

## **PAYMENT POLICIES OF UNIVERSITY TUITION AND FEES**

**Payment Deadline Date:** Tuition and fees are payable on Friday, September 14, 2018 in the fall term and on Friday, January 18, 2019 in the winter term for all undergraduate students.

**Payment Methods:** Tuition and fees can be paid using cash, cheque, debit, student loan, or online banking. If using debit card, please ensure the bank is contacted to increase the daily transaction limit on the card.

Online banking services are available with RBC, BMO, Scotiabank, CIBC, TD Bank, PC Banking, National Bank, Tangerine Bank, and select Credit Unions. Select Crandall University as the payee and use the student's ID number as the account number.

**International Payments:** For international payments, Crandall University has partnered up with **PayMyTuition.com**. PayMyTuition is an easy-to-use, safe and seamless solution that allows international students to pay their tuition and fees in their local currency from any bank, in any country, in any currency at better than bank exchange rates.

**Credit Card:** Crandall University does not directly accept credit card for the payment of tuition and fees. If the student would like to pay with credit card, this may be done through our partner Plastiq at [www.plastiq.com](http://www.plastiq.com) for a service fee of 2.5%.

**Canada Student Loans:** Most provincial and federal loans are now processed online. This allows the University to electronically deduct the amount owing to the University from a student's loan as his/her course registration is complete. Fees will be deducted based on course registration at the time the loan is electronically received.

If a student is aware that his/her loan will be delayed for any reason and payment will not be possible by the payment deadline date, it is the student's responsibility to provide proof of notice of assessment or make a down payment and sufficient payment arrangements with the Finance Office to avoid applicable late fees or penalties such as IT Service cancellation and/or course cancellation.

Applications for student loans should be completed online at [www.canlearn.ca](http://www.canlearn.ca) by June 30<sup>th</sup> of each year to ensure receipt of loans by the first of September.

**Cancellation of IT Services & Courses:** Registration is not complete until all fees have been paid or satisfactory arrangements have been made with the Finance Office. Any student who fails to pay the required fees or to make satisfactory arrangements by the payment due dates will have his/her IT access suspended and course selections cancelled. Such students will be required to register again once fees have been paid. A re-registration fee of \$50 will apply.

**Colburne House Fees and Meal Plans:** Residence fees and meal plans must be paid or sufficient payment arrangements made with the Finance Office prior to entrance into the residence. Residence Move-In Day will normally be Labour Day and payments may be received on or before this date.

**Mitton Court Fees:** All residence fees must be paid or sufficient payment arrangements made with the Finance Office prior to entrance into Mitton Court.

**Interest on Student Accounts:** Interest is calculated at a rate of 1% per month (approximately 12.7% per year). Interest is calculated at the end of each month on any balance outstanding.

**Late Payment:** Accounts outstanding at the payment deadline date each semester will be charged an additional \$200 in late payment fees.

**Delinquent Accounts:** Degrees, grades, transcripts and any official University documentation will be withheld for students and former students who have failed to meet their financial obligations. Such students will not be permitted to register again until all overdue accounts have been paid. Students may also be de-registered for courses for the next semester at the discretion of the Finance Office.

Students with an unpaid balance will not be permitted to secure a place in Colburne House or Mitton Court with a deposit until sufficient payment arrangements are made with the Finance Office.

Delinquent student accounts may be forwarded to a collection agency at the discretion of the Finance Office.

**Scholarships and Bursaries:** Scholarships and bursaries are available for full time students (at least 12 credit hours per semester). The deadline for application is March 1<sup>st</sup> of each year. Awards will be applied to students' accounts as a credit in equal amounts at the beginning of the fall and winter terms. All renewable terms, if applicable, will be identified in the scholarship/bursary letter of offer sent to students.

## UNIVERSITY REFUND POLICY

Students who wish to withdraw from a course(s) must follow formal withdrawal procedures with the Registrar's Office and sign an official notice of withdrawal. Ceasing to attend classes or notifying the professor, does not constitute official withdrawal. The date of withdrawal provided by the Registrar's Office will be the date used for calculations of potential tuition refunds.

Students may withdraw from courses up to the payment deadline date and receive a full refund of tuition. Fees are non-refundable.

Following the payment deadline date, tuition will be refunded using the following proration schedule (note: fees are non-refundable):

	Fall Semester	Winter Semester
100%	Sep 5 – 14	Jan 7 – 18
70%	Sep 15 – 21	Jan 19 – 25
60%	Sep 22 – 28	Jan 26 – Feb 1
40%	Sep 29 – Oct 5	Feb 2 – 8
20%	Oct 6 – 12	Feb 19 – 15
0%	After October 12	After February 15

Students who are funded by government student loans should be aware that dropping courses may impact loan funding. Students are advised to check with the Provincial Student Aid Office or Crandall University's Finance Office for more information.

Requests for financial adjustments or refunds for a previous term, including those which may result from academic regulatory appeals, will not be considered after June 30<sup>th</sup> of the academic year in question.

Refunds are processed by request only. To receive a refund, please complete a request for funds form available at <https://www.crandallu.ca/crandall-forms/>.

Refunds are issued in the student's name regardless of who made the original payment except where Government Student Loans are involved. Funds must be returned to the Government Student Loan Office.

Tuition for Intensive classes will be refunded based on the following proration schedule:

80%	First day of class
50%	Second day of class
25%	Third day of class
0%	After third day of class

Tuition will be refunded for Spring/Summer session based on the following proration schedule:

90%	3 hours of class
70%	4 – 6 hours of class
60%	9 – 12 hours of class
40%	12 – 15 hours of class
0%	After 15 hours of class

**Colburne House Residents:** Colburne House residents sign an agreement for eight (8) months or the University term. If a student withdraws from residence without formal approval from the Office of Housing and Campus Life, he/she is responsible for residence fees including the meal plan for the entire study year (September – April).

**Mitton Court Residents:** Mitton Court residents sign an agreement from the Thursday before Labour Day to the Monday following Convocation Day (May). If a student withdraws from the Mitton Court without formal approval from Office of Housing and Campus Life, he/she is responsible for residence fees for the entire agreement period.