

COST, FEES, BILLING AND PAYMENT

Tuition Includes

- Online learning environment and courses
- Application processing
- **Non-refundable** Enrollment Deposit (paid separately and deducted from 1st tuition bill)
- Technology fee
- Access to the online library, career center, and disability services
- Student and Technical Support

Tuition Does NOT Include

- Course Materials, Books and e-books
- Late Payment Fees, if assessed
- Graduation related fees

Your Tuition Invoice and Payment

Once students have been registered into class, their tuition bill will be available at least one month prior to the start of class through Canelink (<https://canelink.miami.edu>). Payment in full is due or arrangements to pay finalized **by the 1st day of the 1st class of each term**. If the University does not receive payment in full by this date, students will be removed from the online classes. **Students are responsible for ensuring their payments are made on time regardless of whether they are utilizing a third party for payment.** Students who are utilizing a third party for payment may need to find alternative payment arrangements to ensure they meet the payment deadlines as per the Academic Calendar. (<http://www.miami.edu/index.php/registrar/calendar/>)

Payment Currencies

A student invoice is in **United States Dollars (USD)** and the University accepts payment only in **United States Dollar, USD**.

Payment Methods

The University offers several payment methods, described below. A student's tuition invoice will contain instructions for using these payment methods.

Credit Card

A student may pay by credit card using Flywire, via CaneLink. A student can pay with:

- MasterCard
- Visa
- American Express
- Discover

Students will be charged a processing fee of 2.3% to pay by credit card.

eCheck (ACH)

Students may pay their tuition by E-check (ACH) online through your Canelink account:

- Click on the "Financials" tab
- Navigate to Payment/Accounts Summary section
- Click on the "Account Activity" tab
- Click on "Make a Payment" and follow the instructions.

Students will not be charged any additional fee if they pay by e-Check. For additional help, contact the Student Support Team (<https://www.emailmeform.com/builder/form/ift36G870a5UABMY/>). Additional instructions can be found in the Online Payment Guide here (<https://osas.miami.edu/paying-your-bill/online-payments/>).

Wire Transfer

Students may pay their tuition by wire transfer. The wire transfer instructions can be obtained here (<https://osas.miami.edu/paying-your-bill/online-payments/>).

The Flywire online payment portal enables you to:

- Make online payments with eChecks, Credit Cards, and Domestic Wire Payments.
- Enroll in the Monthly Payment Plans.
- View, print, and save your Account Activity reports.
- Save your Payment Methods for future use.
- View all account changes and communication history.

The University of Miami has partnered with Canadian Imperial Bank of Commerce (CIBC) to provide our international students an online wire transfer payment portal.

- CIBC offers preferred exchange rates and allows students to make payments in their 'Home Currency/Preferred Currency.'
- Bank wire quotes are valid for 72 hours (excluding weekends and Canadian holidays) to avoid currency price fluctuations.
- The platform allows students to track their payments.
- The transactions are processed within a secure banking environment.

Wire/Bank Transfer Fees

Students are responsible for any fees or currency exchange processing charged by their bank or exchange bureau when transferring funds and should account for this when sending tuition payment. The University is not responsible for any fees students may incur during the transfer process.

Payment by a Third Party

A "third party sponsor" refers to any organization which formalizes a contract with the University and provides a guarantee letter assuming financial responsibility for a student's, or group of student's, tuition and fees, in full or portion thereof. Employers are **not** considered third party sponsors since sponsorship cannot be dependent upon the student's continued employment with the organization. Students who plan on using their employers tuition reimbursement benefits are responsible for their tuition by the due date. Students with this type of assistance must inform the Financial Aid Office to ensure that financial aid is awarded appropriately and that funds are applied appropriately.

If a student's tuition is paid via Third Party Sponsorship, **the student will still remain subject to all policies, including due dates, late payment fees (if applicable) and financial hold rules** and consequences.

Monthly Payment Plan (MPP)

Through the Monthly Payment Plan, term tuition payment is divided into 4 monthly payments for the Fall and Spring terms. The Summer term payment schedule is divided into 2 monthly payments and is only available to online students at this time. The typical months for these payments are May and June. Students who are interested in a Summer term MPP option must reach out to their Academic Advising team as soon as possible to get the manual set up process started. **Students who do not have a summer MPP set up by Day 1 of class will not have a Summer MPP option.**

Each monthly payment is due on the payment date and is directly debited from the student's account. **UM Employees are not currently eligible to enroll in the Monthly Payment Plan at this time.** UM Employees are encouraged to reach out to the Enrollment Advisor for other payment options.

- Students must pay each term in full before they will be registered for the next term (see payment methods section). This chart details **an example** of a Monthly Payment Plan option available during the **Fall term** only.

Payment #	Reminder Sent	Payment Due By
1	1 week before	August
2	1 week before	September
3	1 week before	October
4	1 week before	November

- This chart details **an example** of a Monthly Payment Plan option available during the **Spring Term** only.

Payment #	Reminder Sent	Payment Due By
1	1 week before	January
2	1 week before	February
3	1 week before	March
4	1 week before	April

Late Payment

- If payment is not received by payment due date, a registration hold will be placed on a student's account the next business day.
- Once payment has been received, the registration hold issued for late payment will be removed.

Tuition Reductions, Scholarships, Special Offers

During the Enrollment and Admissions process and at the University's discretion, tuition reductions and scholarships may be offered to incoming students. Existing students will not be eligible for any **new** tuition reductions offered to incoming students. A tuition reduction will remain on a student's account for the duration of the online program for which they received the reduction provided the student remains academically eligible and does not withdraw from the program for longer than one-year. Any student who is not enrolled in their program for greater than one year, will no longer be eligible for their initial tuition reduction and must reapply for admission to a program. A student may be eligible for any new tuition reductions being offered upon reapplication to a UOnline program. Students should contact an Enrollment Advisor for current offerings and qualifying criteria.

If students qualify for a tuition reduction, their Enrollment Advisor will provide them, in writing, the formal terms and conditions specific to that tuition reduction. The reduction will be included in a student's tuition statement/note in Financial Aid package if applicable and deducted from tuition accordingly. If financial aid is awarded prior to the tuition reduction being applied to a student's bill, the financial aid award will be adjusted accordingly. Student should contact (gradprof.finaid@miami.edu) the Financial Aid Office if they have questions regarding this adjustment.

UM Tuition Remission

As with other special Master's degree programs and doctorate programs, UOnline programs are **not** available for University of Miami Tuition Remission. Please refer to the Tuition Remission policies on the University of Miami's Human Resources website for additional details on the benefit program.

Tuition Increase

The University reviews tuition rates each year and reserves the right to increase tuition for existing students.

If the University does increase tuition:

- The increase will be implemented at the beginning of the Fall term and will apply forward to any future unbilled tuition.
- Students' tuition invoices moving forward will be adjusted to reflect the increase.

Billing Support

The student's Enrollment Advisor and Student Support Team will be able to answer questions or provide information about a student's invoice.

University of Miami VA Pending Payment Compliance

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation & Employment (Ch. 31) benefits, while payment to the institution is pending from the VA.

This school will **not**:

- Prevent the student's enrollment
- Assess a late penalty fee to the student
- Require the student to secure alternative or additional funding
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA Certificate of Eligibility (COE) by the first day of class
- Provide a written request to be certified
- Provide additional information needed to properly certify the enrollment as described in other institutional policies