

## Student Accounts Staff

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Located in the Butler Building

Office Hours:  
Monday – Friday — 9 a.m.-5 p.m.

Summer Hours:  
Monday – Thursday — 8:30 a.m. – 4:30 p.m.  
Friday — 8:30 a.m. to noon



# Billing and Payment Plan



### FERPA The Family Education Rights and Privacy Act

Niagara University can release information only if authorized by students to do so. Students can authorize parents' access to their information by filling out the online FERPA release form. Please visit myNU — "Need to Know" to complete the FERPA release form.

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It is time to begin planning how to meet your educational financial needs for the upcoming academic year. This brochure will provide you with information on Niagara University's Monthly Billing and Payment Plan. Bills are mailed around the 13th of each month and payments will be due the 10th of each month or the first business day thereafter.

## Calculation Worksheet

Many families find this a useful tool to determine an estimated monthly payment (this can also be completed on our website at [www.niagara.edu/accounts](http://www.niagara.edu/accounts)). The chart below includes the undergraduate standard tuition/fees and room and board as described. Our website gives a more comprehensive list of potential fees, including rates for students on the **Level Tuition Plan** and graduate students.

Full-time, fees and standard room/board per semester Incoming students only, add \$125 full-time registration fee.	Full-time with apartment for academic year (doesn't include board) per semester	Commuter per semester Incoming students only, add \$125 full-time registration fee.
\$18,825	\$17,700	\$13,200

	Fall '11	Spring '12
Estimated Charges		
Estimated Financial Aid Credits		
Estimated Semester Balance		
Divide expected balance by five to get an estimated down payment and monthly payment due each month*		

If your financial aid changes, your payments may also change.

\*Payment plan application required.

**First row:** You can use the estimated charges listed for the most common undergraduate rates, or see our website for more comprehensive rates.

**Second row:** Use your financial aid package to determine this credit amount. If you are a returning student and have not received this year's package, you can estimate this credit based on what you received the prior year.

**Third row:** Deduct row two from row one to estimate your semester's costs.

**Fourth row:** Divide the balance in row four by five to estimate your initial down payment and expected monthly payment.\*

## How to Read Your Tuition Bill

Your bill for the current semester will show all charges, credits, and your balance due as of the billing date. If no amount appears in the amount due or if there is a credit, no payment is required at this time. However, you are not eligible to receive a refund as long as financial aid is listed as pending.

**Balance forward:** Any balance remaining as of the end of the previous semester.

**Charges/credits:** The main section of the billing statement lists all charges, credits, and payments for the given semester. Please note that charges and credits are grouped together by semester; by accounts receivable code from the beginning of the semester through the billing date. Charges appear in the left column, payments and credits appear in the middle column and the balance appears in the right column.

**Pending financial aid:** Credits appear on the statement when all necessary documents have been received and processed by the Financial Aid Office. Aid that has not yet been processed is listed in the pending financial aid section of the statement until the awards are finalized by the Financial Aid Office. It is the responsibility of the student to follow up with the Financial Aid Office to ensure the proper crediting of awards. If you have any questions regarding the status of your financial aid awards, please contact the Financial Aid Office at 716.286.8686 or at [finaid@niagara.edu](mailto:finaid@niagara.edu).

## Financial Aid Is Not Complete

If you still have not received your financial aid package when first billed, you must base your payment on the amount of aid that was received during the prior academic year and submit payment for that amount. Please indicate that amount of expected aid on the back of the statement and submit payment for the difference (or 20 percent if joining the payment plan). Or, if you expect that your aid will cover all of your balance, please indicate this on the back of the statement and return the statement to our office to ensure that you do not receive a penalty for nonpayment.

## Payment Options

Your statement may reflect a balance due for the semester. You **must** either:

Pay the full balance by:

Fall 2011 — Aug. 10, 2011

Spring 2012 — Jan. 10, 2012

**OR**

If you haven't already done so, enroll in Niagara's payment plan.

## Niagara University's Payment Plan

Niagara University's payment plan allows you to pay your costs (after deduction of financial aid) in **one down payment of 20 percent with the remaining amount divided into four monthly payments.**

### Interest-free installments per semester:

The down payment is due Aug. 10 and the first payment is due Sept. 10.

Go to: [www.niagara.edu/payment-plans](http://www.niagara.edu/payment-plans) to enroll.

### You must enroll each semester

#### Payment plan fees:

\$25 per semester

The fee will be charged to your account upon applying and divided between your installments. Your payment can be made online or mail your payment by the due date.

### Payment plan application will not be accepted after:

Fall — Sept. 9, 2011

Spring — Feb. 9, 2012

Niagara University reserves the right to review all applications. No applications will be processed for any student with an outstanding balance from a previous semester.

By signing up for the payment plan you agree to pay the debt/debts incurred and charged on your account throughout the semester, although you may not personally receive any property and/or services. You may be sued for payment and become responsible for any collection/legal costs, regardless of whether the person who receives or has received the property and/or service is able to pay.

#### Payment options:

- Payment Portal — go to [www.niagara.edu/accounts](http://www.niagara.edu/accounts) and click the "Payment Portal — No Login — One Time Payment" link on the right. For more information, click the "Payment Portal" link on the left.
- Online payments — use e-checks (U.S. checks only), Visa, MasterCard or Discover.
- Web payments — students can sign into their myNU account, log into WebAdvisor and make an online credit card or online check payment.
- Checks, money order, or bank draft by mail — make payable to Niagara University and include the top portion of your statement of account. Write your student number on the face of your check. Cash may be brought into the Student Accounts Office. Your payment is due by the due date indicated on your



statement of account. All fees are payable in U.S. funds only. If you pay in Canadian funds you will be charged the same amount of exchange we are charged by our bank.

**Please complete the back of the statement if you are paying less than the amount billed.**

## Penalties for Nonpayment

- Failure to make payment by the due date indicated will result in a 2 percent late penalty on the amount due.
- Registration for future semesters will be held on any accounts that are not current.
- Transcripts and all other official documents will not be released if the account is not current.
- Any check returned by your bank will result in a \$25 charge to your account. If more than one check is returned, you will no longer be entitled to use personal checks to pay your balance.

If, as the financially responsible person, you fail to remain current on your payments, Niagara University reserves the right to cancel the payment plan contract, thus causing the entire semester's balance to become due immediately. We also reserve the right to put a hold on future registration if accounts are not current.

**1098T Tax Forms** — Available on WebAdvisor by Jan. 12, 2012. Students will receive an email when they are available to print.

#### Pay your full balance by:

Fall 2011 — Aug. 10, 2011

Spring 2012 — Jan. 10, 2012

#### Payment plan application will not be accepted after:

Fall — Sept. 9, 2011

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## Miscellaneous Charges

There can be various miscellaneous charges assessed throughout the semester. Listed below is the contact information for the offices that initiate many of these charges. Please call the respective office below if you have specific questions on any of the charges on your statement of account.

University Housing — 716.286.8100 — residence hall charges, lock change charges

Student Affairs — 716.286.8566 — judicial fines

Campus Safety — 716.286.8111 — parking decals, parking fines

Health Services — 716.286.8390 — health service charges or fines

Library — 716.286.8025 — lost library book, CDs, DVDs or library fine

