

Guide to Reading Your Invoice

1 Student and Account Balance Information	Mr. Current Student Current Student 45 Willcock Street Toronto ON M5S 1A2 ----- , ROSI Account Balance Up to the End of the Session:	A ROSI Account : STUDE0987654321 Student : 987654321 Timestamp : 07/19/2017 12:10:32 ----- B \$ 14,450.00	A ROSI Account number is used for fee payment purposes. It consists of the first five characters of your surname (in capital letters) and 10 digit number which is your student number with leading zeroes unless it begins with 1. Make sure you distinguish between the letter 'O' and the number 'zero'. B ROSI Account Balance Up to the End of the Session is: <ul style="list-style-type: none"> • Amount owed to the University, \$14,450.00, OR • Credit Balance (CR) is amount by which payments or awards exceeds fee charges (e.g. \$ 5,000.00CR).
2 Balance Brought Forward from Previous Session(s)-Amount	, Balance Brought Forward from Previous Session(s):	2 \$ 5,450.00	2 Balance Brought Forward from Previous Session(s) Amt is: <ul style="list-style-type: none"> • Unpaid fees from previous session(s), \$5,450.00, OR • Credit Balance (CR) is amount by which previous session(s) payments or awards exceeds fee charges (e.g. \$ 5,450.00CR).
3 Session or Term	A 2017 FALL - 2018 WINTER		A The Sessions are Fall-Winter (September to April) and Summer (May to August). ACORN/ROSI fees are billed on a sessional basis.
	B 2017 Fall		B The Fall-Winter session has a Fall (September to December) and a Winter (January to April) term . Students have the option to pay by session or by term. For fee payment deadlines, check FAQs below.
4 TUITION CHARGES	TUITION - UTM Bachelor of Commerce 2017 Fall Program fee FT - Domestic	A \$ 6,601.50 Fall Term Sub-Total -----\$ 6,601.50	A Program fee is the flat domestic or international rate amount charged to all students in a program; there may be a full-time and/or part-time rate. If Program and Course fees are charged, check FAQs below.
	TUITION - UTM Bachelor's Degree Program 2017 Fall Course fee - Domestic GP ANT207H5 (F) Course fee - Domestic GP ECO100Y5 (Y) Course fee - Domestic GP GGR111H5 (F)	B \$ 566.80 B \$ 1,133.60 B \$ 566.80 Fall Term Sub-Total -----\$ 2,267.20	B Course fees (F, S & Y) are charged on a course by course basis at a domestic or international rate. When a course is added, the course fee is charged immediately, regardless of when the course begins. When a course is cancelled, the course fee is reversed in accordance with the refund schedule applicable to the student's program. If Program and Course fees are charged, check FAQs below.
	Incid. Campus :Athletics - FT Incid. Campus :Hart House St George-FT Incid. Campus :Studt Life Prog&Serv StG-FT Incid. Stud.Soc.:UTSU (St George) Incid. Stud.Soc.:UTSU-Accident/Pr Drug Insur Plan Incid. Stud.Soc.:UTSU-Student Commons(St George) Incid. Stud.Soc.:Varsity Publications Incid. Stud.Soc.:U of T Community Radio-St. George	C \$ 140.64 C \$ 71.63 C \$ 118.74 D \$ 33.12 D \$ 60.32 D \$ 6.15 D \$ 1.33 D \$ 3.75 Fall Term Sub-Total -----\$ 487.06	C Incidental campus service and D student society fees are compulsory fees for University operated services, for student society membership, and for services provided by student societies. Certain portions of student society fees are refundable subject to terms & conditions established by the student societies.
	Ancillary: UTM-GGR111H- Geog.Field Trip GGR111H5S	E \$ 15.00	E Ancillary fees are charged for specific programs or courses.
	Student System Access Fee	F \$ 50.00	F System Access fee is charged for access to the Student Web Service (ACORN/ROSI).
	University Health Insurance Plan	G \$ 684.00	G University Health Insurance Plan (UHIP) is a compulsory fee for all international students and recent permanent residents, and returning Canadian citizens who are in their 3 month OHIP waiting period.
	Fall Term Sub-Total -----\$ 749.00 CURRENT SESSION TUITION CHARGES Total: 4 \$ 4,781.99		
5 Minimum Payment to Register	>>> Minimum Payment to Register: B \$5,850.00 + A \$5,450.00 = 5 \$11,350.00		5 Fall-Winter Session MPR = A Arrears (Unpaid fees from previous sessions) + B Fall Term TUITION CHARGES or \$263 Summer Session MPR = A Arrears (Unpaid fees from previous sessions) + B 50% of Summer Session TUITION CHARGES or \$263 This line is not displayed when registration status changes from INVIT to REG, or FINCA .

6 NON-TUITION CHARGES	<p>NON-TUITION CHARGES 2017 Fall</p> <table border="0"> <tr> <td>Transcripts</td> <td style="text-align: right;">A</td> <td style="text-align: right;">\$ 24.00</td> <td></td> </tr> <tr> <td style="text-align: right;">Fall Term Sub-Total</td> <td></td> <td style="text-align: right;">-----\$ 24.00</td> <td></td> </tr> <tr> <td>Service chg on outstanding balance 2017-11</td> <td style="text-align: right;">B</td> <td style="text-align: right;">\$ 163.16</td> <td></td> </tr> <tr> <td>Service chg on outstanding balance 2017-12</td> <td style="text-align: right;">B</td> <td style="text-align: right;">\$ 165.60</td> <td></td> </tr> <tr> <td style="text-align: right;">Fall-Term Sub-Total</td> <td></td> <td style="text-align: right;">-----\$ 328.76</td> <td></td> </tr> <tr> <td>UTSC Apartment Room</td> <td style="text-align: right;">C</td> <td style="text-align: right;">\$ 3,608.00</td> <td></td> </tr> <tr> <td>Scarborough Student Village Council</td> <td style="text-align: right;">C</td> <td style="text-align: right;">\$ 15.00</td> <td></td> </tr> <tr> <td style="text-align: right;">Fall Term Sub-Total</td> <td></td> <td style="text-align: right;">-----\$ 3,623.00</td> <td></td> </tr> <tr> <td>SGS Loan to Student Due On 2017-12-01</td> <td style="text-align: right;">D</td> <td style="text-align: right;">\$ 2,500.00</td> <td></td> </tr> <tr> <td style="text-align: right;">Fall-Term Sub-Total</td> <td></td> <td style="text-align: right;">-----\$ 2,500.00</td> <td></td> </tr> <tr> <td style="text-align: right;">CURRENT SESSION NON-TUITION CHARGES</td> <td style="text-align: right;">Total:</td> <td style="text-align: right;">G</td> <td style="text-align: right;">\$ 6,496.76</td> </tr> </table>	Transcripts	A	\$ 24.00		Fall Term Sub-Total		-----\$ 24.00		Service chg on outstanding balance 2017-11	B	\$ 163.16		Service chg on outstanding balance 2017-12	B	\$ 165.60		Fall-Term Sub-Total		-----\$ 328.76		UTSC Apartment Room	C	\$ 3,608.00		Scarborough Student Village Council	C	\$ 15.00		Fall Term Sub-Total		-----\$ 3,623.00		SGS Loan to Student Due On 2017-12-01	D	\$ 2,500.00		Fall-Term Sub-Total		-----\$ 2,500.00		CURRENT SESSION NON-TUITION CHARGES	Total:	G	\$ 6,496.76	<p>A Transcripts fees are billed by the U of T Transcript Centre (UTTC).</p> <p>B Service Charge month and amount If not paid in full, any outstanding ACORN/ROSI account balance is subject to a monthly service charge of 1.5% compounded (19.56% per annum). Students have the option to pay by session or by term. For fee payment deadlines and monthly service charge billing schedule, check FAQs below.</p> <p>C Residence fees are billed by your residence office and you may be billed for a full session, by term or by month at the discretion of the residence.</p> <p>D Loan (repayment deadline) and amount: Applicable to graduate students only.</p>
Transcripts	A	\$ 24.00																																												
Fall Term Sub-Total		-----\$ 24.00																																												
Service chg on outstanding balance 2017-11	B	\$ 163.16																																												
Service chg on outstanding balance 2017-12	B	\$ 165.60																																												
Fall-Term Sub-Total		-----\$ 328.76																																												
UTSC Apartment Room	C	\$ 3,608.00																																												
Scarborough Student Village Council	C	\$ 15.00																																												
Fall Term Sub-Total		-----\$ 3,623.00																																												
SGS Loan to Student Due On 2017-12-01	D	\$ 2,500.00																																												
Fall-Term Sub-Total		-----\$ 2,500.00																																												
CURRENT SESSION NON-TUITION CHARGES	Total:	G	\$ 6,496.76																																											
7 AWARDS	<p>AWARDS 2017 Fall</p> <table border="0"> <tr> <td>UTAPS (to be refunded)</td> <td style="text-align: right;">A</td> <td style="text-align: right;">\$ 3,000.00CR</td> <td></td> </tr> <tr> <td>Award refund 2017-09-10 (cheque)</td> <td style="text-align: right;">B</td> <td style="text-align: right;">\$ 3,000.00</td> <td></td> </tr> <tr> <td>Noah Meltz Grant (credit account)</td> <td style="text-align: right;">A</td> <td style="text-align: right;">\$ 7,738.18CR</td> <td></td> </tr> <tr> <td>Award Cancellation - Noah Meltz 2018-03-29</td> <td style="text-align: right;">C</td> <td style="text-align: right;">\$ 7,738.18</td> <td></td> </tr> <tr> <td style="text-align: right;">Fall Term Sub-Total</td> <td></td> <td style="text-align: right;">-----\$ 0.00</td> <td></td> </tr> <tr> <td style="text-align: right;">CURRENT SESSION AWARDS</td> <td style="text-align: right;">Total:</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">0.00</td> </tr> </table>	UTAPS (to be refunded)	A	\$ 3,000.00CR		Award refund 2017-09-10 (cheque)	B	\$ 3,000.00		Noah Meltz Grant (credit account)	A	\$ 7,738.18CR		Award Cancellation - Noah Meltz 2018-03-29	C	\$ 7,738.18		Fall Term Sub-Total		-----\$ 0.00		CURRENT SESSION AWARDS	Total:	\$	0.00	<p>A Award received: Award name, disbursement method (credit account or to be refunded) and amount. The disbursement method is determined & recorded by your Awards Office.</p> <p>B Award refund processed date and refund method:</p> <ul style="list-style-type: none"> If bank account information is recorded on ROSI then Direct deposit in Canadian bank account within 2 business days of processed date, OR If no bank information on ROSI then Cheque is mailed within 2 business days of processed date. <p>C Cancelled Award name, processed date and amount</p>																				
UTAPS (to be refunded)	A	\$ 3,000.00CR																																												
Award refund 2017-09-10 (cheque)	B	\$ 3,000.00																																												
Noah Meltz Grant (credit account)	A	\$ 7,738.18CR																																												
Award Cancellation - Noah Meltz 2018-03-29	C	\$ 7,738.18																																												
Fall Term Sub-Total		-----\$ 0.00																																												
CURRENT SESSION AWARDS	Total:	\$	0.00																																											
8 PAYMENTS & DEPOSITS	<p>DEPOSITS 2017 Fall</p> <table border="0"> <tr> <td>Residence Deposit 2017-04-04</td> <td style="text-align: right;">A</td> <td style="text-align: right;">\$ 100.00CR</td> <td></td> </tr> <tr> <td>Academic Deposit 2017-08-09</td> <td style="text-align: right;">B</td> <td style="text-align: right;">\$ 300.00CR</td> <td></td> </tr> <tr> <td style="text-align: right;">Fall-Term Sub-Total</td> <td></td> <td style="text-align: right;">-----\$ 400.00CR</td> <td></td> </tr> <tr> <td style="text-align: right;">CURRENT SESSION DEPOSITS</td> <td style="text-align: right;">Total:</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">400.00CR</td> </tr> <tr> <td colspan="4">PAYMENTS</td> </tr> <tr> <td colspan="4">2018 Winter</td> </tr> <tr> <td>Payment-Bank Transfer 2017-12-10</td> <td style="text-align: right;">C</td> <td style="text-align: right;">\$ 1,000.00CR</td> <td></td> </tr> <tr> <td>Bank Payment 2018-04-05</td> <td style="text-align: right;">C</td> <td style="text-align: right;">\$ 450.00CR</td> <td></td> </tr> <tr> <td style="text-align: right;">Fall Term Sub-Total</td> <td></td> <td style="text-align: right;">-----\$ 1,450.00CR</td> <td></td> </tr> <tr> <td style="text-align: right;">CURRENT SESSION PAYMENTS</td> <td style="text-align: right;">Total:</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">1,850.00CR</td> </tr> </table>	Residence Deposit 2017-04-04	A	\$ 100.00CR		Academic Deposit 2017-08-09	B	\$ 300.00CR		Fall-Term Sub-Total		-----\$ 400.00CR		CURRENT SESSION DEPOSITS	Total:	\$	400.00CR	PAYMENTS				2018 Winter				Payment-Bank Transfer 2017-12-10	C	\$ 1,000.00CR		Bank Payment 2018-04-05	C	\$ 450.00CR		Fall Term Sub-Total		-----\$ 1,450.00CR		CURRENT SESSION PAYMENTS	Total:	\$	1,850.00CR	<p>A & B If a residence/academic deposit payment is made to hold a residence/program space in a future session, then the unapplied credit is protected from being applied to any fees owing for the current or prior session. When the fees are billed, then the unapplied credit will be applied to the fees.</p> <p>A Residence Deposit processed date and amount</p> <p>B Academic Deposit processed date and amount</p> <p>C Bank Payments and Bank Transfers processed date and amount</p>				
Residence Deposit 2017-04-04	A	\$ 100.00CR																																												
Academic Deposit 2017-08-09	B	\$ 300.00CR																																												
Fall-Term Sub-Total		-----\$ 400.00CR																																												
CURRENT SESSION DEPOSITS	Total:	\$	400.00CR																																											
PAYMENTS																																														
2018 Winter																																														
Payment-Bank Transfer 2017-12-10	C	\$ 1,000.00CR																																												
Bank Payment 2018-04-05	C	\$ 450.00CR																																												
Fall Term Sub-Total		-----\$ 1,450.00CR																																												
CURRENT SESSION PAYMENTS	Total:	\$	1,850.00CR																																											
9 REFUNDS	<p>REFUNDS 2018 Winter</p> <table border="0"> <tr> <td>Refund 2018-01-14 (cheque)</td> <td style="text-align: right;">9</td> <td style="text-align: right;">\$ 4,772.96</td> <td></td> </tr> <tr> <td>Refund 2018-03-25 (direct deposit)</td> <td style="text-align: right;">9</td> <td style="text-align: right;">\$ 1,712.00</td> <td></td> </tr> <tr> <td style="text-align: right;">Fall Term Sub-Total</td> <td></td> <td style="text-align: right;">-----\$ 6,484.96</td> <td></td> </tr> <tr> <td style="text-align: right;">CURRENT SESSION REFUNDS</td> <td style="text-align: right;">Total:</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">7,484.96</td> </tr> </table>	Refund 2018-01-14 (cheque)	9	\$ 4,772.96		Refund 2018-03-25 (direct deposit)	9	\$ 1,712.00		Fall Term Sub-Total		-----\$ 6,484.96		CURRENT SESSION REFUNDS	Total:	\$	7,484.96	<p>9 Refund payment processed date, refund method (cheque or direct deposit), and amount:</p> <ul style="list-style-type: none"> If bank account information is recorded on ACORN/ROSI then Direct deposit in Canadian bank account within 2 business days of processed date, OR If no bank information on ACORN/ROSI then Cheque is mailed within 2 business days of processed date. 																												
Refund 2018-01-14 (cheque)	9	\$ 4,772.96																																												
Refund 2018-03-25 (direct deposit)	9	\$ 1,712.00																																												
Fall Term Sub-Total		-----\$ 6,484.96																																												
CURRENT SESSION REFUNDS	Total:	\$	7,484.96																																											
10 Balance Brought Forward from Previous Session(s)-Details	<table border="0"> <tr> <td>, ROSI Account Balance Up to the End of the Session:</td> <td style="text-align: right;">\$ 14,450.00</td> <td></td> </tr> <tr> <td>, Balance Brought Forward from Previous Session(s):</td> <td style="text-align: right;">2</td> <td style="text-align: right;">\$ 5,374.57</td> </tr> <tr> <td>** ATTACHMENT **</td> <td style="text-align: right;">Trans Amt</td> <td style="text-align: right;">B</td> </tr> <tr> <td></td> <td style="text-align: right;">Outs Bal</td> <td style="text-align: right;">A</td> </tr> <tr> <td colspan="3">TUITION - A&S Bachelor's Degree Program</td> </tr> <tr> <td colspan="3">2016 Fall</td> </tr> <tr> <td>Program fee - Domestic GP</td> <td style="text-align: right;">\$ 2,834.00</td> <td style="text-align: right;">\$ 5,834.00 A</td> </tr> <tr> <td>Incid. Campus :Athletics - FT</td> <td style="text-align: right;">\$ 150.01</td> <td style="text-align: right;">\$ 150.01 A</td> </tr> </table>	, ROSI Account Balance Up to the End of the Session:	\$ 14,450.00		, Balance Brought Forward from Previous Session(s):	2	\$ 5,374.57	** ATTACHMENT **	Trans Amt	B		Outs Bal	A	TUITION - A&S Bachelor's Degree Program			2016 Fall			Program fee - Domestic GP	\$ 2,834.00	\$ 5,834.00 A	Incid. Campus :Athletics - FT	\$ 150.01	\$ 150.01 A	<p>A Outs Bal column displays the amount of each unpaid fee. This column total is equal to the Balance Brought Forward from Previous Session(s) Amount at the top of the invoice 2.</p> <p>B Trans. Amt. column displays the amount originally charged on the previous session(s) invoice.</p>																				
, ROSI Account Balance Up to the End of the Session:	\$ 14,450.00																																													
, Balance Brought Forward from Previous Session(s):	2	\$ 5,374.57																																												
** ATTACHMENT **	Trans Amt	B																																												
	Outs Bal	A																																												
TUITION - A&S Bachelor's Degree Program																																														
2016 Fall																																														
Program fee - Domestic GP	\$ 2,834.00	\$ 5,834.00 A																																												
Incid. Campus :Athletics - FT	\$ 150.01	\$ 150.01 A																																												

Invoice and Fee Payment FAQs

Fall-Winter Session Fee Payment Deadlines?

2017-2018 Fall-Winter Session Fee Billing:

Fall-Winter session (September to April) tuition fees are billed starting in mid-July. The ACORN/ROSI invoice (<http://www.rosi.utoronto.ca/>) displays an invoice total for the session and the tuition fees are broken down by Fall (September to December) and Winter (January to April) terms separately. Paper invoices are not issued and Students are expected to monitor their online invoice on ACORN/ROSI.

❶ Fall-Winter Registration Payment or Deferral Deadlines:

Each divisional registration office publishes their Pay or Defer Registration deadline for each session and these deadlines (mid-August to early-September) may also be viewed on the Student Accounts website (www.fees.utoronto.ca). During the registration period, the ACORN/ROSI invoice will display the Minimum Required Payment amount. In order to complete course enrolment and program registration for the session:

- 1) The Student must pay the Minimum Payment to Register (displayed on the ACORN/ROSI invoice) amount equivalent to the sum of the unpaid fees from previous sessions (arrears), and the greater of the Fall Term tuition fee amount or \$263; or
- 2) Students who have funding support in the form of OSAP or Other Government loans in an amount greater than \$0, or scholarships and awards in an amount that is equal to or exceeds the Fall term tuition fees, may complete registration without making a payment by applying for a tuition deferral (http://www.fees.utoronto.ca/financial_arrangements_register_without_payment.htm).

❷ Deadlines for Post-Registration payment of Full Fall Term Tuition & Non-Tuition Fees:

Payment for the unpaid Fall term fee amount is due by Sept 30th. Monthly service charges are billed to the Student starting October 15th and are billed until full payment has been made or the unpaid account has been transferred to an external collections agency. This includes students with an OSAP or Other Gov't loan deferral and students who have no deferral.

Exception: The payment deadline for Students with a deferral on the basis of scholarship, award, graduate funding, tuition waiver or sponsorship for the Fall-Winter session is April 30th of the following year, and monthly service charge fees are billed to the Student starting on May 15th of the following year.

❸ Deadlines for payment of Full Fall & Winter Term Tuition & Non-Tuition Fees at the same time:

Same deadlines as for Post-Registration payment of Full Fall Term Tuition & Non-Tuition Fees.

❹ Deadlines for Post-Registration payment of Winter Term Tuition & Non-Tuition Fees:

Payment for the unpaid Winter term fee amount is due by November 30th. Monthly service charges are billed to the Student starting December 15th and are billed until full payment has been made or the unpaid account has been transferred to an external collections agency.

Exceptions

- 1) The payment deadline for Students with a deferral for OSAP or Gov't loan for Winter term fees is January 31st, and monthly service charge fees are billed to the Student starting on February 15th.
- 2) The payment deadline for Students with a deferral on the basis of scholarship, award, graduate funding, tuition waiver or sponsorship for the Fall-Winter session is April 30th of the following year, and monthly service charge fees are billed to the Student starting on May 15th of the following year.

Monthly Service Charge Rate: 1.5% per month compounded (19.56% per annum)

ROSI Financial Hold: The financial hold is automatically recorded on the Student's ROSI account if full payment for Fall-Winter session fees has not been recorded in the ROSI account by April 30th. The hold will block transcript requests, and registration for the next session may be refused.

How to Calculate Unpaid Fall Term fee amount?

Unpaid Fall Term Fee amount	=	ROSI Account Balance Up to the End of the Session (A)	-	Winter Term Sub-Total amounts (listed under TUITION CHARGES) (B)	-	Winter Term Sub-Total amounts (listed under NON-TUITION CHARGES) (C)
------------------------------------	----------	--	----------	---	----------	---

Example:

Unpaid Fall Term fees = \$3,573.31 = \$14,450.00 (A) - \$6,601.50(B) - \$652.19(B) - \$3,623.00(C)

ROSI Account Balance Up to the End of the Session:	\$ 14,450.00		(A)
TUITION - UTSC Bachelor of Commerce			
2017 Winter			
Program fee FT - Domestic	\$ 6,601.50		
Winter Term Sub-Total	-----\$ 6,601.50		(B)
Incid. Stud.Soc.:U of T Community Radio-UTSC			
	\$ 3.75		
Winter Term Sub-Total	-----\$ 652.19		(B)
NON-TUITION CHARGES			
2017 Winter			
UTSC Apartment Room			
	\$ 3,608.00		
Scarborough Student Village Council			
	\$ 15.00		
Winter Term Sub-Total	-----\$ 3,623.00		(C)

<p>Summer Session Fee Payment Deadlines?</p>	<p>2017 Summer Session Fee Billing: Summer session (May to August) tuition fees are billed starting in mid-April. The ACORN/ROSI invoice (http://www.rosi.utoronto.ca/) displays an invoice total for the session. Paper invoices are not issued and Students are expected to monitor their online invoice on ACORN/ROSI.</p> <p>❶ Summer Registration Payment or Deferral Deadlines: Each divisional registration office publishes their Pay or Defer Registration deadline for each session and these deadlines (mid-April to early-May) may also be viewed on the Student Accounts website (www.fees.utoronto.ca). During the registration period, the ACORN/ROSI invoice will display the Minimum Required Payment amount. In order to complete course enrolment and program registration for the session:</p> <ol style="list-style-type: none"> 1) The Student must pay the Minimum Payment to Register (displayed on the ACORN/ROSI invoice) amount equivalent to the sum of the unpaid fees from previous sessions (arrears), and the greater of 50% of the Summer session tuition fees or \$270; OR 2) Students who have funding support in the form of OSAP or Other Government loans in an amount greater than \$0, or scholarships and awards in an amount that is equal to or exceeds 50% of the Summer session tuition fees, may complete registration without making a payment by applying for a tuition deferral (http://www.fees.utoronto.ca/financial_arrangements_register_without_payment.htm). <p>❷ Deadlines for payment of Full Summer Session Tuition & Non-Tuition Fees: Payment for the unpaid balance of Summer session fees is due by May 31st. Monthly service charges are billed to the Student starting on June 15th and are billed until full payment has been made or the unpaid account has been transferred to an external collections agency. This includes students with an OSAP or Other Gov't loan deferral and students who have no deferral.</p> <p>Exceptions:</p> <ol style="list-style-type: none"> 1) The payment deadline for Students with a deferral on the basis of scholarship, award, graduate funding, tuition waiver or sponsorship for the Summer session is August 31st, and monthly service charge fees are billed to the Student starting on September 15th. <ol style="list-style-type: none"> a) The payment deadline for SummerStart Program Students (who are billed annual tuition fees in Summer Session e.g. M. Biotechnology, MPPA, M.Social Work, and M.Sc. Ecology & Evolutionary Biology) is September 30th, and monthly service charges are billed to the Student starting on October 15th for Students with OSAP or Other Gov't deferral or No Deferral. Exception: December 31st, and monthly service charges are billed to the Student starting January 15th for Students with a scholarship, award, graduate funding, tuition waiver or sponsorship deferral. <p>Monthly Service Charge Rate: 1.5% per month compounded (19.56% per annum) ROSI Financial Hold: The financial hold is automatically recorded on the Student's ROSI account if full payment for Summer session fees has not been recorded in the ROSI account by August 31st. The hold will block transcript requests, and registration for the next session may be refused.</p>
<p>Fee Payment Options?</p>	<p>Complete information regarding fee payment options and instructions for Students making a fee payment within Canada and from outside of Canada can be viewed on Student Accounts Making a Fee Payment webpage (http://www.fees.utoronto.ca/making_a_fee_payment.htm).</p> <p>Tip: Always include the student name and ROSI account number with your fee payment to avoid delays and misdirected payments. The ROSI account number is displayed on the ACORN/ROSI invoice, and consists of the first five characters of your surname (in capital letters) and 10 digit number which is your student number with leading zeros unless it begins with 1. Make sure you distinguish between the letter 'O' and the number 'zero'.</p>
<p>Deferral Options (Registration without Payment)?</p>	<p>Information regarding tuition deferral options and instructions for Students applying for a tuition deferral can be viewed on the following webpages:</p> <p>Financial Arrangements that will register the Student without payment (fee deferral) (http://www.fees.utoronto.ca/financial_arrangements_register_without_payment.htm).</p>
<p>Can I pay a specific fee?</p>	<p>All payments are applied to the "oldest charges in the oldest session" on your ACORN/ROSI invoice(s); there is no distinction between the type of charges, e.g. residence fees, academic fees, etc. Residence Offices will check your ACORN/ROSI payment history to confirm that a fee payment in the amount owed has been recorded for your residence fees.</p>
<p>Penalties for Late Fee Payments?</p>	<p>Service Charge Fees: If not paid in full, any outstanding ACORN/ROSI account balance is subject to a monthly service charge of 1.5% compounded (19.56% per annum). See Fee Payment Deadlines? FAQ for the service charge schedule for each session.</p> <p>Students are responsible for planning sufficient time for payments to reach the University's bank account and to be recorded in the Student's ACORN/ROSI account by the payment due date. The transfer of funds from major Canadian financial institutions normally takes three to five business days, however the transfer from Canadian credit unions and financial institutions from outside Canada can take much longer.</p> <p>Complete information regarding Service Charges can be viewed on Student Accounts Service Charge webpage http://www.fees.utoronto.ca/Assets/Student+Accounts+Digital+Assets/2017+2018+fall+winter_service_charge.pdf</p>

	<p>Financial Holds: Unpaid ACORN/ROSI fees will automatically result in a ACORN/ROSI Student Account Financial Hold:</p> <ul style="list-style-type: none"> • On January 1st for unpaid graduate Summer Start Program fees (annual tuition fees are billed in the Summer Session) • On May 1st for unpaid Fall-Winter session fees • On September 1st for unpaid Summer session fees <p>Complete information regarding the ACORN/ROSI Student Account and Other Types of Financial Holds, and the Transfer of Unpaid Accounts to External Collections can be viewed on Student Accounts Restrictions on Past Due Accounts & Financial Holds webpage http://www.fees.utoronto.ca/restrictions_penalties_past_due_and_financial_holds.htm</p>
<p>Fee Adjustments?</p>	<p>Cancel Course and/or Registration: Tuition fee charges are reversed in accordance with the refund schedule (http://www.fees.utoronto.ca/sessions/summer_2016/schedules.htm). Any credit resulting from the cancellation will be applied first towards outstanding charges on the Student's ACORN/ROSI account.</p>
	<p>Combination of Program and Course Fees: Students registered in a program that is charged a program fee for full-time students and course fees for part-time studies and who cancel a course and become part-time after the 100% period, may be billed a combination of reduced program fees in addition to course fees. Information about these tuition fee adjustments can be viewed on the Student Accounts Tuition Adjustments webpage http://www.fees.utoronto.ca/sessions/2017_2018/tuition_fees/explanation_of_fees.htm</p>
<p>Request a Refund Payment?</p>	<p>If the ACORN/ROSI account has a credit balance, the Student may be entitled to a refund payment. Refund payment eligibility and request information can be viewed on the Student Accounts Refunds webpage (http://www.fees.utoronto.ca/refunds.htm)</p>
<p>Where to get Help?</p>	<p>View the Student Accounts Contact Us webpage (http://www.fees.utoronto.ca/contact.htm) for contacts for:</p> <ul style="list-style-type: none"> • tuition and residence fee billing; • financial aid, award and scholarship inquiries; • financial hold inquiries; and • Student Accounts office.