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.

<table>
<thead>
<tr>
<th>Fall ’13</th>
<th>Spring ’14</th>
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<tbody>
<tr>
<td>Estimated Charges</td>
<td>Estimated Charges</td>
</tr>
<tr>
<td>Estimated Financial Aid Credits</td>
<td>Estimated Financial Aid Credits</td>
</tr>
<tr>
<td>Estimated Semester Balance</td>
<td>Estimated Semester Balance</td>
</tr>
<tr>
<td>Divide expected balance by five to get an estimated down payment and monthly payment due each month*</td>
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</tr>
</tbody>
</table>

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

*Payment plan application required.
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 — Aug. 10
- Spring — Jan. 10

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 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. If you apply after the bill has been sent, add $25 and send in 20 percent of the balance.

Payment plan application will not be accepted after:
- Fall — Sept. 9
- Spring — Feb. 9

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 debit/credits 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 and click the “Payment Portal” 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.
- International e-checks or wire transfers through our international portal at www.niagara.edu/accounts.

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 be held unless the account is 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. 20. Students will receive an email when they are available to print.

Canadian Tax Forms — Available on MyNU, end of January. Students will receive an email when they are available to print.

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.

Residence Life — 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