

Financial Information Guide Payment Options



Wire transfers, e-Transfers, Credit/Debit card payments

Fairleigh Dickinson University has partnered with Flywire to offer an innovative way to streamline international education payments.

Why to pay through Flywire?

- Eliminate hidden bank fees ensure Fairleigh Dickinson University receives the correct amount.
- Save on exchange rates in most cases you can make payments in your local currency, Flywire
 will process the currency exchange offering you wholesale exchange rates offering you wholesale
 exchange rates unmatched by traditional banks.
- **Peace of mind** 24x7 multilingual customer support when you need it most. Know where your payment is in the bank transfer process.

You can now pay using Online Bill Payment (e-Transfers)

With Bank of Montreal, RBC, TD Canada Trust and National Bank









How to pay with Flywire?

Wire transfers from anywhere around the world, credit cards, debit card payments and e-transfers.

- 1. Go to www.flywire.com/pay/fdu
- 2. Enter the amount that you need to pay in USD and the country where you are going to make your payment.
 - *If you are making an Online Bill Payment or a Debit Card Payment please enter Canada. This option is only available for Canadian accounts.
- 3. Select one of the Payment Options given to you and follow the steps.

After you are done with all the steps, you will get a one page document with the wire transfer details or Online Bill Payment details. You need this document in order to make your payment. For wire transfers, you need to present this document to your bank. For online bill payments, you need this document to create a payee account in your online banking option.



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Credit Card Payments

The University has contracted with a third party processor to provide you with the option of payment by credit card.

If you chose this option, the credit card company will charge you a non-refundable fee based on the amount of the payment for **MasterCard**, **Visa**, **American Express** or **Discover**. This fee is 2.85% of the amount paid. Please know that the convenience fee covers the credit card service and is retained in full by the credit card company, not Fairleigh Dickinson University.

To pay your tuition and fees please login to your WEBADVISOR http://www.fdu.edu

Login to your WebAdvisor> click on Payments/Payment Plans and follow the steps.

Credit Card payments are available 24 hours a day, 7 days a week.

Electronic Funds Transfer (ACH Payments)

This option is only available for those who have an open \$US account in the United States.

You may authorize an electronic debit to your checking or savings account. This service is provided to you free of charge.

To make a payment on your student account, simply provide the following information:

- Your bank account number
- Your bank ABA# (bank code located on your cheque)
- The payment amount
- The date you would like the payment charged to your account.

The Electronic Funds Transfer service allows you to transfer money directly from your bank account to FDU. There is no fee to use this service.

To make a payment by electronic check login to your WEBADVISOR http://www.fdu.edu

Login to your WebAdvisor> click on Payments/Payment Plans and follow the steps.



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Bank Drafts and Personal Cheques

Tuition and fees can also be paid by:

- Bank Draft payable to "Fairleigh Dickinson University". This is a convenient and secure
 mean of payment and is less vulnerable to loss or theft than cash. This is a type of
 check where the payment is guaranteed to be available by the issuing bank. Once it has
 been confirmed that sufficient funds are available, the bank effectively sets aside the
 funds from the account to be given out when the bank draft is used.
- Personal Cheque payable to "Fairleigh Dickinson University". The university will accept a
 personal cheque from a Canadian bank. However, it is the student's responsibility to
 ensure that the account has sufficient funds. Return cheques will have an additional fee of
 \$25 plus the bank fees. Furthermore, the student will not be allowed to use a personal
 cheque in the future.

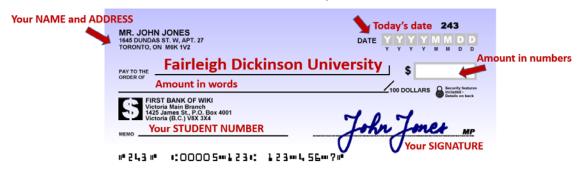
Both, Bank Drafts and Personal Cheques can be in USD or CAD dollars. Students can check the daily exchange rate prior to making a payment with Enrollment Services. Please write your **FULL NAME** and **STUDENT NUMBER** on the front of your draft or cheque and **MAIL** it to:

Fairleigh Dickinson University Attn: Enrollment Services Office 842 Cambie Street, Vancouver, BC, Canada, V6B 2P6

Bank Draft



Personal Cheque





FDU Payment Plan

Fairleigh Dickinson University offers an option of deferred payments to help make your education more affordable.

The deferred payment plan cost an additional fee of \$45.00 per semester (\$75 for students who apply after the deadline). There will be a penalty of \$20 for late or short payments. Students on an approved deferred payment plan agreement are allowed to make four equal payments per semester (three equal payments during summer semesters). Payment dates will be decided by the Office of Enrollment Services.

Application forms can be obtained from the Office of Enrollment Services.

Late Payment Charges

A late payment charge will be collected at the time any payment (full or partial) is applied to an outstanding balance according to the following schedule. Late payment charge is indicated in italics for the specified week. (A new week begins on the Monday of the new week).

Payment made in Fall and Spring Terms

Up to week 6	2% of payment
Weeks 7-10	4% of payment
Weeks 11-13	6% of payment
Weeks 14 to End of term	8% of payment
End of term to beginning of next term	10% of payment
After start of new term	12% of payment

Payment made in Summer Terms

Up to week 4	2% of payment
Weeks 5-6	4% of payment
Weeks 7- End of term	8% of payment
End of term to beginning of next term	10% of payment
After start of new term	12% of payment

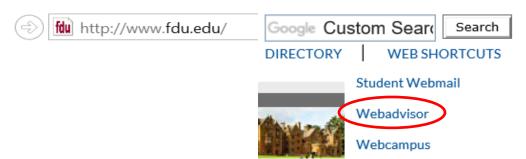
COLLECTION FEE: By registering for courses, the student has entered into a contractual agreement with Fairleigh Dickinson University and has a financial obligation to pay the expenses incurred. In the event the student defaults on his/her financial obligation and the account is submitted to a third party for collection, the student will be responsible to pay all collection costs associated with the account and also the past due balance. Collection agency costs can be as high as 50% of the unpaid balance, plus the actual balance due. Students also will be responsible for any and all courts costs and attorney fees related to the unpaid balance. All unpaid accounts will be reported to a national credit bureau.



Vancouver Campus

How to Check Your Balance on Student Planning

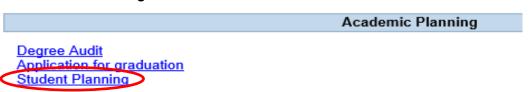
1. Go to www.fdu.edu > Web Shortcuts > Webadvisor



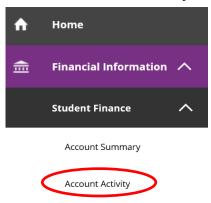
2. Login with your User ID and Password



3. Select Student Planning



4. Finance Information > Student Finance > Account Activity



5. Select desired Term and click View Statement







Example of Tuition Statement for Undergraduate Students

Undergraduate students will get their Tuition Statement in their **FDU student e-mail**. Graduate students can check their Tuition Statements in Student Planning (webadvisor).

Projected Statement of Fees

Student Name: YOUR NAME

Student #: YOUR STUDENT ID NUMBER

Statement Date: 25-May-2020
Program: YOUR PROGRAM
Term: SUMMER 2020

Fees and Amount Owing		US\$/Credit	
Tuition Fee	12 credits @	\$844.00	\$10,128.00
Less Scholarship	12 credits @	\$204.00	(\$2,448.00)
Pre-University Program*** (if applicable	6 credits flat rate	e)	\$0.00
Global Scholars Grant (if applicable 1 of	8)		\$0.00
Actual Tuition Fee			\$7,680.00
Technology Fee			\$211.00
New Student Fee			\$544.00
Medical Insurance***			\$0.00
Less Tuition Deposit**			(\$2,500.00)
Total Amount Owing			\$5,935.00
Less Tuition Paid			\$0.00
Balance/Credit			\$5,935.00

What you can see on your statement:

Credit or Balance – This figure will show in your statement if you have a credit or a balance amount for a particular term.

Tuition Deposit – This is the amount paid to the University as a deposit, now showing as tuition credit.

Tuition Fee – This figure will show the number of credits taken by the student at the rate of the current semester. **Study Grant/Scholarships** – This figure will show the financial aid awarded to the student per credit. This is for undergraduate students only.

Technology Fee – This fee is assessed to all students every semester to cover the available services and equipment provided to students on campus as well as remote learning.

New Student Fee – This one-time fee is assessed to all full-time new and transfer students to covers all administrative costs related to setting up your student account.

Check your FDU e-mail regularly!
For more information please contact <u>esvancouver@fdu.edu</u>



How to Calculate Your Tuition Fees

Undergraduate Example

\$844 per credit	\$844 xcredits	\$
- Scholarship per credit *Refer to your Offer Letter	\$ xcredits	- \$
PUP Program *If applicable	EPS 0099 \$1,555 EPS 0199 \$623	\$ \$
New Student Fee *One time only		\$544
Technology Fee		\$211
- Tuition Deposit		- \$
TOTAL TUITION BALANCE		\$

Graduate Example

\$959 per credit	\$959 xcredits	\$
EPS 5299 *Mandatory for all regular MAS students only	EPS 5299 \$623	\$
EPS Program *Graduate students placed in the EPS program	EPS 5099 \$1,555 EPS 5199 \$623	\$ \$
New Student Fee *One time only		\$270
Technology Fee		\$211
- Tuition Deposit		- \$
TOTAL TUITION BALANCE		\$

^{*}Tuition and fees above are in USD and may be adjusted in September

^{*}Tuition and fees above are based on the 2019-2020 Academic Calendar