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
Immediately after students have been registered into class, their tuition bill will be available in their student center 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 via the University’s partner, Elavon. A student can pay with:
- MasterCard
- Visa
- American Express
- Discover

Students will be charged a processing fee of 2.5% to pay by credit card.

eCheck (ACH)
Students may pay their tuition by E-check (ACH) online through your Canelink account:
- Click on the “Student Home” tab
- Navigate to Finances section
- Click on “Account Inquiry”
- Click on “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).

Wire Transfer
Students may pay their tuition by wire transfer. The wire transfer instructions can be obtained through CaneLink.

How to obtain wire transfer instructions:
1. Log into CaneLink and go to Student Center, click on the Account Inquiry button under the Finances.
2. Click on Make a Payment to pay your tuition and select Wire Transfer Payment (USA & International).
3. Select the country from the “What country are you paying from” dropdown list. For domestic wire instructions, select the US wire transfer payment option.
4. Create a Flywire account, to track your wire payment, and enter basic identification information for the University to identify your payment.
5. The bank account wire instructions will be provided.
6. An email will be sent with a unique wire identification number.

Students should make sure their full name, student ID number, and unique wire ID number are included with the wire transfer to ensure the funds are applied correctly.

**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 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 3 monthly payments and is only available to online students at this time. Each monthly payment is due on the 1st of the month and is not 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 the Monthly Payment Plan option available during the Fall and Spring Terms only.

<table>
<thead>
<tr>
<th>Payment #</th>
<th>Reminder Sent</th>
<th>Payment Due By</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1 week before</td>
<td>No later than 1st day of class</td>
</tr>
<tr>
<td>2</td>
<td>1 week before</td>
<td>1st of the next consecutive month</td>
</tr>
<tr>
<td>3</td>
<td>1 week before</td>
<td>1st of the next consecutive month</td>
</tr>
<tr>
<td>4</td>
<td>1 week before</td>
<td>1st of the next consecutive month</td>
</tr>
</tbody>
</table>

**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.

Change Payment Plan
Students may request to change payment plans. Currently the options are:

• Payment in Full to Monthly Payment Plan.
• Monthly Payment Plan to Payment in Full.

Payment Plan changes will be implemented only at the beginning of the next term. Students must complete any payments due for the current term as agreed under their current payment plan before they can request a new payment plan.

Students should contact the Student Support Team for more information about changing their payment plan. Formal requests must be in writing/online form.

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.