



*Money Matters*  
*Office Of The Registrar*

# Agenda

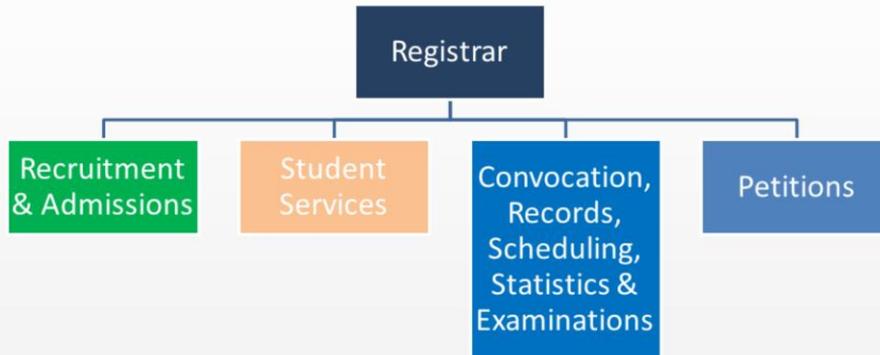
- Registrar's Office
- Understanding The Costs
- How to Pay for a University Education
  - Making a Budget
  - Financial Resources
  - Additional Financial Support
- Saving Money
- Deadlines & Other Money Matters



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# Welcome to the Registrar's Office

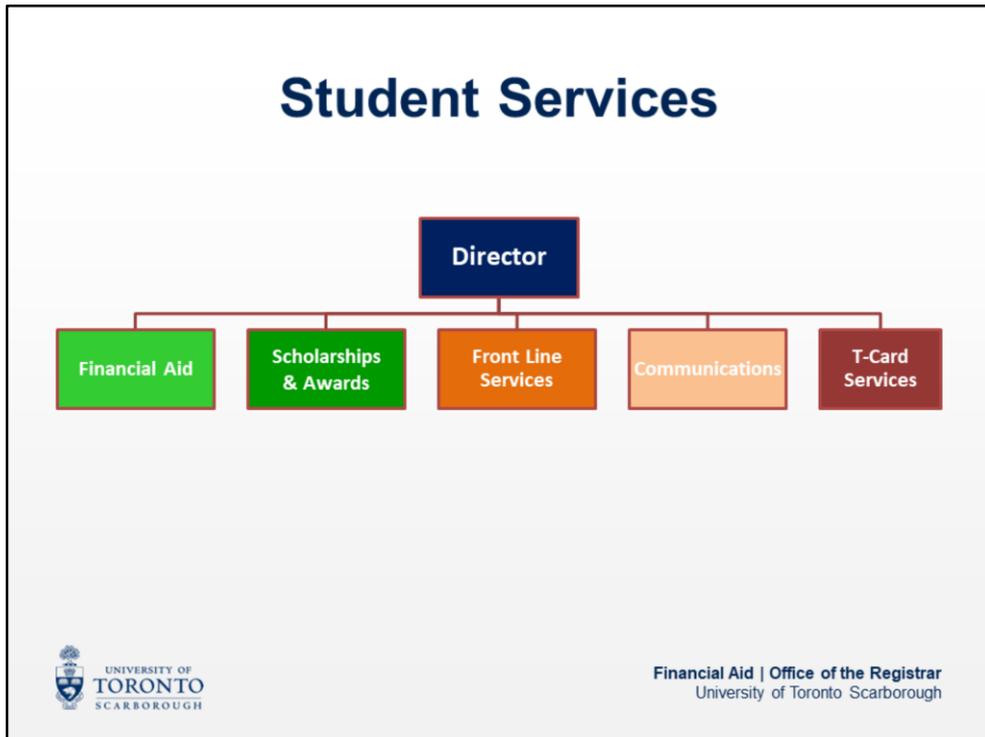
## Highland Hall – First Floor



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Welcome from the Registrar, Dr. Curtis Cole. The Registrar's Office has four distinct departments. Up until now, you have been dealing with the Recruitment and Admissions Department. Once you begin school, you will be in contact with the Student Services Department. In addition, the office has staff that are responsible for maintaining and updating a student's academic record and verifying a student's eligibility for graduation. We are also responsible for maintaining statistics and for scheduling classes and examinations. The fourth department is academic petitions. Sometimes a student wishes to request an exception to an academic policy and this process is called an academic petition. We are located in the Arts and Administration Building on the main floor. In September we will be moving to Highland Hall.

# Student Services

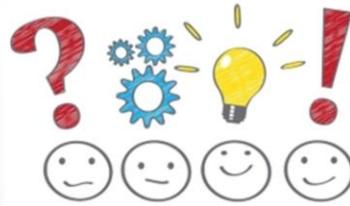


The Student Services Group includes Financial Aid, Scholarships and Awards, Front Lines Services, Communication and T-Card Services. Our director, Fiorella Shields is responsible for the delivery of registrarial and financial aid services to students.

# Financial Aid & Front Line

## We –

- Answer general questions about course and program enrolment
- Answer general questions about financial aid programs
- Administer OSAP & UTSC bursary programs
- Provide clarification of the student account and invoice
- Interpret and explain rules & regulations
  - University
  - OSAP
- Counsel students on financial (aid) matters
- Troubleshoot problems



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You may ask: “What services are provided by financial aid and front line staff?”. Many times, our office is the first stop for a student who needs help with enrolling in classes, registration, understanding the fees invoice and verifying the status of the OSAP application. The list goes on. If we don’t know the answer to your question, we will find out. If we are not the office that can help you with your question, we will direct you to the correct office.

## Financial Aid Services

- Ontario Student Assistance Program (OSAP)
- UTAPS
- UTSC Grant/Bursary
- SCSU Grants (Co-administration)
  - Textbook
  - Dollar for Daycare
- Drop in Appointments
- Help with Budgeting



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The financial aid office at Scarborough is one of three financial aid offices at U of T. All questions related to financial aid can be dealt with at our office in person, on the phone or through email or online chat. We offer one-on-one appointments for students through drop in hours.



*Understanding your  
Expenses*

# University Expenses

- Tuition
- Compulsory/Incidental Fees
  - Campus
  - Societies
    - Includes Health & Dental Insurance
- Books & School Supplies
- Living Costs
  - Cell phone
  - Food
  - Entertainment/Recreation
  - Transportation
  - Rent/Residence

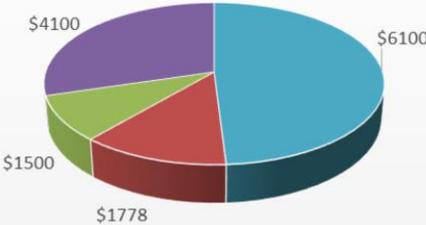


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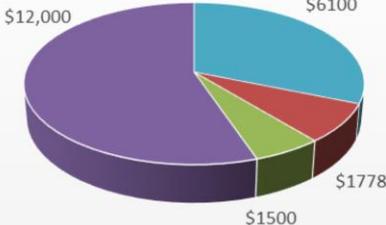
# How Much Does It Cost?

2019-2020 Fees will be published Mid-July on the Student Accounts website

Living at Home (\$13,478)



Living Away (\$21,378)



- Tuition
- Compulsory Fees
- Books & Supplies
- Living Costs

- Tuition
- Compulsory Fees
- Books & Supplies
- Living Costs



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## Additional Fees – Co-op

Program	Fall/Winter Cost
Arts or Science	\$922
Computer Science	\$1,144
International Development Studies (IDS)	\$1,144
Management (incl. Economic Policy)	\$1,172
Management & International Business	\$1,368
Joint Programs - Centennial	\$40 - \$190



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Students enrolled in a co-op program or one of the Joint programs with Centennial College will be charged additional fees in addition to the ones previously discussed. Students admitted directly to a co-op fee will pay the co-op fee 8 times. The fee for the Joint Programs are charges during periods of study at Centennial College.

## 2<sup>nd</sup> Year Program Costs

- Higher tuition fees for:
  - Computer Science
  - Management (BBA)
- Program Fees after 1<sup>st</sup> year
- Tuition for 2 semesters:
  - Management **\$15,900**
  - Computer Science **\$11,420**



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## Additional Costs - Residence

- Residence at UTSC
  - Townhouse (shared or single bedroom)
  - Apartment
- Residence Cost per Year:
  - **\$5,991 - \$10,105**
- \$600 Residence Deposit was due June 3, 2019



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– APPLY FOR HOUSING VIA THEIR WEBSITE; RESIDENCE APPS OPENED 3/4/2019 FOR 2019-2020 YEAR –

-There are 13 townhouse halls spread across the campus - -Each fully-furnished, self-contained unit contains 4-6 bedrooms, 1-2 toilet rooms, 1 shower, a full kitchen, storage area(s) and a living room/dining room, common areas, study spaces. -fully furnished with a bed, desk, chair, dresser, and closet space.

-Laundry rooms are accessible 24 hours a day. - garbage, and recycling rooms.

-Students select to live one of the three gender rooming types offered: all gender, same gender women, or same gender men housing. An LGBTQ+ option is also available.

-Residence advisors are housed in each hall to lead the community and offer support. The Residence Life team are available 7 days a week to provide resident assistance.

-rooms range from 120-180 sq feet. Depending on accommodation chosen. - IF INTERESTED IN OFF CAMPUS HOUSING; PLEASE VISIT THEIR WEBSITE FOR DETAILS AS WELL.

## Additional Costs – Food

- Commuter Value Meal Plan
  - \$390 (1 month)
- Residence Meal Plan
  - \$1,500 - \$3,845

LOAD FUNDS



SWIPE TO PAY



MANAGE ACCOUNT



### Local Grocery Stores

- Metro
- Loblaws
- No frills
- Sobeys
- Walmart



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Eating on campus is convenient and easy but it is expensive. We recommend it during midterm and final exam periods; you should be planning on cooking most of your meals. You can find a grocery store within walking distance or a short bus ride away.

-PURCHASE MEAL PLAN ON THEIR WEBSITE

-OVER 20 FOOD VENDORS ON CAMPUS; SAVE 15% OFF FOOD AND ADDITIONAL 5% AT SELECT MERCHANTS

-TBUCKS; ALLOW YOU TO PAY FOR PRINTING, BUY TEXTBOOKS, VENDING, LAUNDRY, FOOD

-ANY UNUSED MEAL PLAN FUNDS CAN GET REFUNDED OR TRANSFERRED TO TBUCKS. (TBUCKS EXPIRE AFTER 2 YEARS OF INACTIVITY)

-With TCard+, you can load funds online, check transaction history and view account statements. Get started [here](#)

-Lost your TCard? No worries! Your TCard+ balance is protected as soon as you report your card lost.

-Your TCard is accepted as a form of payment at food outlets, vending machines, printers, photocopiers, the U of T Bookstore and much more! Click [here](#) for a full list of merchants.



# Making a Budget

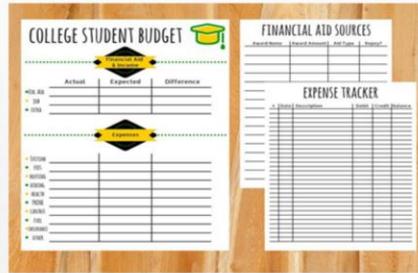
- ✓ Forecast your expenses
- ✓ Identify your resources
  - ✓ How much will the student contribute towards his/her education?
  - ✓ How much will your family contribute toward your education?
  - ✓ Will you apply for OSAP or a Student Line of Credit?
  - ✓ Do you have an RESP plan?
- ✓ Be realistic
- ✓ Write it down and review it as needed throughout the year



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# Budget Templates

- Google it!
- Excellent Excel template on the [Financial Consumer Agency of Canada \(FCAC\) website](#)
- Drop by our office for a budget sheet
- Handouts

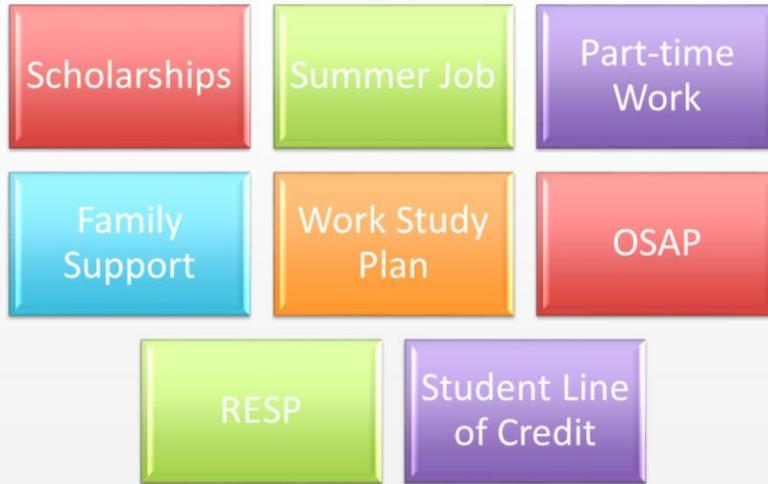


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There are lots of great tools on the internet. We want to recommend the FCAC website. They have an excellent interactive excel spreadsheets for student budgets. We have provided a budget template in our handouts to help you get started with this process. Having a sound financial plan is as important to your success at university as your academic plan.

[Financial Consumer Agency of Canada \(FCAC\) website](#)

# Financial Resources



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## What is OSAP?

- The Ontario Student Assistance Program (OSAP), which is offered by the Government of Ontario and the Government of Canada, provides financial assistance to students to help them attend college or university.
- OSAP is based on financial need, not grades.
- With one application, students will be considered for non-repayable grants, as well as an OSAP loan.



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# Ontario Student Assistance Program

OSAP includes:

- **Grants & Bursaries** = non-repayable aid (you keep)
- **Loans** = repayable aid (you pay back)



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## Am I Eligible for full time OSAP? Lots of people are!

To be eligible for OSAP, you must be:

- ✓ A Canadian Citizen, Permanent Resident or Protected Person
- ✓ An Ontario resident
- ✓ Must be registered in an OSAP-approved postsecondary institution taking an approved program
- ✓ Must be taking at least 60% of a full course load, or 40% if you have a permanent disability



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## Next Steps

To receive OSAP funding, students must:

- ✓ Register on the OSAP website
- ✓ Submit the application for 2019-2020. Has been released!!!!
- ✓ Print & Upload your required supporting documentation
- ✓ Open Bank account & complete MSFAA
- ✓ School confirms enrolment September 2019 & January 2020
- ✓ Update income & notify OSAP in writing of any changes during study period



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# Your OSAP Assessment

**COST OF YOUR EDUCATION**

- Tuition & Compulsory Fees
- Books & Supplies
- Equipment
- Computer Costs
- Living Expenses
- Child Care
- Travel

**YOUR FINANCIAL CONTRIBUTION**

- Student & Parental Contribution

=

**YOUR CALCULATED FINANCIAL NEED**

Federal Assistance  
(60% of assessed need, subject to max)

+

Provincial Assistance  
(40% of assessed need, subject to max)



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## Example of How OSAP is determined:



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## What You Pay Out of Pocket

- Each student is expected to contribute \$3,600 per school year to their education costs.
- ✓ Savings from a summer job
- ✓ Any existing savings
- ✓ A part-time job while in school



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Students are expected to contribute a minimum of \$3,000 ( 8 month study period) towards the costs of their education. It is not mandatory that you have the \$3,000 at the start of your study period. This contribution can come from a variety of sources, a few of which are listed on the slide.

## How much money?

- The amount of OSAP aid you qualify for is based on your calculated financial need.

### MAXIMUM OSAP ASSISTANCE LEVELS FOR 2019-2020

	Weekly	34-week program (2 school terms)
Single dependent and independent students	Up to \$400	Up to \$13,600
Married students and sole support parents	Up to \$680	Up to \$23,120

\*Amounts are based on both federal and provincial aid.

\*\*The Government of Canada provides \$210/week in loans for all student types. (This is already included in the funding above.)



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# OSAP Aid Estimator

- Try it out on the OSAP website for 2019-2020!

## OSAP calculator

Learn how OSAP is changing for 2019-20. And find out how much you could get in grants and loans.

I left high school in

Still in high school -

I am a married/common-law student

I have 0 - children

Parental income: \$ - \*

I will go to \*

university undergraduate or degree program

university graduate or professional program

college or diploma program

post graduate college certificate

private career college

I will live with parent/guardian

I will attend school outside Ontario, in Canada

Calculate

## Learn about OSAP

How to qualify.

## How to apply for OSAP

How and when to apply.

## After you apply

How to get the money and more.

## Repay your loan

When, how and what help's available.



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# Advantages of OSAP

- **Opt for Grant Only Funding**
- **Interest Free** during study period
- Loan repayment begins 6 months after you complete full time studies; Repayment assistance program available
- Interest paid on your loan is eligible for a tax credit
- Students with Permanent disability may qualify for BSWD



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# Applying for OSAP

- **Apply Early!**
  - Apply now!!
  - OUAC website linking
- Apply every year
- [www.ontario.ca/osap](http://www.ontario.ca/osap)



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## OSAP Appeals

- Seek support from the FAO after you receive your assessment
- Meet with a Financial Aid Advisor in a confidential setting



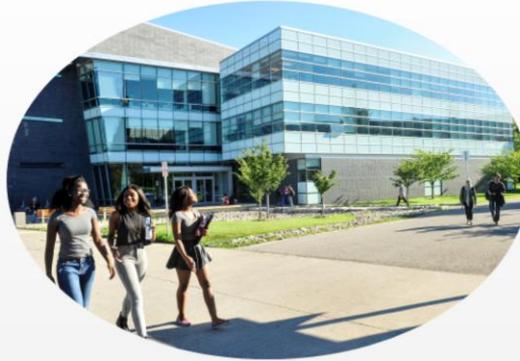
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# RESP

(Registered Education Savings Plan)

- If you have a plan, your financial institution may require confirmation of your enrollment to access funds
- Your financial institution may provide you with form(s) that need to be completed
- **After** course enrolment, bring your RESP form(s) to Registrar's Office



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# Student Line of Credit

- Bank Loan
  - Available from all major financial institutions
  - Students may need a co-signer
  - Alternative option for students who do not qualify for OSAP



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# External Scholarships

- Community Scholarships
- Employers
- Online Database
  - Student Awards- yconic.com
  - Scholarships Canada
  - Universities Canada
  - Leonard Foundation



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# Employment

- Work every summer and save for your education!
- Part-time work
- Work-Study Program
  - on campus with faculty and staff via career learning network
  - Jobs posted ~August 2019



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*U of T*  
*Financial Support*

# U of T Financial Support

- Scholarships & Awards
  - Entrance, In-course & Graduation awards; automatically assessed
  - One Application – [Awards Profile](#)
- UTSC Grant / Bursary
- Apply early! Release Late August 2019
  - Deadlines – mid February
  - On [eService](#)
- U of T Advance Planning for Students ([UTAPS](#))
  - Automatic grant for OSAP students
  - Out of Province students must apply



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## U of T Financial Support

Type of Funding	Amount
Admissions Scholarships	\$1,757,316
In-Course Scholarships	\$379,666
Grants/Bursaries	\$6,825,875
UTAPS	\$5,661,904



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U of T facts and figures

# Cutting Costs

- Live at home
- Pay tuition early to avoid late fee penalties
- If you live away from home make your own meals
- Health & Dental Plans
  - Approx. \$338
  - Can opt out online if you are covered by another plan
- Textbooks
  - Buy used
  - Rent



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*Fee info & Payment  
Deadlines*

# The Registrar's Guide



## Registrar's Guide



### • Important Information

- Deadlines
- Academic Information
- Course Enrolment
- Tuition Fees
  - Paying & Deferring
  - Payment Dates
- Financial Aid
- Scholarships
- Support on Campus



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We publish this guide each year and it is available in mid to late March. It has important information which we encourage you to read. If you have any questions about the information in this guide, please visit our office and speak to one of the front line staff.

## Important Dates – P. 1 & 2

Date	Activity
June 30	Apply for OSAP – Apply early every year!
July 8	Course Enrolment begins
July 15	View Fees Invoice
July 15 - Aug 12	Fee Deferral Request Period
August 12	Deadline to Register by making Payment for Non-OSAP students
August 26	Financial Cancellation – removed from courses if not registered
September 30	Deadline for OSAP applicants to Pay the Fall Semester in Full Deadline to opt out of Health/Dental Plan – Check SCSU website
November 30	Deadline to Pay Charges for the Winter Semester in Full - Non-OSAP Students
January 31	Deadline to Pay Charges for the Winter Semester in Full - OSAP



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This slide is self-explanatory. It lists the date by which you need to do certain tasks.

## Paying Your Fees – P. 25

- Online invoice
- Fees are billed on a sessional basis:
  - Fall and Winter will appear on one invoice
  - Summer separate
  - Dynamic – changes as student adds or drops a course
  - Waitlisted courses are not charged until the student gets a space in the class – check regularly



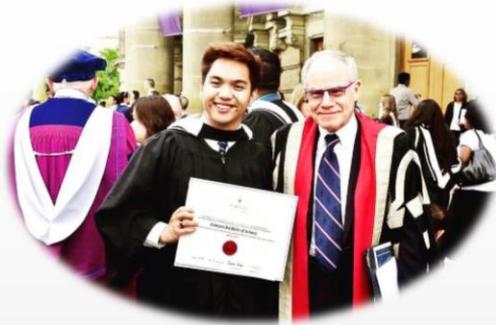
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Detailed information about your fees is given to you in this guide. First we want you to know that your invoice is online and available on ACORN. If your parents will be helping you pay your tuition, you need to print the invoice for them, so that they can see how much money needs to be paid by the dates outlined in the previous slide. It is important that you communicate any changes. We do not mail out a paper invoice. However, if you need an official invoice, visit our office for assistance.

Your invoice will provide details on tuition and incidental fees. You will be billed for both the Fall and Winter semesters on one invoice. If you continue with studies in the Summer semester, you will receive an additional invoice in May. Your invoice is dynamic and will change. If you drop a class your invoice may be reduced and if you add a class it will increase. If you enrol in a class and it is full you will be placed on a waitlist. Sometimes a course requires approval from the department or professor. Waitlist and Interim courses are not charged for until you are approved and have a space in the class.

Review your invoice regularly. You will be able to see payments as they are made. And if you have any questions or don't understand it, please visit our office and we are happy to review it with you.

## Paying Your Fees – P. 25



✓ U of T account number → found on your invoice after course enrollment

- Pay at bank:
  - in person, online or telephone/ATM
- Pay by Credit Card
  - Login in to ACORN & complete the information
  - Moneris fee (1.75%) – P. 25
- OSAP Funding
  - Funds will be redirected towards tuition fees



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There are a variety of ways to pay your fees. We do not accept tuition payments at our office. In order to ensure that the payment is properly credited to your fees account, you will need your

U of T account number. This account number is a combination of your family name (first five characters) and your student number. This account number is displayed on your invoice at the top right hand corner. Always verify your account number by looking for it on your invoice. There is an example on page 24 of the Registrar's Guide.

You can pay your fees at your bank. If you will be doing this using online banking, first you will need to set up the university as a payee. You will need your U of T account number when you set it up. If you or your parent will be paying in person at the bank, you should print the invoice from ACORN to take to the bank. This will assist the bank staff in entering your account number.

You can use a credit card to make a payment. You can do it by completing the necessary information after logging in to your ACORN Account. There is a non-refundable fee charge that will appear on your credit card statement.

If you are applying for OSAP, the university will taking funding from each OSAP installment to pay your fees accounts. This will include your residence charges. If OSAP is not enough to cover the total amount of your invoice, you will have to make up the difference.

## Deferring 1<sup>st</sup> Fee Payment – P. 27



- What is a fee deferral?
  - Registration without making a payment
- Who can defer?
  - Scholarship Recipients
    - In Person, Canada Post, or email
  - OSAP Recipients
    - On ACORN



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As mentioned in the previous slide, a student can become registered by asking for a fee deferral. OSAP students can apply for a deferral on ACORN. Students who are receiving a scholarship can also ask for a deferral, but the process is a manual one. Please read the instructions in the Registrar's Guide or visit our website.

## Service Charges

- Start October 15<sup>th</sup> for unpaid Fall charges
- Start December 15<sup>th</sup> for unpaid Winter charges
  - Exception: OSAP students – February 15<sup>th</sup>
- Applied monthly until paid in full
  - 1.5% per month (compounded) or 19.56% per annum



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University policy states that if payment is not received by certain dates, the account will incur a service charge. These service charges are added to your fees account monthly on the outstanding amount that you owe.

Fall fees must be paid in full by September 30<sup>th</sup>. If you have a balance for the Fall semester after this date, the service charge will be added to your account starting on October 15<sup>th</sup>. And it will be added each month until you pay the Fall fees in full.

Winter fees are due in full on November 30<sup>th</sup> for non-OSAP students and on January 31<sup>st</sup> for OSAP students. If you have a balance for the Winter fees, after the relevant date, a monthly service charge will be added to your account either on December 15<sup>th</sup> or February 15<sup>th</sup> (for OSAP students).

As you can see, the service charge is not cheap. If you don't pay your tuition promptly and on time, you may incur hundreds of dollars in extra fees.

## Fee & Refund Schedules

- Different from academic deadline dates
- Published on the website of the [Office of Student Accounts](#)
  - Choose the session and then look for “Divisional Tuition Fee & Refund Schedules”
  - Choose University of Toronto Scarborough – Undergraduate



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The deadline by which you can receive full or partial reversal of your tuition fees comes very quickly. These deadlines are not the same as the deadlines for dropping a class without academic penalty. Make sure you download the Refund Schedule (Fall-Winter and Summer) each session. Make a note of the dates and try to make your decision to drop a class in time to receive a full or partial reversal of the tuition fee. If you drop a class after a certain date, you will find that you must pay in full for the class. You can find this information on the website of the Office of Student Accounts. We also post this schedule next to the front door of our office (AA142).

[Office of Student Accounts](#)

## Access to Information

- Office of the Registrar
  - FIPPA
  - Written permission required from your student
  - ID must be presented
- OSAP
  - Must be specified on student's OSAP profile
  - We must verify your identity



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We cannot talk to your parent(s) or your spouse about any university matter, such as your invoice or your registration or grades without your written consent. We are happy to provide general information about university policy and procedures to a family member.

If the matter relates to your OSAP status, you must provide consent on your OSAP profile. Once you have done so, we will be able to answer any questions, either in person or on the phone.



UNIVERSITY OF  
**TORONTO**  
SCARBOROUGH



*Student Support  
Services*

*Your path to success is paired with  
support all the way through!*

# Student Support Services

- Academic Advising & Career Centre
- Health & Wellness Centre
- AccessAbilities Services
- Student Life
- Registrar's Office
  - Scholarships & Awards
  - Financial Aid



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*Thank You for Coming!*  
*Questions?*