Welcome! Thanks for joining me today for Part 4 of the Money Matters Series. My name is Maria Pacheco and I’m the Manager of Financial Aid at the University of Toronto Scarborough. I hope that you have been able to view the other parts of this series.

In Part 1, we reviewed the total costs of your first year at university. We looked at the different fees and expenses you will encounter when you study. We also looked at how much you will need for living costs. We had one presentation for Domestic students and another for International Students.

Part 2 of the Series delved into government financial assistance in Canada and spent quite a bit of time explaining application process and how you receive this funding. We focused most of this presentation on OSAP, the Ontario Student Assistance Program.

In Part 3, we looked at the different types of financial resources you can access in order to put together all of the money you will need to pay for tuition and other education costs, including your living costs. In this presentation, we covered financial support from the University in the form of grants, bursaries, scholarships and other awards and how you can access it.

Today, in Part 4, we will look at how you become a registered student. Besides enrolling in your classes, there are further steps you need to complete in July, August
and throughout the academic year.
Today’s Agenda:
We want to talk to you, briefly, about the Registrar’s Office and an important publication from our office, called the Registrar’s Guide. It has some very important information for you. Today’s presentation will cover some of the important financial information that you can find in this Guide.

We’ll review all the critical dates for July and August and how and when to pay your fees. We’ll show you how to access the information on Fees, the Refund Schedule and give you information about late payment charges.

And lastly, we want to talk to you about FIPPA, Freedom of Information and Protection of Privacy Act, and what that means for you.

Let’s get started!
If you watched Part 1, you have already heard about the Registrar’s Office and the services we provide. I want to assure you that we are available to you and, you can reach us online. So please do connect with us over the summer.

We have Live Chat everyday for any quick question you may have. We post important information on our social media sites – Facebook and Twitter. Make sure you subscribe and check these sources regularly.

And if you have specific questions, you can email us at the email address that is on the slide.

You can also email us to request an appointment with a staff member and then we’ll set something up with you.
We publish this guide each year and it is available in mid to late March however, this year the publication has been delayed. It should be posted on our website shortly. It has important information which we encourage you to read – all the important dates for the upcoming academic year, how to pay fees, and important academic information as well.

You can also find all this information is on our website, but having it all in one guide is very convenient.

If you have any questions about the information in this guide, please contact our frontline staff at the email address I’ve already given you.
The slide reviews all the critical dates that are coming up very shortly. This slide is self-explanatory and we will be going into more detail about these dates.

**Registration** at University of Toronto is a **two step process**.

First, you enroll in your classes. When you do this in July, your registration status is: **Invited**.

Second, you must make a first payment to the university by the registration deadline date – August 17. As soon as we receive your payment, your registration status will change to: **Registered**.

This Registered status comes with obligation and responsibilities. For example, you agree to abide by all the academic and non-academic policies, rules and regulations of the university as a whole and UTSC, as set out in the academic calendar. You also promise to keep your personal information in your university record accurate and that you will use and maintain your utoronto email account.

Certain students can become registered without making this first payment. Say, you are receiving a scholarship or government student aid, you are eligible to request a deferral of this payment. More about this process later.
You may notice that the recommended date to apply for financial assistance, such as OSAP is June 30th. I want to assure you that if you have done it yet, there is still a bit of time but I encourage you to do as soon as possible, especially if you need to request a deferral of your first payment which is due on August 17th.

I encourage you to download the both the Financial Dates and the Academic Dates from our website and make a note of each date in your agenda or calendar.
Paying Your Fees

- Online invoice
- Fees are billed on a sessional basis:
  - Fall and Winter will appear on one invoice
  - Summer separate
  - Dynamic – changes as student adds or drops a course
  - Waitlisted courses are not charged until the student gets a space in the class – check regularly

On July 20th, you will be able to view your fees for the upcoming academic year. You view the invoice on ACORN, U of T’s student information system. We do not mail out a paper invoice. The only way you will be able to see how much you owe the university, is by logging in to ACORN and viewing your invoice. Your outstanding balance is displayed on the dashboard.

Fees at U of T are billed on a sessional basis. You will be billed for both the Fall and Winter semesters on one invoice. If you continue with studies in the Summer semester, you will receive an additional invoice in April.

Your invoice will provide details on tuition, incidental and ancillary fees, and possibly residence fees. Your invoice is dynamic and can change. If you drop a class, your invoice will decrease and if you add a class it will increase. Depending on the status of a course, you may not see a charge for it. For example, if you enrol in a class and it is full, you can place yourself on the waitlist. Sometimes a course requires approval from the department or professor. Waitlist and Interim approval courses are not charged for until you are approved and have a spot in the class.

If your parents will be helping you pay tuition, you may need to print the invoice for them, so that they can see how much money needs to be paid by the dates outlined in the previous slide. It is important that you communicate this information and any changes that occur during the year.
Review your invoice regularly. You will be able to see payments as they are made. You may think you paid in full on August 17th, but if you get into a waitlisted class after you make this payment, you may owe more to the university.

And if you have any questions or don’t understand your invoice, please contact our office and we are happy to review it with you.

Need an official invoice?
Please request one from our office and we will mail it to your address on ACORN. We may not be able to provide this service this summer and so I encourage you to email our office for assistance.
There are a variety of ways to pay your fees. Remember your first fee payment is due by August 17th.

The easiest way is to make the payment is online through your bank account. We do not accept tuition payments at our office.

To set up an account for U of T on your bank account website, you will need your U of T account number. You can find the account number on your invoice. Look at the top right hand corner and you should see an alpha-numeric number. It is made up of the first 5 digits of your surname plus your U of T student number (no spaces). This ensures that your payment is correctly deposited into your fees account at U of T.

If you are not comfortable with online banking, you may have to do it in person at a bank machine or with a bank teller. If you or your parent will be paying in person at the bank, you should print the invoice from ACORN to take to the bank. This will assist the bank staff in entering your U of T account number accurately in their system.

You can also use a credit card to pay your fees. If you like to accumulate air miles or other points, you can login to ACORN and you will find the option there to make the payment using a credit card. There is, however, an additional charge for using a credit card. This fee is not from U of T and it is non-refundable. The fee charged is 1.75% of the amount you pay to U of T. This fee will appear as a separate charge on your credit
For students that are receiving OSAP, your fees will be paid directly to the university on your behalf. You will be able to see the payment in ACORN as well as tracking it when login to your OSAP account.
Paying Your Fees – Outside of Canada

- **WU GlobalPay**
  - Pay at local bank @ competitive exchange rate. No transaction fees
  - Select the appropriate currency and pay equivalent in Canadian dollars
  - Allow 14 days for processing
  - For full details and assistance contact Student Accounts Office:
    
    info.studentaccount@utoronto.ca

If you are currently living outside of Canada (e.g. international student) and you have not set up a Canadian bank account, you can use **WU GlobalPay** - Western Union GlobalPay.

WU GlobalPay for Students allows students from all countries outside of Canada to pay the Canadian dollar fee payment in the currency of choice at a local bank at a competitive exchange rate and with NO transaction charges. It takes about 14 days. For example, if you make a payment today, you will have to wait about 14 days to see the payment reflected in your ACORN fees account.

You can find the complete details about this method of payment on the **Office of Student Accounts** website and we have provided a live link on this slide.

**Note:**
If your bank requires further assurance of this, you can email info.studentaccount@utoronto.ca to request a letter that confirms the process.

In the email subject line, please record: Educational Loan Payment Option.

Your local bank will transfer your local currency fee payment to Western Union, and Western Union will convert your fee payment into Canadian dollars and direct the payment to the University of Toronto.
Deferring 1st Fee Payment

- What is a fee deferral?
  - Registration without making a payment
- Who can defer?
  - Scholarship Recipients
    - Email: askro.utsc@utoronto.ca
  - OSAP Recipients
    - On ACORN
  - Out-of-Province Student Aid Recipients
  - US Student Aid Recipients
  - Sponsored Students

If you are receiving a scholarship or financial assistance, you may be eligible to defer that first payment that is due on August 17th.

Well, what exactly is a fee deferral? It’s a financial arrangement. You are requesting that the university wait for that first payment and the university will approve it as long as we have proof that you have applied for financial aid or that you are receiving a scholarship. You are promising to make the payment as soon as you receive your funding.

Most students will be able to request the fee deferral on ACORN. You will be able to see the option on the ACORN menu in the Financial section. The details on how to request a fee deferral are available in the Registrar’s Guide or on our website.

A student receiving a scholarship, whether that scholarship is from U of T or an external organization, will have to make this request by downloading and completing a form from our website and emailing it to our office. We will need 3 to 4 days to process your request.

Remember that there is a request period for deferring your fee payment. Make sure that you make the request using the appropriate method during this period. Refer to our previous slide on Important Dates or visit our website.
The other thing I want you know is that if you’re not able to pay your fees on time, and there are deadlines by which fees are expected to be paid, the university will apply a late fee. We call these late fees, a service charge.

University policy states that if payment is not received by a certain date, the account will incur a service charge. These service charges are added to your fees account monthly on the outstanding amount that you owe.

Fall fees must be paid in full by September 30th. If you have a balance for the Fall semester after this date, the service charge will be added to your account starting on October 15th. And it will be added each month until you pay the Fall fees in full.

Winter fees are due in full on November 30th for students who do not have an approved fee deferral. Service charges on outstanding winter fees begin December 15th. And a charge will be added each month until you pay the Winter fees in full.

Students who have an approved fee deferral must pay the Winter fees by January 31st. If you have an outstanding balance for the Winter fees, a monthly service charge will be added to your account starting on February 15th.

As you can see, the service charge is not cheap. This fee is equivalent to credit card interest rate – 19.56% per year. It is calculated monthly as 1.5% - compounded – on the

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Service Charges

- Start October 15th for unpaid Fall charges
- Start December 15th for unpaid Winter charges
  - Exception: students with financial aid – February 15th
- Applied monthly until paid in full
  - 1.5% per month (compounded) or 19.56% per annum
amount that you still owe.

If you don’t pay your tuition promptly and on time, you may incur hundreds of dollars in extra fees. So do your very best to make sure you pay your tuition by the due dates and avoid the late penalty charges.

Link to the Office of Student Accounts
You need to know where to find the schedules for tuition fees as you need to know what the fees are going to be for the upcoming academic year. And equally important, the refund schedules let you know when you are eligible for a refund when you drop a class. You can find this information on the website of the Office of Student Accounts and we have provided a link here on this slide.

In early July, you will be able to view the Tuition Fees Schedules for both International and Domestic Students.

The other thing I want you to download is the Refund Schedules. Make a note of the dates and try to make your decision to drop a class in time to receive a full or partial reversal of the tuition fee.

You can download the schedule or bookmark the website on your browser for future reference.

**What is the difference between a refund deadline date and the date to drop a class without academic penalty?**

There are all kind of dates that as a university student you need to keep track of. Most students are very aware of the date to drop a class without academic penalty. When you drop a class prior to this date, that class will disappear from your transcript as if you never attended. No one will ever know that you attempted the class and there
well be no grade associated with that class. However, that academic deadline date is very, very different from the date for a refund. The refund deadlines are not the same as the deadlines for dropping a class without academic penalty.

The deadline by which you can receive full or partial reversal of your tuition fees comes very early in semester. Make sure you make a note of the dates. There are different refund schedules for different programs. Arts and Science students follow one, and management and computer science follow another and there’s even a third schedule for the compulsory or incidental fees.

If you drop a class after a certain date, you will find that you must pay in full for the class.
Access to Information

• Office of the Registrar – University Related
  • FIPPA
  • Written permission required from your student
  • ID must be presented

• OSAP
  • Must be specified on student’s OSAP profile
  • We must verify your identity

Our office wants to reassure that your information is private and safe. We cannot talk to anyone, except you, about any university matter, such as your invoice or your registration status or grades, etc. We are not allowed to disclose your information to anyone, and that includes your parents.

If you don’t want information released, we will comply with that. As a matter of fact, it is our default position when it comes to your information. All the staff at the university are bound by FIPPA – that’s the Freedom of Information and Protection of Privacy Act. We need your written permission telling us who we can talk to and you need to specify what information can be disclosed.

We are happy to provide general information about university policy and procedures to a family member.

If we are talking about OSAP, you can provide consent on your OSAP profile. Once you have done so, we will be able to answer any questions about your application status, with the designated person after verifying their identity.
And finally, we are almost finished with our presentation, I want to talk to you about the type of support that we have on campus to ensure that your transition from high school to university is successful and that you succeed in each subsequent year.
Student Support Services

• Academic Advising & Career Centre
• Health & Wellness Centre
• AccessAbilities Services
• Student Life & Athletics
• Registrar’s Office
  • Financial Matters
  • Course enrolment, etc.

At UTSC we have many different types of services that are available to help you in all areas of your life. You do have to be proactive in seeking support. It’s really important. Don’t be shy. If you have a question or concern, approach someone at the university. It doesn’t matter who that person is. If the person can’t help, they will be able to direct you to someone who can.

Need help with your **academic and career planning**, or need to improve **academic and employment** skills? Try the Academic Advising and Career Centre (AACC).

The Health & Wellness Centre provides basic medical care. They have **trained health professionals** to provide confidential **medical, nursing and counselling** services to our students.

We have a specific office that works with students with a permanent or even a temporary disability. They ensure students receive any necessary academic accommodation to ensure a successful year. If you have a **Permanent Disability**, then you could be assisted with an **assessment and receive accommodation to support your learning** allowing you to equally participate in all aspects of academic and social life at UTSC.

Then we have Student Affairs and Student Life, including Residence Life. If you’re looking for **leadership opportunities, mentorship and first year experience** programs,
then check out their programs.

Visit their websites to see information for seminars, workshops and events offered by each division. Explore this summer, and that way, you will be able to participate in these events once you feel ready.

And of course, we have the Registrar’s Office. You’ve already learned about our services and we hope that you connect with us over the summer. We are most happy to help any student at any time.
Thank you so much for watching! We hope that you have been able to watch the other presentations regarding Money Matters.

Again we encourage you to stay in touch with us, connect with us over the summer. Visit our website to familiarize yourself with its structure and the information.

If you have specific questions about anything in these presentations, please do send us an email. We have also provided handouts and pdf’s of all the presentations to the Get Started program. The pdf of the presentations include the notes and sometimes further information to the topic on the slide.

Have a great day!