### Empire State University – Student Account Statement – Payment Instructions and Terms and Conditions

#### HOW YOUR CHARGES ARE CALCULATED

- Your tuition and fee charges are based on whether you are considered a New York state resident or an out-of-state student, academic program, registered number of credit hours, location and matriculation status. Please review your charges for accuracy.
- Tuition and fees are subject to change. Visit www.sunyempire.edu/Tuition for current information.

### ADDITIONAL TERMS AND CONDITIONS

- You are charged at the applicable rate for all courses in which you are enrolled, regardless of whether or not any course is included in your degree program.
- Only those courses that count toward your degree program are eligible for financial aid, with very few exceptions. If you believe you have a qualifying exception, please contact the Financial Aid office.
- 3. Once you register for a course(s), you are solely responsible for payment of all enrollment charges.
- Regardless of your anticipated third-party resources, including, without limitation, financial aid, family gifts, employer reimbursement or other external resource, you remain personally responsible for paying any and all balances due SUNY Empire.
- Appeals of nonresident status for tuition purposes must be submitted by the last date for add/drop for the term in which tuition is due. Applications received after the last date for add/drop will be reviewed and will become effective for the next term, if approved.

#### **USING PENDING FINANCIAL AID TO DEFER YOUR CHARGES**

- 1. If you have approved financial aid in place, it is reflected in your account balance.
- You are responsible for your charges should your financial aid (including loans) be less than the amount deferred or be cancelled for any reason.
- Cancellation of financial aid does not constitute withdrawing from your course(s). If
  you wish to withdraw, you must submit a formal withdrawal form see the section
  on withdrawing.

## ARRANGING PAYMENT WITH AN EMPLOYER, UNION OR OTHER THIRD-PARTY SPONSOR

- All third-party sponsorships, payments, vouchers and all correspondence must be sent directly to: Empire State University, Student Accounts, 111 West Ave., Saratoga Springs, NY 12866-6069.
- Vouchers must be received, approved by Student Accounts and awarded before the term payment due date in order for your charges to be deferred using your sponsorship.
- If you have an approved sponsorship in place, it is reflected in your account balance.If a sponsorship remains unpaid for any reason, or your voucher fails to be finalized, you are responsible for any outstanding balance.
- If you use a sponsorship and a credit is created on your account because you
  withdrew from any or all of your studies, the withdrawal refund may go directly to
  your third-party payer.

### **BILLING AND PAYMENT**

- You will not receive a paper bill. Your student account statement (formerly account summary) is available to view in My.SUNYEmpire. Your statement will provide the most up-to-date information about your account. Students are encouraged to review their account regularly, especially after registering, as well as prior to the term's payment due date to verify your account balance. Your payment is due by the term payment due date.
- Payments must reach Student Accounts by the payment due date. The due date is the date your payment must be in the Student Accounts office, not the date of the postmark. Please allow at least five business days mail time for receipt of your payment.
- 3. Failure to pay the amount due by the payment due date will result in cancellation of your registration immediately following the payment due date. If your registration is cancelled and you reregister anytime after the payment due date, you will be charged a \$30 late registration fee.
- Failure to make your payments does not constitute a withdrawal from your course(s). You must fill out a withdrawal form – see section on withdrawing.

#### **PAYMENT METHODS**

- The preferred method of payment is online through My.SUNYEmpire using a credit or debit card (Discover, Visa, MasterCard and American Express), or by check. Online payments are immediately credited to your account.
- To make payment by mail, make your check or money order out to Empire State
   University and send it along with the bottom portion of your account statement to:
   Empire State University, Student Accounts, 111 West Ave., Saratoga Springs, NY
   12866-6069. Do not mail cash.
- 3. Include your name and your student ID on all checks and correspondence.

#### **Time Payment Plan**

- SUNY Empire offers a Time Payment Plan to pay your tuition and fee charges in three installments.
- A deposit of one-third of your total tuition and fee charges is due by the term payment due date. The second payment for Time Payment Plan members is due by the 15th day of the month following the start of classes. The last payment is due by the 15th day of the following month.
- 3. There is a nonrefundable application fee for the plan of \$25 per term that is due upon application.
- To apply for the plan by mail, check the box on the front of your bill and mail it along with your one-third down payment and \$25 nonrefundable application fee. To apply

- for the plan online on My.SUNYEmpire, click on Enroll for Time Payment under My Financial Records, and pay your one-third down payment and \$25 nonrefundable application fee.
- You will be notified via email if your application is denied. If your application is denied, your application fee will not be refunded.
- When your Time Payment Plan is approved and finalized you can view your time payment information on your Student Account Statement by Term in My.SUNYEmpire.
- Timely payment of scheduled installments is important. Overdue installment will be charged a late payment of \$30. If you default on the Time Payment Plan, the university reserves the right to restrict your enrollment in this plan for future terms.
- 8. Failure to make your payments does not constitute a withdrawal from your courses. You must fill out a withdrawal form see section on withdrawing.
- 9. By applying for the Time Payment Plan, you are agreeing to the complete terms and conditions found at www.SUNYEmpire.edu/TimePayment.

#### RETURNED CHECKS

Any check returned by the bank will result in a \$20 charge to your account and you may be required to make payment by U.S. postal money order.

#### WITHDRAWING AND/OR DISENGAGING

- 1. To officially withdraw from one or more studies, you must complete a Withdrawal Form available at www.SUNYEmpire.edu/Withdraw and mail or fax it to the Office of the Registrar. The effective date of the withdrawal will be the postmark date of the envelope or the date the fax is received. Contact the Office of the Registrar at Registrar'sOffice@sunyempire.edu or by phone if you have any questions or concerns.
- 2. Unless a Withdrawal Form is filed, you are considered officially enrolled.
- 3. Liability will be calculated according to the State University of New York withdrawal/refund policy. If you withdraw before the enrollment start date, then 100 percent of all tuition and fees are refundable. If you withdraw on the start date or after, the college fee, the student activity fee and late registration fee are nonrefundable. For standard 15 week terms, the technology fee, health and wellness fee, and tuition are subject to the following liability schedule.

Effective date of withdrawal	Percent liability
Prior to term start	0
Day 1-7	0
Day 8-14	30
Day 15-21	50
Day 22-28	70
Day 29 and after	100

#### The first day of the term is day 1 and days are counted in calendar days.

- 4. A liability table for terms other than 15 weeks in length can be found on www.sunyempire.edu/Withdraw, under Student Account.
- If the withdrawal creates a credit balance on your account, a refund will be processed to the original source of payment within 28 days.

## STUDENTS WITHDRAWING AND/OR DISENGAGING WHO HAVE ANY FINANCIAL AID

- Withdrawing and/or disengage from one or more classes may impact your financial aid eligibility for current and future terms.
- Financial aid students who withdraw and/or disengage and use any portion of their financial aid will use a full financial aid award period of eligibility.
- 3. Contact the Financial Aid office and/or visit www.sunyempire.edu/Withdraw for more information.

# STUDENTS WITHDRAWING AND/OR DISENGAGING WHO HAVE FEDERAL (TITLE IV) FINANCIAL AID

- In accordance with rules established by the U.S. Department of Education, schools
  must adhere to provisions regarding the treatment of federal (Title IV) financial aid
  for students that withdraw completely and/or disengage for any term. These rules
  govern all federal loan and grant programs, including Unsubsidized Direct Stafford
  Loan, Subsidized Direct Stafford Loan, Federal Perkins Student Loan, Direct PLUS
  Loan, Federal Pell Grant, Federal SEOG Grant, Federal TEACH Grant and other Title IV
  programs
- In general, the law assumes that a student must "earn" federal financial aid awards directly in proportion to the number of days of the term attended.
- If a student completely withdraws and/or disengage from all classes during a term, the school must calculate the portion of the total scheduled financial assistance earned. Earned aid will be applied toward any outstanding charges on your account.
- If the student received (or the school received on behalf of the student) more assistance than was earned, the unearned excess funds must be returned to the federal program(s).
- 5. If funds have to be returned to the federal program, you may have to return any or all refunds that you received. This may result in a balance due that must be paid.

#### RESOURCES AND CONTACTS

- You can review your Student Account Statement and financial aid at any time on My.SUNYEmpire.
- 2. Visit www.sunyempire.edu/StudentAccounts for additional important information.
- 3. If you have additional questions, contact the Student Information Center at 518-587-2100. Toll free: 800-847-3000.
- 4. You may contact Student Accounts at www.sunyempire.edu/AskSA.
- 5. Contact the Financial Aid office via email at <a href="mailto:FinancialAid@sunyempire.edu">FinancialAid@sunyempire.edu</a>.