### FREQUENTLY ASKED QUESTIONS - BILLING & PAYMENT

### 1. How am I billed?

When you register for a course, the cost of the course is simultaneously charged to your student account as Tuition and Fees.

### **TUITION**

**College level courses** are assigned credit hours and contact hours.

The Tuition cost of a college level course, in most cases, is determined by the number of contact hours (also referred to as bill hours) assigned to the course multiplied by the Tuition Rate.

TUITION RATE	Lower (100-200) Level Courses		Upper (300-400) Level Courses	
	Students admitted prior to Fall 2019	Students admitted as of Fall 2019	Students admitted prior to Fall 2019	Students admitted as of Fall 2019
Bahamian	B\$100.00 per	B\$115.00 per	B\$150.00 per	B\$172.50 per
Rate	contact hour	contact hour	contact hour	contact hour
International	B\$200.00 per	B\$230.00 per	B\$200.00 per	B\$230.00 per
Rate	contact hour	contact hour	contact hour	contact hour

In some cases, a college level course may be billed a specific fixed amount.

# **Non-credit Upgrading courses** are assigned contact hours.

The Tuition cost of a non-credit upgrading course is determined by the number of contact hours assigned to the course multiplied by the Tuition Rate.

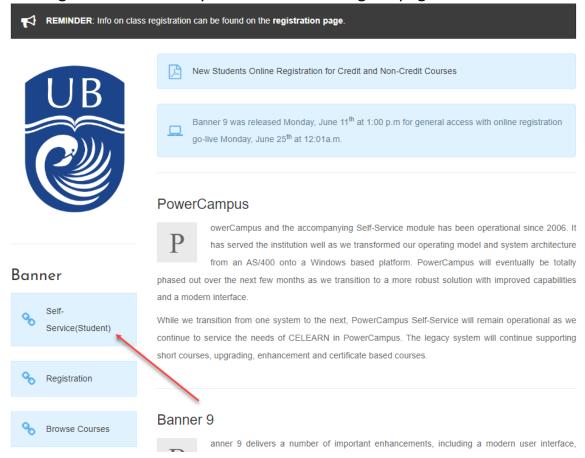
### **FEES**

For College level courses and Non-Credit Upgrading courses, some courses are assessed additional Fees to cover related expenses such as materials, supplies, field trips. These fees appear as an additional Course Code, Lab Fee or other Fee on the bill.

Additionally, UB charges various non-instructional fees to cover the cost of services e.g. Activity, Capital Development, Library, Technology and Student Insurance fees, and VAT on Student Insurance.

New students also pay the ID Card Fee, Orientation Fee and Security Deposit Fee.

- 2. Where do I find my bill and the transactions (charges and payments) on my account?
- a) Visit <u>www.ub.edu.bs</u> and click on the Banner tab at the top of the home page.
- b) Scroll down to the left column and Self-Service (Student) under the Banner heading which will direct you to the account sign in page.



c) Sign in using your UB issued login credentials to be directed to the Student Profile page, link <u>Self-Service</u> (Student) Sign In.

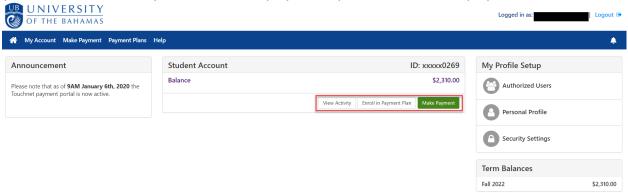


# Sign in to your account Username Password Sign In

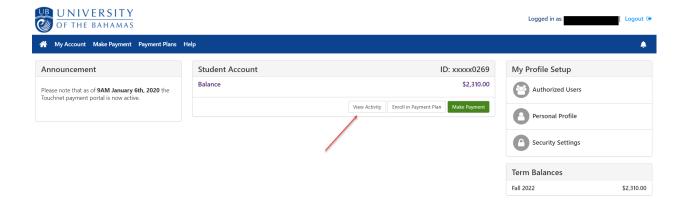
d) Select the Online Payment, Payment Plans and Account Activity tab.



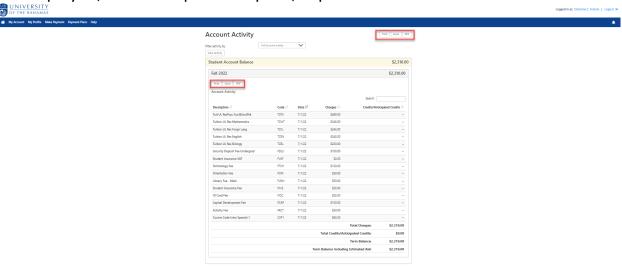
On this page your account balance is displayed along with options to view your account activity, enroll in the payment plan and make a payment.



e) Select the View Activity tab.



Your bill with the transactions (charges and payments) and account balance are displayed, with the options to print, export and save as a PDF.



PDF generated bill



Student Account - Fall 2022 - Account Activity

Description	Code	Date	Charges	Credits/ Anticipated Credits
Tuit UL ResPsyc Soci&SocWrk	TCPS	7/1/22	\$460.00	-
Tuition UL Res Mathematics	TCMT	7/1/22	\$345.00	-
Tuition UL Res Forgn Lang	TCFL	7/1/22	\$345.00	-
Tuition UL Res English	TCEN	7/1/22	\$345.00	-
Tuition UL Res Biology	TCBL	7/1/22	\$230.00	-
Security Deposit Fee Undergrad	FSEU	7/1/22	\$100.00	-
Student Insurance VAT	FVAT	7/1/22	\$2.50	-
Technology Fee	FTCH	7/1/22	\$120.00	-
Orientation Fee	FORI	7/1/22	\$50.00	-
Library Fee - Main	FLBM	7/1/22	\$50.00	-
Student Insurance Fee	FINS	7/1/22	\$25.00	-
ID Card Fee	FIDC	7/1/22	\$25.00	-
Capital Development Fee	FCAP	7/1/22	\$100.00	-
Activity Fee	FACT	7/1/22	\$50.00	-
Course Code Intro Spanish 1	CSP1	7/1/22	\$62.50	-
Total Charges:	\$2,310.00			
Total Credits/Anticipated Cred	\$0.00			
Term Balance:	\$2,310.00			
Term Balance Including Estim	\$2,310.00			

## 3. What are the different payment options to settle my bill?

Your bill has to be settled in full each academic term in accordance with the payment due dates stated in the Academic Calendar, link <u>Academic</u> Calendar.

Logged in as:

Your account balance may be settled by:

- a) Payment in full
  - Online via the Payment Portal in Banner Self-Service (Student)
  - In-person at the Cashiers' Cage,
- b) Enrollment in the Deferred Payment Plan,
- c) Financial Aid/Scholarship Awards.

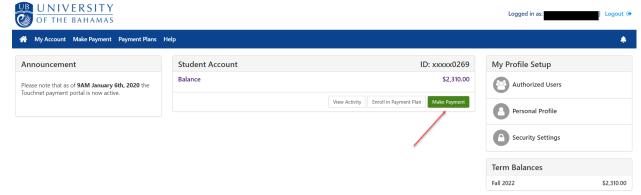
# 4. How do I pay online via Banner Self-Service (Student)?

Payment online via Banner Self-Service (Student) is the most efficient payment option. The payment is credited to your bill in real-time. Your student account transactions and account balance are updated immediately.

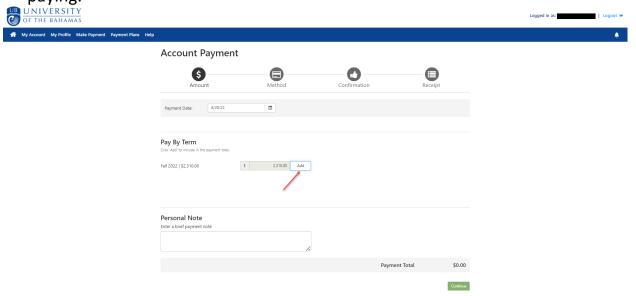
To make a payment via Banner Self-Service Student you will need a valid **Visa or MasterCard credit card or a debit card.** 

Steps to pay online via Banner Self-Service (Student):

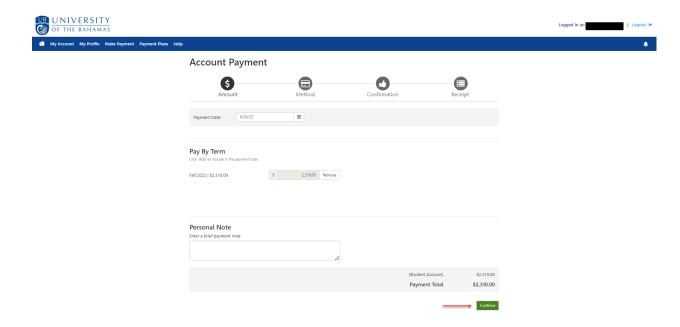
- a) Sign in to your Banner Self-Service (Student) account with your UB login credentials, link Self-Service (Student) Sign In.
- b) Select the Online Payment, Payment Plans and Account Activity tab.
- c) Select the Make Payment tab and follow up the instructions.



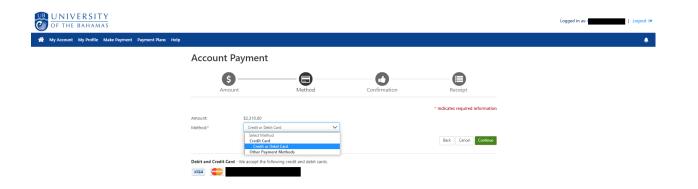
d) Choose the academic term for which you are paying under the Pay By Term field and click the Add tab to select the term balance you are paying.



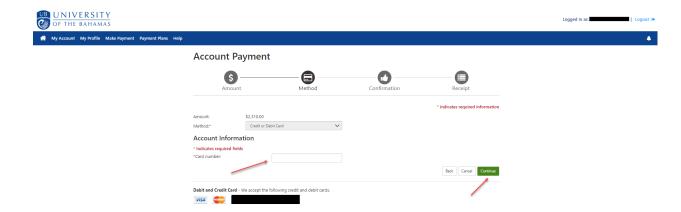
e) Click the **Continue** tab to proceed to the payment screen to input your payment information.



f) Select your Method of payment and then click Continue.
 Note: UB accepts Visa or MasterCard credit cards and debit cards.



g) Enter your card information, click **Continue** and follow the instructions to complete your payment and print your receipt.



Should you need additional instructions on how to make an online payment, refer to the Banner Online Bill Payment Quick Navigation Guide, link Online Payment Guide.

# 5. What is the Deferred Payment Plan?

The Deferred Payment Plan is a voluntary short-term payment option that gives you additional time to settle your student bill by paying your bill in three (3) installment payments.

The three (3) installment payments are paid as follows;

- a) ¼ due on enrollment,
- b) ½ one (1) month after enrollment (this payment is scheduled to be automatically deducted from the card used to make the initial payment on enrollment),
- c) ½ two (2) months after enrollment (this payment is scheduled to be automatically deducted from the card used to make the initial payment on enrollment).

Enrollment is online via Banner Self-Service (Student) and you must meet **eligibility requirements** to enroll, i.e.;

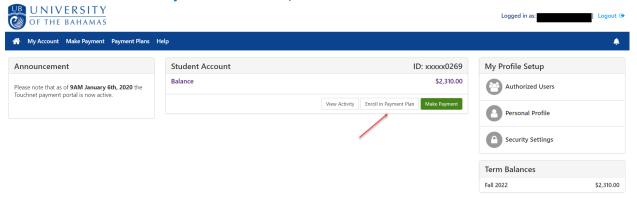
- a) Be a Bahamian Citizen; and/or Bahamian Resident,
- b) Have a \$300 minimum balance in tuition and fees,
- c) Must have paid all prior academic term balances in full.

# 6. How do I enroll in the Deferred Payment Plan?

To enroll in the Deferred Payment Plan, if eligible, you will need a valid **Visa or MasterCard credit card or a debit card** to charge all three (3) installment payments to.

## **Steps to enroll in the Deferred Payment Plan:**

- a) Sign in to your Banner Self-Service (Student) account with your UB login credentials, link Self-Service (Student) Sign In.
- b) Select the Online Payment, Payment Plans and Account Activity tab.
- c) Select the Enroll in Payment Plan tab,



- d) Follow the instructions, which include,
  - Payment of the non-refundable \$50.00 processing fee due on enrollment,
  - Making the first ⅓ payment due on enrollment,
  - Scheduling the two (2) installment payments subsequent to enrollment to be automatically deducted on their respective payment due dates from the card used on enrollment,
  - Acknowledging and accepting the Payment Plan terms and conditions.

**Note:** Once you enroll in the Payment Plan, the card used to make payment on enrollment cannot be removed until the Payment Plan balance is paid in full or another card is entered to charge the remaining installment payments to.

The Payment Plan Agreement is a legal and binding document with the Payment Plan terms and conditions accepted on enrollment.

- 7. What do I do if I am expecting a scholarship/financial aid award payment?
  As the Student you are responsible for ensuring;
  - a) All requirements for your scholarship/financial award are fulfilled within the required timeframe.

- b) Presenting your scholarship/financial award letter to Business Office Student Accounts Receivable for processing of the award, if your scholarship/financial aid is administered by Business Office Student Accounts Receivable.
- c) Before the payment deadline, paying any outstanding balance remaining after the award is credited to your account.

**Note:** The **Bahamas Government Tertiary Grant** is administered by Financial Aid. For assistance with questions or matters relating to the Bahamas Government Tertiary Grant, contact Financial Aid, email fa@ub.edu.bs.

## 8. When is the deadline to pay my bill?

The payment deadline date to settle your bill and other payment related dates are stated in the Academic Calendar, link <u>Academic Calendar</u>. It is important that you review the Academic Calendar frequently.

**Note:** Dates in the Academic Calendar are subject to change. Changes are communicated to students via their official UB email. It is therefore important that you check your UB email frequently.

9. What happens if I do not pay my bill by the payment deadline? Student accounts that are not settled in full by the payment deadline are subject to Deregistration, Late Payment Fee charge and Financial Hold.

### **Deregistration**

If your account outstanding balance is not settled by the payment due date **AND** your outstanding balance **amount equals or exceeds the threshold established for deregistration**, your registered courses and corresponding tuition and fees are purged for the academic term and you are no longer registered for that academic term.

**Note:** This includes students enrolled in the Deferred Payment Plan with past due installment payments.

## **Late Payment Fee**

If your account outstanding balance is not settled by the payment due date **AND** your outstanding balance **amount is less than the threshold established for deregistration**, your registered courses and corresponding tuition and fees are retained, you remain registered for the academic term and the Late Payment Fee is charged to your student account.

### **Financial Hold**

If your account has an outstanding balance after the final deregistration, a Financial Hold will be applied to your account.

The Financial Hold will prevent student services such as the release of official transcripts, diplomas, grades, and future registration for courses until the outstanding balance is paid in full.

Once the account balance is paid in full, the Financial Hold is automatically released.

# 10. What should I do if I cannot settle my bill by the payment deadline?

You should plan in advance to settle your bill before the payment deadline. Should you have an exceptional circumstance that prevents you from settling your bill by the payment deadline, you should communicate this to Business Office – Accounts Receivable, via email <a href="mailto:accountsreceivable@ub.edu.bs">accountsreceivable@ub.edu.bs</a>, as soon as possible and before the payment deadline for further guidance.