

Before each Fall-Winter (September to April) session, your sessional registration status is initially set as *"Invited to Register"*. Fall-Winter session fee billing will begin on July 15, 2019.

You can enroll in courses but your registration status has to be changed to *"Registered"* by the published registration deadline for your division. Otherwise your sessional registration will be *"Financially Cancelled"*, and your course enrolment will be cancelled.

If you are eligible for a tuition deferral (register without payment), you can apply for a tuition deferral, and the recording of the deferral on ACORN as displayed on the Finances Financial Arrangement panel of the main page, will change your sessional registration status to *"Registered"* without having to make a payment to register.

Tuition Deferral (register without payment) requests will be approved on basis of:

- [Government Loan](#)
- [Undergraduate Scholarship/Award](#)
- [Graduate Scholarship/Award or Graduate Funding or Dept'I or Principal Investigator Research Funding for International Visiting Graduate Students](#)
- [Third Party Sponsorship](#)

GOVERNMENT LOAN DEFERRAL: Deferral will register the student without a tuition fee payment		
Type	PRE-REQUISITES & CONDITIONS	APPLICATION PROCESS
OSAP Loan Deferral	A student may be eligible to register without paying the Minimum Payment to Register Amount on the student's <u>ACORN</u> invoice (tuition fee deferral) if: <ol style="list-style-type: none"> 1) the student has paid outstanding fees from the previous sessions and: 	Prior to the <u>Minimum Payment to Register deadline</u> , you can apply for OSAP deferral by clicking on the OSAP/Gov't Deferral button on the 'Financial Accounts' section on the ACORN. You will know immediately if your tuition fee deferral application is successful or not and the application will be noted in your activity log.

	<p>2) the student has been assessed as receiving an OSAP government loan amount that is greater than \$0</p> <p><u>OSAP Loan Deferral Post-Registration Conditions</u></p>	<p>If your tuition fee deferral application is successful, ACORN will change your status from “Invited”(invited to register) to “Registered”. You need to confirm that the status has changed to “Registered” on ACORN and report any problems to your undergraduate registrar’s office or graduate unit.</p> <p>After the Minimum Payment to Register deadline, apply for OSAP deferral at your college or faculty registrar’s office.</p> <p>In order for a college or faculty registrar’s office to process a manual fee deferral request, you must provide a copy of your ACORN invoice, and proof that you will be receiving OSAP loan funding greater than \$0 by:</p> <ol style="list-style-type: none"> 1. Logging into your OSAP account on the OSAP website 2. Clicking “My Apps” 3. Clicking “View Estimate” <p>If you have received a NIL OSAP assessment and you are appealing the funding decision your college or faculty registrar’s office will check on the status of your appeal with Enrolment Services.</p>
<p>Other Canadian Gov’t Loan Deferral</p>	<p>A student may be eligible to register without paying the Minimum Payment to Register Amount on the student’s ACORN invoice (tuition fee deferral) if:</p> <ol style="list-style-type: none"> 1) the student has paid outstanding fees from 	<p>Before applying for your online tuition fee deferral:</p> <ol style="list-style-type: none"> 1. Bring or fax or email a copy of your provincial Notice of Assessment to Enrolment Services so that your online fee deferral access can be activated. Please

	<p>the previous sessions and:</p> <p>2) the student has been assessed as receiving an Other Canadian Government loan amount that is greater than \$0</p> <p><u>Other Canadian Gov't Loan Deferral Post-Registration Conditions</u></p>	<p>write your U of T student number on the Notice of Assessment.</p> <p>Enrolment Services: 172 St. George St. Toronto, Ontario M5R 0A3 Fax: 416-978-7022 Email: can.oop.financialaid@utoronto.ca</p> <p>2. After three working days, and prior to the Minimum Payment to Register deadline, you can apply for Other Government deferral by clicking on the 'Financial Accounts' button on the 'Financial Accounts' section on the ACORN. You will know immediately if your tuition fee deferral application is successful or not and the application will be noted in your activity log.</p> <p>If your tuition fee deferral application is successful, ACORN will change your status from "Invited" (invited to register) to "Registered" on ACORN. You need to confirm that the status has changed on ACORN and report any problems to your undergraduate registration office or graduate unit.</p> <p>After the Minimum Payment to Register deadline, apply for the Other Canadian Government Loan deferral at your undergraduate college or faculty registrar's office or SGS Student Services. You must provide a copy of your ACORN invoice, and proof that you will be receiving Other Canadian</p>
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		<p>Government loan funding greater than \$0 by providing a copy of your Notice of Assessment (paper or electronic).</p> <p>Enrolment Services will no longer process manual fee deferrals.</p>
<p>U.S. Loan & Benefits Deferral</p> <ul style="list-style-type: none"> • William D. Ford Direct Loan • Alternative/Private loan such as Sallie Mae • Veterans Affairs benefits <p>See the University of Toronto US Loans website for complete details about these loans/benefits.</p>	<p>A student may be eligible to register without paying the Minimum Payment to Register Amount on the student's ACORN invoice (tuition fee deferral) if:</p> <ol style="list-style-type: none"> 1) the student has paid outstanding fees from the previous sessions and: 2) Enrolment Services has assessed the student for a U.S. William D. Ford Direct Loan Program loan, or alternative/private loan, or Veterans Affairs benefit amount that is greater than \$0 <p><u>U.S. Loan & Benefits Deferral Post-Registration Conditions</u></p>	<p>Prior to the Minimum Payment to Register deadline, you can apply for U.S. Government deferral by clicking on the OSAP/Gov't Deferral button on the 'Financial Accounts' section on the ACORN. You will know immediately if your tuition fee deferral application is successful or not and the application will be noted in your activity log.</p> <p>If your tuition fee deferral application is successful, ACORN will change your status from "Invited"(invited to register) to "Registered". You need to confirm that the status has changed on ACORN and report any problems to your undergraduate registration office or graduate unit.</p> <p>If you encounter a problem with the online deferral function on ACORN, or will apply after the minimum payment to register deadline, you can contact Enrolment Services at usa.financialaid@utoronto.ca.</p>

UNDERGRADUATE SCHOLARSHIP OR AWARD DEFERRAL:

Deferral will register the student without a tuition fee payment

Type	PRE-REQUISITES & CONDITIONS	APPLICATION PROCESS
<p>Undergrad. Scholarship/Award Deferral</p>	<p>A student may be eligible to register without paying the Minimum Payment to Register Amount on the student's ACORN invoice (tuition fee deferral) if:</p> <ol style="list-style-type: none"> 1) the student has paid outstanding fees from the previous sessions and: 2) the student has an approved Scholarship or Award amount that exceeds the Minimum Payment to Register (Fall Tuition fee) amount on the student's ACORN invoice 3) The scholarship must be offered by the University of Toronto or external award must be paid to the student by the University of Toronto. External awards paid directly to students are not eligible for tuition fee deferral. <p><u>Scholarship/Award Deferral Post-Registration Conditions</u></p> <p>Note: If the University scholarships or awards, does not exceed the Minimum Payment to Register amount on your ACORN invoice for your program, you may deduct the amount of the scholarships or awards, from the required Minimum Payment to Register and pay the remaining amount by the Minimum Payment to Register deadline, in order to complete your registration.</p>	<p>Prior to the Minimum Payment to Register deadline, complete the Request to Register without Payment form, mail or bring a copy of your form, award letter, a printout of your ACORN invoice to:</p> <ul style="list-style-type: none"> • Your College Registrar (undergraduate students) • Your College Registrar (TST students) • Enrolment Services (will also process this form), 172 St. George Street. Email form to awards.uoft@utoronto.ca • Student Accounts (will also process this form), 215 Huron Street, 3rd floor or fax to 416-978-2610 <p>Note: Scholarships are posted to your account after you have registered.</p>

GRADUATE SCHOLARSHIP OR AWARD DEFERRAL:

Deferral will register the student without a tuition fee payment

Type	PRE-REQUISITES & CONDITIONS	APPLICATION PROCESS
<p>Graduate Funding (Student Major Award/ Research Stipend/ Teaching Assistantship) Deferral</p>	<p>A student may be eligible to register without paying the Minimum Payment to Register Amount on the student's ACORN invoice (tuition fee deferral) if:</p> <ol style="list-style-type: none"> 1) the student has paid outstanding fees from the previous sessions and; 2) the student has an approved major award/research stipend/teaching assistantship amount that exceeds the Minimum Payment to Register (Fall term Tuition fee) amount on the student's ACORN invoice 3) the student is a full-time degree student in a graduate program and all necessary admissions conditions have been met <p><u>Major Award/Research Stipend/Teaching Assistantship Deferral Post-Registration Conditions</u></p> <p>Contact graduate.awards@utoronto.ca for assistance in funding graduate student tuition fees from Departmental Operating or Restricted Funds or Principal Investigator Research Funding</p> <p>Note: If the University scholarship or funding does not exceed the Minimum Payment to Register amount on your ACORN invoice for your program, you may deduct the amount of the scholarship or funding, from the Minimum Required Payment amount and pay the remaining amount by the Minimum Payment to Register deadline, to complete your registration.</p>	<p>Prior to the Minimum Payment to Register deadline, apply for Graduate Funding deferral by clicking on the OSAP/Gov't/Graduate Funding Deferral button on the 'Financial Accounts' section on the ACORN. You will know immediately if your tuition fee deferral application is successful or not and the application will be noted in your activity log.</p> <p>If your tuition fee deferral application is successful, ACORN will change your status from "Invited" (invited to register) to "Registered". If the status has NOT changed to "Registered" on ACORN, contact your graduate unit or SGS Student Services.</p> <p>After the Minimum Payment to Register deadline, complete the Request to Register without Payment form, and submit the form to SGS Student Services to complete your registration. You may be charged a late registration fee.</p>

<p>International Visiting Graduate Student Financial Support from Dept'l or Principal Investigator Research Funding Deferral</p>	<p>A International Visiting Graduate student may be eligible to register without paying the Minimum Payment to Register Amount on the student's ACORN invoice (tuition fee deferral) if:</p> <ol style="list-style-type: none"> 1) the student has paid outstanding fees from the previous sessions and: 2) the student will receive funding from Departmental Operating or Restricted Funds or Principal Investigator Research Funding, that exceeds the Minimum Payment to Register (Fall Term Tuition fee) amount on the student's ACORN invoice <p><u>International Visiting Graduate Student Departmental Support Deferral Post-Registration Conditions</u></p>	<p>Prior to your division's Minimum Payment to Register deadline, complete the Request to Register without Payment form and submit the form and supporting documents are submitted to the Supervisor, Student Accounts.</p> <p>Late tuition fee deferral requests will not be processed.</p>
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THIRD PARTY SPONSORSHIP DEFERRAL: Deferral will register the student without a tuition fee payment		
Type	PRE-REQUISITES & CONDITIONS	APPLICATION PROCESS
<p>Third Party Sponsorship</p>	<p>A student may be eligible to register without paying the Minimum Payment to Register Amount on the student's ACORN invoice (tuition fee deferral) if:</p> <ol style="list-style-type: none"> 1) the student has paid outstanding fees from the previous sessions and: 2) A Third Party Sponsor Organization will pay a portion of the Tuition Fees that exceeds the Minimum Payment to Register (Fall term Tuition fee) amount on the student's ACORN invoice 3) A deferral must be processed for every session in which you wish to register. The deferral does not 	<p>Prior to the Minimum Payment to Register deadline:</p> <ol style="list-style-type: none"> 1. Mail, fax or bring a copy of the annual letter you received from the external organization or agency stating that they will pay your fees along with your ACORN invoice to: <ul style="list-style-type: none"> · Student Accounts · your College Registrar (TST students) 2. Student Accounts or TST College Registrar staff must match your ACORN invoice with the authorization

	<p>carry over from one session to the next.</p> <p>4) Starting for 2019 Fall, Ontario's Student Choice Initiative designates some incidental fees as optional. You can opt out some of these fees on ACORN. If you choose not to opt out of optional University Service and Student Society fees, then you are responsible for paying for the optional fees.</p> <p>When you log into ACORN to view and/or opt out of optional Fall term incidental fees, you should note that there may be more than one opt out deadline e.g. an August deadline for Innis College, St. Michael's College, Trinity College or Victoria College Orientation fees, a September deadline for the other fees that ACORN will allow you to opt out of. Dates for Winter term opt out have not yet been determined. Health and Dental insurance premium fees are billed on your ACORN invoice and you are not able to opt out of these fees on ACORN. The ACORN Opt Out screen will direct you to the appropriate student society website that will allow you to opt out of these fees by the deadline established by the student society (or insurance provider) if you are eligible. The student society (or health insurance provider) will normally mail the rebate cheque to you at your current ACORN address in March.</p> <p><u>Third Party Sponsorship Deferral Post-Registration Conditions</u></p>	<p>letter in order to record the Third Party Sponsorship deferral and complete your registration.</p> <p>3. Check ACORN to confirm that you are registered.</p>
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Government Loan Deferral Post-Registration Conditions:

OSAP, Other Canadian Government, & U.S. Government Loan/Alternative or Private Loan and Veteran Affairs Benefits

If you register without paying the Minimum Payment to Register amount on your ACORN invoice) on the basis of an OSAP, Other Canadian or U.S. loan or benefit, pay your fees by the following due dates:

Full payment of Fall term Tuition & Residence fees is due by September, 2019. In the case of unpaid Fall term fees, monthly service charges (at a monthly rate of 1.5% compounded e.g. 19.56 % per annum) are billed to the student starting October 15th and are billed on the 15th of every month thereafter until full payment has been made or the unpaid account has been transferred to an external collections agency.

- 1. Full payment of Winter term Tuition & Residence fees is due by January 31, 2020.** In the case of unpaid Winter term fees, monthly service charges (at a monthly rate of 1.5% compounded e.g. 19.56 % per annum) are billed to the student starting February 18th and are billed on the 15th of every month thereafter until full payment has been made or the unpaid account has been transferred to an external collections agency.
- 2. If you do not receive any assistance from the government, loan, or benefits program, you are still responsible for paying your fees,** and must begin doing so as soon as you receive notification of refusal.
- 3. If you do not make full payment of the Fall-Winter session fees by April 30, 2020, you will NOT be eligible to register for the 2020 Fall - 2021 Fall-Winter session or subsequent sessions.**

Scholarship/Award Deferral Post-Registration Conditions:

Undergraduate and Graduate Students

If you register without paying the Minimum Payment to Register amount on your ACORN invoice) on the basis of an Undergraduate or Graduate Scholarship/Award deferral, pay your fees by the following due dates:

- 1. You are responsible for paying for fees** on your ACORN invoice that are not covered by the scholarship/award funding recorded on your invoice. Your fees are due when billed. The deferral only allowed you to register without payment.
- 2. Make Fall-Winter session fee payments throughout the session as you receive your scholarship/award or other funding and full payment of Fall-Winter session Tuition & Residence fees is due by at the latest by April 30, 2020.**

In the case of unpaid Fall-Winter session fees, monthly service charges (at a monthly rate of 1.5% compounded e.g. 19.56 % per annum) are billed to the student starting May 15th, 2020, and are billed on the 15th of every month thereafter until full payment has been made or the unpaid account has been transferred to an external collections agency.

- 3. If you do not make full payment of the Fall-Winter session fees by April 30, 2020, you will NOT be eligible to register for the 2019 Fall-2020 Winter session or subsequent sessions.**
- 4. If your scholarship/award or graduate funding is cancelled, you are still responsible for paying your fees,** and must begin doing so as soon as you receive notification of cancellation.

Financial Support from Departmental or Principal Investigator Research Funding Deferral Post-Registration Conditions:

International Visiting Graduate Students

If you register without paying the Minimum Payment to Register amount on your ACORN invoice) on the basis of an Undergraduate or Graduate Scholarship/Award deferral, pay your fees by the following due dates:

- 1. You are responsible for paying for fees** on your ACORN invoice that are not covered by the Departmental or Principal Investigator funding recorded on your invoice. Your fees are due when billed. The deferral only allowed you to register without payment.
- 2. Make Fall-Winter session fee payments throughout the session as you receive your departmental, principal investigator or other funding and full payment of Fall-Winter session Tuition & Residence fees is due by at the latest by April 30, 2020.**

In the case of unpaid Fall-Winter session fees, monthly service charges (at a monthly rate of 1.5% compounded e.g. 19.56 % per annum) are billed to the student starting May 15th, 2020, and are billed on the 15th of every month thereafter until full payment has been made or the unpaid account has been transferred to an external collections agency.

- 3. If you do not make full payment of the Fall-Winter session fees by April 30, 2020, you will NOT be eligible to register for the 2020 Fall-2021 Winter session or subsequent sessions.**
- 4. If your departmental or principal investigator funding is cancelled, you are still responsible for paying your fees,** and must begin doing so as soon as you receive notification of cancellation.

Third Party Sponsorship Deferral Post-Registration Conditions:

If you register without paying the Minimum Payment to Register amount on your ACORN invoice) on the basis of a Third Party Sponsorship deferral, pay your fees by the following due dates:

- 1. You are responsible for paying for fees** on your ACORN invoice that are not covered by the sponsorship funding recorded on your invoice e.g. optional University Services and Student Society fees.
- 2. Make Fall-Winter session fee payments throughout the session as you receive your sponsorship funding and full payment of Fall-Winter session Tuition & Residence fees is due by at the latest by April 30, 2020.**

In the case of unpaid Fall-Winter session fees, monthly service charges (at a monthly rate of 1.5% compounded e.g. 19.56 % per annum) are billed to the student starting May 15th, 2020, and are billed on the 15th of every month thereafter until full payment has been made or the unpaid account has been transferred to an external collections agency.

- 3. If you do not make full payment of the Fall-Winter session fees by April 30, 2020, you will NOT be eligible to register for the 2020 Fall – 2021 Winter session or subsequent sessions.**
- 4. If your sponsorship funding is cancelled, you are still responsible for paying your fees**, and must begin doing so as soon as you receive notification of cancellation.
- 5. A deferral must be processed for every session in which you wish to register. The deferral does not carry over from one session to the next.**