directories  
Employee Telephone Directory

Health and Safety  
Human Resources  
Library  
MyNipissing

Quick Links  
Resources  
**Student Financial Services**  
WebAdvisor

[www.nipissingu.ca](http://www.nipissingu.ca)



To access fee detail information, select “Quick Links”, then “Student Financial Services” from the NU home page

new students and their supporters, designed to support student success, and build connections to more information or to register!

You are here : [Nipissing University](#) > [Administrative Departments](#) > [Student Financial Services](#)

## Student Financial Services

[Fees and Payments](#)

[Student Awards and Financial Aid](#)

[Forms and Applications](#)

[Refund/Credit Dates and Deadlines](#)

[Student Access Guarantee](#)

[Student Payment Information](#)

[Contact Us](#)

[External Funding](#)

[Budgeting Worksheet and Tuition Estimator](#)

[Payment Plan Request Form](#)

## Student Financial Services

At first glance, the thought of financing a university education might be overwhelming. It need not be. Our experienced staff members are here to help. Our priority is to provide you with the best possible financial service and counseling in support of your education goals.

We are located in F216, and are open Monday to Friday, 10:00-4:00.

### Our Services include:

- [Tuition fee amounts and Tuition refund schedule for all programs](#)
- [Scholarships to reward academic achievement](#)
- [Bursaries and Awards for students with financial need](#)
- [Interest-free government OSAP loans](#)

[Click here for information on T2202As, T4As and other tax forms.](#)

## Student Financial Services

Fees and Payments

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Payment Plan Request Form

## Student Financial Services

### Fees and Payments

– Undergraduate and Concurrent Education Students

– BEd Program Fees

– Graduate Studies

– International Undergraduate Tuition

– Ancillary Fees

– Residence

– Indigenous Summer Programs 2018

– AQ, ABQ, PQP

– Scholar Practitioner Program (SPP)

– Service Fees

### Undergraduate and Concurrent Education Students

– 2019 Spring/Summer Onsite Degree Tuition Fees

– 2019 Spring/Summer Distance Learning Degree Tuition Fees

– Arts/Science/Nursing/BPHE

– RPN Bridging Program - Distance

– BBA/Computer Science

– College Partnership - BComm BBA Blended Delivery

– BComm or BBA Distance Delivery

– Concurrent Education Fees

Refer to this link for dates and deadlines related to refunds

To find out how much you owe and what's due when, select the correct program and term

## 2019-2020 Arts/Science/Nursing/RPN Bridging/BPHE - All Years & Concurrent Education (Years 1 -4)



**Tuition &  
Residence fees  
are normally  
billed to  
student  
accounts mid-  
August**

**Most students will take a 30  
credit course load**

	Tuition	Ancillary Fees	Health Insurance	Bus Pass	Total Balance Owning
<b>36 Credits</b>	\$6,937.20	1,183.92	225.00	199.10	\$8,545.22
<b>33 Credits</b>	\$6,359.10	1,085.26	225.00	199.10	\$7,868.46
<b>30 Credits</b>	\$5,780.97	986.60	225.00	199.10	\$7,191.67
<b>27 Credits</b>	\$5,202.90	887.94	225.00	199.10	\$6,514.94
<b>24 Credits</b>	\$4,624.80	789.28	225.00	199.10	\$5,838.18
<b>21 Credits</b>	\$4,046.70	690.62	225.00	199.10	\$5,161.42
<b>18 Credits</b>	\$3,468.60	591.96	225.00	199.10	\$4,484.66
<b>15 Credits</b>	\$2,890.50	493.30	225.00	0.00	\$3,608.80
<b>12 Credits</b>	\$2,312.40	394.64	225.00	0.00	\$2,932.04

**Fall Fees Due:**

September 6, 2019

**Winter Fees Due:**

January 10, 2020

You are here : Nipissing University > Administrative Departments > Student Financial Services > Fees and Payments

Student Financial Services

**Fees and Payments**

- Undergraduate and Concurrent Education Students
- BEd Program Fees
- Graduate Studies
- International Undergraduate Tuition
- Ancillary Fees
- Ancillary Fee FAQ's & Descriptions
- **Residence**
- Indigenous Summer Programs 2018
- AQ, ABQ, PQP
- Scholar Practitioner Program (SPP)

## Fees and Payments

Each 3-credit course is considered a half course and each 6-credit course is considered one full course. **Other Mandatory Fees** are non-refundable after the start of the session. For a detailed breakdown of Other Mandatory fees refer to the Other Mandatory Fees section.

All students should refer to the **Service Fees** section for additional charges that may apply to them. A 1.5% monthly (19.56% effective annual rate) late fee may be assessed to those students with outstanding fees after the published due date. Non-payment of fees may render a student ineligible for registration in future sessions. In addition, students who are in financial arrears to the university may face deregistration from future courses and will not be issued their transcripts of record, statement of standing, degree or related evidence of their academic progress until such time as their account is cleared.

### Spring/Summer:

- 2019 Spring/Summer Onsite Degree Tuition
- 2019 Spring/Summer Distance Degree Tuition

### Arts/Science/Nursing/BPHE:

- Arts/Science/Nursing/BPHE - All Years

**For general information on Residence fees, follow the "Residence" link from the Student Financial Services website**

Residence Fees



# Residence Rates

Your actual residence fees won't be charged to your account until late August, after room determinations have been made.

## North Bay Residence Housing Rates

Chancellors/Founders/Governors House (Suite Style)	\$6,525.00
Grey Townhouse Residence Complex	\$5,817.00

### Fee Due Dates:

September 6, 2019 - First installment of residence fees are due. The amount of the first installment is \$3,200.00.

January 10, 2020 - Second installment of residence fees are due.



# Estimate your fees & complete a sample budget

Select  
“Budgeting  
Worksheet  
& Tuition  
Estimator” on  
our website to  
use the Fee  
Estimator and  
budgeting guide



You are here : [Nipissing University](#) > [Admin Departments](#) > [Student Financial Services](#) > [Budgeting Worksheet & Tuition Estimator](#)

- Fees and Payments
- Student Awards and Financial Aid
- Forms and Applications
- Refund/Credit Dates & Deadlines
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- Student Payment Information
- External Funding
- Contact Us
- Budgeting Worksheet & Tuition Estimator**

## Budgeting Worksheet & Tuition Estimator

Are you studying full-time or part-time?  Full-time  Part-time

Under which fee category does your program fall?  Arts & Science  Business/Computer Science

Will you be on campus or in a distance program?  On campus  Distance

Are you a Canadian student or from abroad?  Canadian  International

Will you be living in residence?  No  Yes

Estimated tuition, ancillary and residence fees \$ 7761.98

## Budget for the School Year from September to April

INCOME/RESOURCES (for school year/term)	Totals for School Year
Savings at the start of the school year	\$ 0.00
Contributions from parents/relatives for the academic year	\$ 0.00



## Privacy, Invoices and other important details:

- Statements/invoices are available on-line only (not mailed)
- General reminders are sent via email to students
- It is the student's responsibility to familiarize themselves with payment deadlines
- Privacy legislation prevents us from discussing fee accounts with anyone but the student



Mid August: Check actual fees by logging into WebAdvisor through “My Nipissing” - you’ll find tax receipts here next February too!

# THE NIPISSING PROMISE

ATTENTION  
NEW  
STUDENTS

# Statement of Account

Term 19FW-UG 2019/20 FA/WI

[\\$ View Net Cost by Term](#)



[Expand All](#)

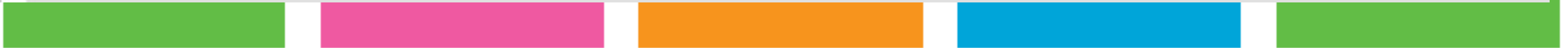
^ **Charges**

v **Tuition**

v **Ancillary Fees**

v **Residence**

v **Other Charges**



# Net Cost View by term:

Fall	
<b>Charges</b>	
Tuition	\$3,810.05
Ancillary	\$268.44
Residence	\$0.00
<b>Total Fall Charges</b>	<b>\$4,078.49</b>
<b>OSAP, Awards and Payments</b>	
Deposits	\$0.00
Payments	\$0.00
Awards applied to account	\$500.00
OSAP aid applied	\$3,796.54
<b>Total Fall OSAP, Awards and Payments</b>	<b>\$4,296.54</b>
<b>Balance Fall 19FW</b>	<b>\$0.00</b>
<b>Remaining fall term balance due</b>	<b>\$0.00</b>

Winter	
<b>Charges</b>	
Tuition	\$2,873.87
Ancillary	\$103.95
Residence	\$0.00
<b>Total Winter Charges</b>	<b>\$2,977.82</b>
<b>OSAP, Awards and Payments</b>	
OSAP, Awards and payments carried over from fall	\$218.05
Payments	\$0.00
Awards applied to account	\$0.00
OSAP aid applied	\$2,171.93
<b>Total Winter OSAP, Awards and Payments</b>	<b>\$2,389.98</b>
<b>Balance Winter 19FW</b>	<b>\$587.84</b>
<b>Anticipated OSAP and Awards</b>	
Awards	\$300.00
OSAP aid to be applied as of 06/10/2017	\$287.84
<b>Total Winter Anticipated Aid</b>	<b>\$587.84</b>
<b>Remaining winter term balance due</b>	<b>\$0.00</b>

The “net cost” view provides a breakdown, by term, of fees & funding, including scholarship installments & OSAP – pay only what shows as “remaining balance”!

# OPT-out of Ancillary fees and Health Insurance

- Students will have the option to opt out of certain ancillary fees – watch our website (and your email) for instructions and updates!
- All students are charged \$225 for a student health plan. If you have alternate coverage you can opt out through [WeSpeakStudent.com](http://WeSpeakStudent.com)
  - You must pay the university the \$225 – the refund comes from the insurance provider!



# How can I pay?



- **Online banking:** set up Nipissing U as a “payee”
  - the account # is your 7-digit student ID (no letter!)
  - Remember it can take several business days for us to receive your payment
  - Print a copy of the confirmation of payment screen as proof you paid
- **Debit card**
  - ensure you have a high enough daily limit to cover your payment
- **Cash**
- **Cheque or Bank Draft** (payable to Nipissing University)
- **Aeroplan HigherEd points**
  - redeem Aeroplan miles through HigherEdpoints.com in \$250 increments



## *Paying your fees with OSAP?*

- Application should be COMPLETED by August 1
- ALL required documentation must be submitted, including MSFAA
- Check OSAP status online to confirm sufficient funding to cover each fee installment

**We will only redirect the installments (for both tuition and residence) due each term!**



[Student aid](#) →

# OSAP: Ontario Student Assistance Program

Get help paying for school when you qualify for OSAP. Use [our calculator](#) to learn more.



[Ontario.ca/OSAP](https://Ontario.ca/OSAP)

Log in

Register

Log back in to check your status online

Did you know: Starting September 2019, going to college and university in Ontario will be more affordable thanks to a 10% tuition reduction for Ontario students.

## How much you could get in grants and loans

OSAP is changing for the 2019-2020 school year. Get a quick estimate here

I left high school in

I am a married/common-law student

I have  children

Parental income \$

- I will go to \*
- university undergraduate or degree program
  - university graduate or professional program
  - college or diploma program
  - post graduate college certificate

## Learn about OSAP

How to qualify.

## How to apply for OSAP

How and when to apply.

## After you apply

How to get the money and more.

## Repay your loan

When, how and what help's available.



## ! Required documents (print/upload)

Below you'll find the documents that you must provide before your funding can be calculated or released.

[Document deadlines to consider](#)

▶ [Click here if you have other \(optional\) documents to upload](#)

### 1. Declaration and signature form

**Status as of May 13/19:** Required

Provide all 4 pages of your personalized form. It's required before you can get your money.

#### Open and print your form:

Use the form password below to open your form in Adobe Reader.

[How to open and print your forms](#)

Open form

Form password: P38ndzYc

Document password

▶ [Trouble using this password? Get a new one.](#)

#### Provide your form:

Upload 1 PDF file with all 4 pages or submit all 4 pages to your financial aid office.

▶ [Click here for address](#)

Upload form

[How to scan and create a PDF to upload](#)

You will receive an email from the NSLSC providing a link to an e-MSFAA

### 2. Master Student Financial Assistance Agreement (MSFAA)

**Status as of May 13/19:** Required

The National Student Loans Service Centre (NSLSC) will send you an email when it's time for you to register for your online account and complete your online MSFAA. This is generally 2 - 3 business days from the above date. If you don't get it by that time, check back here for instructions. The email will have a link to the NSLSC website where you'll have to enter your MSFAA number (shown below). You must complete your MSFAA before you can get your money.

[How to register and complete your MSFAA online](#)

MSFAA number: 0119075923

MSFAA number

### 3. Parents declaration and signature form

**Status as of May 13/19:** Required

Provide all 4 pages of both of your parent's personalized form. It's required before you can get your money.

#### Open and print your form:

Use the form password below to open your form in Adobe Reader.

[How to open and print your forms](#)

Open form

Form password: P38ndzYc

▶ [Trouble using this password? Get a new one.](#)

You are required to submit documentation to "complete" your OSAP application

Documents that have been reviewed and approved will show up in the approved" section

ALL documents must be approved for your file to be "complete"!

# Details on the timing of your funding:

Your fall installment

## 1st payment

Estimated date

Sept 1/19 – Sept 6/19

Why this is an estimated date

Total amount:

\$2,393	Ontario Student Grant
\$1,471	Canada Student Grant for Full-Time Students
<u>\$4,690</u>	Canada-Ontario Integrated Student Loan
\$8,554	Total amount

No loan option

Your winter installment

## 2nd payment

Estimated date

Jan 2/20 – Jan 4/20

Why this is an estimated date

Total amount:

\$2,392	Ontario Student Grant
\$1,471	Canada Student Grant for Full-Time Students
<u>\$1,839</u>	Canada-Ontario Integrated Student Loan
\$5,702	Total amount

Check the funding summary throughout the year for updates on changes to funding, when it will be paid out and how much the school has redirected for payment of fees.

# When are awards paid out?

- Half of all awards will be paid toward fees owing in fall term; the balance is paid against any remaining fees owing in winter term
- Scholarships, bursaries and awards are credited FIRST to fees owing , then released as a cheque (or possibly direct deposit) to the student (usually in January)



# RESPs

- Check with your service provider to determine if and when a specific form must be completed to access RESPs – must be completed by Registrar's Office
- A Confirmation of Enrolment Letter may be printed from WebAdvisor - it does not show fees
- Plan in advance how and when to withdraw RESP funds to maximize tax benefits



# Other Funding Options

- **Student Line of Credit**
- **Web external scholarships and awards**
- **Work Study**
- **In-course awards**
- **Indigenous Awards – government, institutional and external**



# Questions?

About Fees?

[finance@nipissingu.ca](mailto:finance@nipissingu.ca)  
(705) 474-3450 ext. 4419

About OSAP  
or awards?

[finaid@nipissingu.ca](mailto:finaid@nipissingu.ca)  
(705) 474-3450 ext. 4311

