Managing your Finances

Student Financial Services: Gina Moreno
Student Awards & Financial Aid: Maureen Jones
SFS webspace

https://uwaterloo.ca/finance/student-financial-services

- UHIP
- Student account/fee bill
- Post-deadline Fees Arrangements
- Financial holds
- Promissory Notes
- Payments
- Refunds
A student account

Student Centre>Finances>Account Inquiry>click on the term

- Regardless of who’s paying, the student is responsible to:
  - Check account weekly to be sure no surprises
  - Check uwaterloo email for notices from SFS
  - Ensure the bill and payment instructions get to the person who is making the payment

- Privacy legislation
Proof of enrolment

- If you need proof of enrolment or forms signed for RESP purposes, please contact the Registrar’s Office.
Tax receipts

- available in the Finances section of Quest by end of February each year
The bill

UNIVERSITY OF WATERLOO

FINANCE | Student Financial Services
ECS, 200 University Avenue West, Waterloo, ON N2L 3G1
519-888-4567, ext. 38466 | fax 519-746-3363
sfs@uwaterloo.ca | uwaterloo.ca/finance/student-financial-services

Name: 
Student ID: 
Statement Term: Spring 2019
Statement Date: 28-MAY-2019
HST No. 119286885RT0001

All amounts are in Canadian dollars

Charges:
18-MAR-2019 Undergrad Full time Tuition 2,277.00
18-MAR-2019 Co-op Fee 729.00
27-MAY-2019 Fees Health Coop 103.13
27-MAY-2019 Fees Grand River Transit 93.91
27-MAY-2019 Fees Dental Coop 90.16
27-MAY-2019 Student Services Wellness 45.65
27-MAY-2019 Std Services Athletics and Rec 27.63
27-MAY-2019 Std Services Centre for Caree 20.98
27-MAY-2019 UG Student Union Admin 19.86
18-MAR-2019 Work Report Marking Fee 14.00
27-MAY-2019 UG Student Union Recreation 13.03
28-MAY-2019 MATH Student Society 12.80
27-MAY-2019 UG Student Union Health Well 10.48
18-MAR-2019 Health Services Building Fee 10.00
27-MAY-2019 Student Services SSQ 7.81
27-MAY-2019 UG Student Union Advoc - Gov 6.93
27-MAY-2019 UG Student Union Events 5.18
28-MAY-2019 Imprint 4.35
27-MAY-2019 UG Student Union Advoc to UN 3.67
27-MAY-2019 Student Life Centre Facilities 2.07
27-MAY-2019 Student Services Writing Centr 1.93
27-MAY-2019 UG Student Union Comm-Building 1.89
27-MAY-2019 Student Services Security 1.44
27-MAY-2019 UG Student Union Legal Service 0.01
27-MAY-2019 PBEC Admin Fee-Co-op 0.00
27-MAY-2019 Federation of Students Fee 0.00
27-MAY-2019 Student Services Fee 0.00
28-MAY-2019 Peds Student Refugee Coop 0.00
28-MAY-2019 MATH Endowment Fund 0.00

Total Charges
3,501.51

Term Balance
3,501.51

Note: If you want to leave a balance owing on your student account equal
to any approved financial aid you will receive during the term
(including funding showing as Anticipated Aid) and only pay the
remaining balance, you must complete the Promissory Note by the due
date. If you do not have any approved financial aid for the term,
you must pay the Term Balance by the due date.

For pre-paid tuition, the statement term will not be the same as the
admit term.

Due date: see the Finance - Student Financial Services website
Opt-out ancillary fees

Student Opt-out Term Summary

Below is a list of your registered terms. There could be different due dates for different fees per term. Please note that no changes will be allowed after the deadline has passed.

*Academic Career: Undergraduate

<table>
<thead>
<tr>
<th>Term</th>
<th>End Date</th>
<th>Status</th>
<th>Last Submitted Date/Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring 2019</td>
<td>05/31/2019</td>
<td>Submitted</td>
<td>05/28/19 10:05:29 AM</td>
</tr>
<tr>
<td>Winter 2019</td>
<td></td>
<td>Not Available</td>
<td></td>
</tr>
</tbody>
</table>
Opt-out selection

Student Opt-out

Below is a list of ancillary fees charged to your account for this term. Use the checkbox on the right side to select the items you want to opt-out. Once you are finished, hit the submit button, and you will be asked for confirmation. Please note that no changes will be allowed after the deadline has passed.

Spring 2019:
Undergraduate

<table>
<thead>
<tr>
<th>Optional Fees</th>
<th>Description</th>
<th>Item Amount</th>
<th>Opt-out?</th>
<th>End Date</th>
<th>Long Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Imprint</td>
<td></td>
<td>4.25</td>
<td></td>
<td>05/27/2019</td>
<td>The Mathematics Society of the University of Waterloo, more commonly known as MathSoc, is a group that officially represents the interests of all undergraduate mathematics students to the Faculty, University, and community at large.</td>
</tr>
<tr>
<td>MATH Student Society</td>
<td></td>
<td>12.50</td>
<td></td>
<td>05/31/2019</td>
<td>Federation of Students (better known as “Feds”) is the undergraduate student union at the University of Waterloo. Every Waterloo undergrad is a member of Feds. We're run by students and driven by students. The Feds facilitate special events like Orientation and Welcome Week.</td>
</tr>
<tr>
<td>UG Student Union Events</td>
<td></td>
<td>5.18</td>
<td></td>
<td>05/31/2019</td>
<td>Federation of Students (better known as “Feds”) is the undergraduate student union at the University of Waterloo. Every Waterloo undergrad is a member of Feds. We're run by students and driven by students. The Student Refugee Program fee sponsors eligible students from refugee camps abroad to continue their studies and improve their lives at the University of Waterloo.</td>
</tr>
<tr>
<td>Feds Student Refugee Coop</td>
<td></td>
<td></td>
<td>✔</td>
<td>05/31/2019</td>
<td>Federation of Students (better known as “Feds”) is the undergraduate student union at the University of Waterloo. Every Waterloo undergrad is a member of Feds. We're run by students and driven by students. The Student Refugee Program fee sponsors eligible students from refugee camps abroad to continue their studies and improve their lives at the University of Waterloo.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Voluntary Fees</th>
<th>Description</th>
<th>Item Amount</th>
<th>Opt-out?</th>
<th>End Date</th>
<th>Long Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MATH Endowment Fund</td>
<td></td>
<td></td>
<td>✔</td>
<td>05/31/2019</td>
<td>The Mathematics Endowment Fund (MEF) is an income-generating fund that exists to finance projects that are in the best interests of undergraduate math students at the University of Waterloo.</td>
</tr>
</tbody>
</table>
“Fees Arranged” means.....

Pay entire Term Balance

OR

Use the Promissory Note
Payment options

- Bank payments
  - Online banking, ATM, teller
    (use student ID # as account #)
- Certified cheque, money order or bank draft
  - from a Canadian bank
- Western Union GlobalPay transfer
- NO credit cards, cash, debit, Interac email transfers, international wire transfers
- NO instalment payment plans
The Promissory Note....

...allows student to leave a balance owing on the student account equal to the scholarships, awards, bursaries, government student loans, tuition benefit coming during the term, instead of paying the Term Balance in full by the due date.
## Account Details

**Total Charges:** 2,177.77

### Payments Received

<table>
<thead>
<tr>
<th>Date Posted</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/23/2005</td>
<td>Payment</td>
<td>-1,235.77</td>
</tr>
<tr>
<td>01/27/2006</td>
<td>Tuition Benefit - Fee Remissio</td>
<td>-940.00</td>
</tr>
<tr>
<td>04/12/2006</td>
<td>Payment</td>
<td>-2.00</td>
</tr>
</tbody>
</table>

**Total Payments:** 0.00

### Financial Aid

<table>
<thead>
<tr>
<th>Date Posted</th>
<th>Award Description</th>
<th>Amount</th>
</tr>
</thead>
</table>

**Total Financial Aid:** 0.00

**Term Balance:**

Pay this amount, no Promissory Note is required.

**2,177.77**

### Anticipated Aid not yet applied to charges

<table>
<thead>
<tr>
<th>Award Description</th>
<th>Amount</th>
</tr>
</thead>
</table>

**Total Anticipated Aid:** 0.00

**Balance Less Anticipated Aid:**

Pay this amount, Promissory Note is required.

**2,000.00**

**177.77**
Use the Promissory Note for:

- Waterloo scholarships
- External scholarships payable to Waterloo
- Waterloo tuition benefits
- Third-party sponsorships (approved)
- GRS, RAs, or TAs (grads only)
- Canadian government student loans (like OSAP)
- Seniors’ bursaries
but NOT for:

- RESP funding
- External scholarships payable to you
- Employment income
- Third-party sponsorships (not approved)
- Employer reimbursement
- Foreign government student loans
- International scholarships
Find the Promissory Note:

- Select the Finances tab in the Hyeon's Student Center.
- From the Account Summary, choose "Help with Promissory Note."
### Account Summary

<table>
<thead>
<tr>
<th>Term</th>
<th>Institution</th>
<th>Registration Status</th>
<th>Charge Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spring 2017</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Winter 2017</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Fall 2016</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Spring 2016</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Winter 2016</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Fall 2015</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Spring 2003</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Winter 2003</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Fall 2002</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Winter 2002</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
<tr>
<td>Fall 2001</td>
<td>University of Waterloo</td>
<td>Fees Arranged</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Balance for all Accounts:** 0.00

*All amounts are in Canadian dollars.*

Click on the term to view student account detail
What if you aren’t Fees Arranged?
will not receive scholarships/bursaries

access to course material on LEARN will be delayed

will not receive government student loan funding (OSAP)
Late fees

- Due dates
  - communicated through several emails, Daily Bulletin, Twitter, Facebook
  - posted on our website a year in advance to allow students and their families to plan to meet them.

- Late enrolment (no charges on student account until on or after the due date)
  - have ten business days from the date the fees first appear on the student account to submit payment in full or Promissory Note without a late fee charge.
  - after that, late fees apply

- Assessed in a manner consistent with our published late fee schedule and policy –
  - applies to all students (including staff!)
  - Not waived for any reason, including departmental delays or errors

- No additional fees or interest charged on the late fee.
Avoid a Late Fee!

- Bookmark the due dates schedule: https://uwaterloo.ca/finance/student-financial-services/about-your-student-account/due-dates-and-late-fees
- Read and follow our blast emails
- Forward e-bill and blast emails to the person who’s paying
WUSA health & dental plans

- www.studentcare.ca
- Room 1006 Health Services Bldg
• International students & Canadians waiting for OHIP

• University Health Insurance Plan

• http://uhip.ca/

• sfs@uwaterloo.ca
Refunds

**Financial Aid refunds**
- After 100% refund deadline
- Must be Fees Arranged

**Term Batch refunds**
- After 50% refund deadline
- Only if there is a credit balance (dropping a course does not always create a refund!)

**Refunds issued as**
- EFT, if correct and complete banking info is on Quest
- Cheque to mailing address on Quest, provided it’s in Canada/USA
- International payment if the payment arrived that way
Adding banking info on Quest

- Quest>Finances>Manage My Bank Account
- Set up two-factor authentication
Add Account

- Enter account details:

Manage My Bank Accounts

Add Bank Account Details

Enter the bank and account details below and click next to proceed. If your bank is not listed, please contact the Student Financial Services office at sfs@uwaterloo.ca.

Bank Details

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nickname</td>
<td></td>
</tr>
<tr>
<td>Account Type</td>
<td></td>
</tr>
<tr>
<td>Bank Code</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td></td>
</tr>
<tr>
<td>Account Number</td>
<td></td>
</tr>
<tr>
<td>Confirm Account Number</td>
<td></td>
</tr>
<tr>
<td>Account Holder</td>
<td></td>
</tr>
</tbody>
</table>

Bank Location is Canada.
Currency used is Canadian Dollar.

Cancel  Next
Agreement

Manage My Bank Accounts

Agreement

Review the agreement and click Submit to complete this transaction.

Bank Details

The following account will be added to your Bank Account List:

function test XXX7777

The bank data collected here is for the sole purpose of the direct deposit service by the Finance Department, University of Waterloo. By recording your bank account details here, you authorize the University of Waterloo to deposit refunds into the account at the bank or financial institution designated, instead of mailing a cheque to you. A confirmation of payment will be sent to the campus email address on your QUEST profile. Should you no longer wish to receive refunds via direct deposit, you can delete your bank account information at any time through the Manage My Bank Accounts link on self-service.

The agreement is dated 10/29/2018

☐ Yes, I agree to the terms and conditions of this agreement.

[Submit] [Cancel] [Back]
Changing banking information

- Only one active bank account permitted

My Bank Accounts
Listed below is the bank account associated to you. You can view your account details. To edit the Bank Account Nickname click Edit. To update bank account details you will need to delete this account and add a new account.

You can also delete your bank account and future refunds will be sent as a cheque and mailed to you.

Bank Account Summary

<table>
<thead>
<tr>
<th>Bank Account Nickname</th>
<th>Bank Account Type</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>function test</td>
<td>Checking</td>
<td>XXX7777</td>
</tr>
</tbody>
</table>

- If banking information is incorrect, the refund will be sent by cheque to the mailing address on Quest
- Always keep both banking information and mailing address up-to-date
Need help?

- Read through our website
  [https://uwaterloo.ca/finance/student-financial-services](https://uwaterloo.ca/finance/student-financial-services)

- Contact The Centre
  - askthecentre@uwaterloo.ca
  - 519-888-4567 X42268
  - First floor Needles Hall
STUDENT AWARDS & FINANCIAL AID
Sources of Funding

- Undergraduate scholarships and awards
- OSAP
- Undergraduate bursaries
- Work Study Program
OSAP and other Provincial Student Aid

If you haven’t already applied for OSAP or your province’s student aid program, please do so right away!

osap.gov.on.ca

uwaterloo.ca/student-awards-financial-aid/oop-loans
Visit [ontario.ca/osap](https://ontario.ca/osap) to find out how much you could get in OSAP loans and grants.
OSAP Supporting Documents

Upload or mail any required signature pages and supporting documents to us
OSAP Reviews & Appeals

1) Review the application information you submitted through the OSAP website – is it accurate?

2) Check out our website for common review/appeal forms.

3) Make an appointment with a Financial Aid Counsellor.
How OSAP funding is released

Submit any required documentation early

Complete a promissory note by the deadline August 20, 2019

Check that your course load and/or program on Quest matches your OSAP account
Using OSAP to pay your Fees

OSAP funds will be sent directly to the University to pay fees owing.

Any remaining funding will be deposited to your bank account.
Criteria for Undergraduate Bursaries

You must apply for OSAP or other provincial government assistance.

Bursaries are based on financial need, not academic merit.
Types of Bursaries

AUTOMATIC

• OSAP students
• Verification assessment at end of September

APPLICATION

• Fall only
  Oct. 30th deadline
• Fall and Winter
  Feb. 28th deadline
Work Study Program

Recipients of OSAP and out-of-province financial assistance programs

Work part-time on campus while you study full-time

View jobs and apply via our website near the end of August
More On-Campus Job Opportunities

- Libraries
- Athletics, Physical Activities Complex
- Office of Development and Alumni Affairs
- Co-op and Career Services, Tatham Centre
- Student Federation, Student Life Centre
Get More Information

- **Quest**
  quest.uwaterloo.ca

- **OSAP**
  osap.gov.on.ca

- **Student Financial Services**
  uwaterloo.ca/finance/student-financial-services

- **Undergraduate Calendar**
  ugradcalendar.uwaterloo.ca/

- **Student Awards & Financial Aid**
  saf.uwaterloo.ca

- **National Student Loan Service Centre**
  canlearn.ca
Contact us

Student Financial Services
East Campus 5 (4th floor)
X38466
sfs@uwaterloo.ca

Student Awards & Financial Aid
Needles Hall (1st floor) in The Centre
X33583
safainfo@uwaterloo.ca
Follow us

@uwaterloolife

facebook.com/uwaterloolife
QUESTIONS?