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 20th 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>Row</th>
<th>Charges/credits:</th>
<th>Estimated Charges</th>
<th>Estimated Financial Aid Credits</th>
<th>Estimated Semester Balance</th>
<th>Divide expected balance by five or four to get an estimated down payment and monthly payment due each month*</th>
</tr>
</thead>
<tbody>
<tr>
<td>First row:</td>
<td>Full-time, fees and standard room/ board per semester</td>
<td>$21,100</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second row:</td>
<td>Incoming students only, add $200 full-time registration fee or $100.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third row:</td>
<td>Full-time with apartment for academic year (doesn’t include board) per semester</td>
<td>$20,050</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fourth row:</td>
<td>Commuter only, add $200 full-time registration fee or $100. (Spring only)</td>
<td>$14,950</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall ’15</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spring ’16</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

*Payment plan application required.

### 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 716.286.8636 or at finaid@niagara.edu.

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**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.
If you haven’t already done so, enroll in Niagara’s 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 previous 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 plans allow you to pay your costs (after deduction of financial aid).

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, by phone, or mail your payment by the due date.

If you apply after the bill has been sent, add 20 or 25 percent depending on your plan. Call if you have questions. Payment plan applications will not be accepted without permission after:

- Fall — Sept. 9
- Spring — Feb. 9

Niagara University reserves the right to review all applications. No applications will be processed for

- Spring Semester
  - Sept. 10
  - Oct. 10
  - Nov. 10
  - Dec. 10

- Fall Semester
  - Sept. 10
  - Oct. 10
  - Nov. 10
  - Dec. 10

- Spring — Feb. 9

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.

**Plan A** has a down payment of 20 percent and four monthly payments per semester.

**Plan B** has four monthly payments per semester.

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug. 10 20% down pymt.</td>
<td>Sept. 10 25%</td>
</tr>
<tr>
<td>Sept. 10 20%</td>
<td>Oct. 10 25%</td>
</tr>
<tr>
<td>Oct. 10 20%</td>
<td>Nov. 10 25%</td>
</tr>
<tr>
<td>Nov. 10 20%</td>
<td>Dec. 10 25%</td>
</tr>
<tr>
<td>Dec. 10 20%</td>
<td></td>
</tr>
</tbody>
</table>

**Plan A** has a down payment of 20 percent and make first payment in Sept.

<table>
<thead>
<tr>
<th>Spring Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan. 10 20% down pymt.</td>
</tr>
<tr>
<td>Feb. 10 20%</td>
</tr>
<tr>
<td>March 10 20%</td>
</tr>
<tr>
<td>April 10 20%</td>
</tr>
<tr>
<td>May 10 20%</td>
</tr>
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  - Sept. 10
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  - Nov. 10
  - Dec. 10

- Fall Semester
  - Sept. 10
  - Oct. 10
  - Nov. 10
  - Dec. 10

- Spring — Feb. 9

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**Payment methods:**

- **Payment Portal** — go to [www.niagara.edu/accounts](http://www.niagara.edu/accounts) and click on the purple “Make A Payment” button. For more information, click on the “Payment Portal” link under the Payment Tab on the left.
- **Online payments** — use e-checks (U.S. checks only), Visa, MasterCard, Discover or American Express
- **Web payments** — students can sign into WebAdvisor and make an online credit card or online check payment, but please uncheck any boxes to make the 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 any exchange fees will be passed along to the student.
- **International e-checks or wire transfers through our international portal at [www.niagara.edu/accounts](http://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.

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
- **Transcripts and all 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.**
- **1098T Tax Forms** — Available on WebAdvisor by Jan. 30. 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.

**Miscellaneous Charges**