



2022-23

PAYMENT GUIDE AND  
INSTRUCTIONS FOR  
INTERNATIONAL STUDENTS

Follow your Leader

Richard Medina, *The Way of the Dodo*, 2021.

#### STUDENT FINANCIAL SERVICES

School of the Art Institute of Chicago  
36 S. Wabash Ave., suite 1200, Chicago, IL 60603  
312.629.6600 | 312.629.6601 fax | [saic.sfs@saic.edu](mailto:saic.sfs@saic.edu)  
[saic.edu/sfs](http://saic.edu/sfs) | [saic.force.com/sfshelp](https://saic.force.com/sfshelp) (Q+A)

**OFFICE HOURS:** Monday-Friday, 8:30 a.m.-4:30 p.m. CT  
**While appointments are not necessary, please feel free to schedule one (virtual or telephone) with us online at [saic.edu/sfs](http://saic.edu/sfs).**


#### NONDISCRIMINATION POLICY

The Art Institute of Chicago, including both the School and the Museum, is committed to providing an inclusive and welcoming environment for its students, visitors, faculty, and staff, and to ensuring that educational and employment decisions are based on an individual's abilities and qualifications. The Art Institute of Chicago does not tolerate unlawful discrimination based on race, color, sex, religion, national origin, disability, age, sexual orientation, gender identity, military or former military status, or any other status protected by federal, state or local law, in its programs and activities, public accommodations or employment practices.

**SAIC**

School of the Art Institute  
of Chicago

Student  
Financial  
Services



Student Financial Services is dedicated to helping you through the process of financing your education at SAIC, and has provided you with multiple ways to manage your payments. We encourage you to contact us at any time with questions or concerns.

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## ADJUST YOUR FINANCIAL AID TO YOUR ACTUAL ENROLLED CREDIT HOURS

[saic.edu/adjustingyouraidforenrollment](http://saic.edu/adjustingyouraidforenrollment)

Because the cost of attendance and the cost of tuition are calculated per credit hour, financial aid is also calculated per credit hour. If you are receiving a merit or any other scholarship at SAIC, it is calculated based on the standard enrollment for your program. It must be recalculated if your enrollment will be different.

- » Inform the Student Financial Services office using the form at the link above, if your actual enrolled credit hours will be different than your initial award to ensure a more accurate bill.
- » After the add/drop period, financial aid packages are adjusted based on actual enrolled credit hours for the semester.

## FERPA

### (FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT)

[saic.edu/ferpa](http://saic.edu/ferpa)

The Federal Family Educational Rights and Privacy Act of 1974 (FERPA) is a federal privacy law that gives students certain rights with regard to their own education records including financial records.

In order for the Student Financial Services staff to discuss details of a student's financial aid award and/or account tuition and fees with someone other than the student, SAIC requires written permission from the student. Further details related to FERPA and the FERPA form are located at [saic.edu/ferpa](http://saic.edu/ferpa). By completing and returning this form, you consent to SAIC's disclosure of information from your student financial records and any other education records to the person that you designate.

## BILLING PROCESS

[saic.edu/payment](http://saic.edu/payment)

Monthly electronic bills (eBills) are posted electronically each month in Transact, our online payment partner. ***It is important that students set up parents or guardians as Payers in Transact in order for them to have access to see eBills and make payments.***

Students and Payers are notified when monthly statement/eBills (electronic bills) are posted in Transact by email. Students may electronically request a statement of their tuition and fees account in Self-Service 24/7 in the Financial Account section.

Payment in full or complete payment arrangements of any balance not covered by financial aid must be made by the following dates in order to avoid late fees, restriction of access on campus, prevention from future registration and release of academic transcripts/diplomas:

FALL	AUGUST 15
WINTER	DECEMBER 15
SPRING	JANUARY 15
SUMMER	MAY 15

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## FINANCIAL RESPONSIBILITY

You are academically and financially responsible for the course(s) for which you are enrolled and/or for which you will be enrolled in the future. Neither failure to attend classes nor failure to pay tuition constitutes a drop and you will receive a grade for each class you are enrolled in unless it is officially dropped by the published deadline. You are responsible for reading and understanding the registration, withdrawal, add/drop, leave of absence, and refund policies as published in the current SAIC Bulletin. If you do not adhere to these policies, you may incur academic and/or financial penalties and you may be denied access to enrollment for future terms and/or refused the release of your official SAIC transcripts and/or diploma.

Enrolling in one or more classes at SAIC automatically authorizes SAIC and its agents to contact you via mobile phone, home phone, text messages, email, mail, and otherwise for any SAIC-related purposes. Service provider usage fees may apply. **When making arrangements for funding for their education, students should include the cost of education for their entire degree program, not just their first year.**

# WAYS TO MAKE A PAYMENT

[saic.edu/payment](http://saic.edu/payment)

## CASH, PERSONAL CHECK, MONEY ORDER

(MADE PAYABLE IN U.S. CURRENCY, DRAWN ON A U.S. BANK)

### SAIC Bursar's Office:

37 S. Wabash Ave., room 245, Chicago, IL 60603

Office Hours: Monday-Friday, 11:30 a.m.-4:30 p.m.

## CREDIT CARD, AUTOMATED CHECK HANDLING (ACH), WIRE TRANSFER

- » In Transact via Self-Service.
- » A service fee will be charged for credit card payments. There is no fee charged for ACH (electronic check) or wire transfer payments.
- » Students can set up a Payer account for others to make a payment.

### SETTING UP A PAYER IN TRANSCACT

Students log into Self-Service > Student Homepage > Financial Account > Transact > My Account > Payers. After setting up the new Payer, students will need to share the Payer Name, Password, and the web link: [commerce.cashnet.com/saicpay](http://commerce.cashnet.com/saicpay). Payers have direct access to Transact, and do not use Self-Service to access Transact.

## TUITION AND FEE PAYMENT PLAN

[saic.edu/paymentplans](http://saic.edu/paymentplans)

- » In Transact via Self-Service at [saic.edu/selfservice](http://saic.edu/selfservice)
- » Interest free tuition and fees payment plan is available through Self-Service (\$50 enrollment fee per semester).
- » Payment plans for each semester consist of four payments due monthly. Fall payment begins in August and spring begins in January. A three month plan is available for summer and begins in May.
- » Enroll in Auto-Pay for automatic account deductions from a U.S. bank account.
- » \$40 late fee for each missed or late payment.



# TUITION AND FEES

[saic.edu/tuition](http://saic.edu/tuition)

## TUITION

<b>UNDERGRADUATE STUDENTS</b>	\$ 1,785
PER CREDIT HOUR	
<b>GRADUATE STUDENTS</b>	\$ 1,860
PER CREDIT HOUR	

## HOUSING CHARGES

162 NORTH STATE STREET RESIDENCES, JONES HALL, AND THE BUCKINGHAM

<b>HOUSING DEPOSIT</b>	\$ 550	
<b>MEAL PLAN - New Students</b>	\$ 850	PER SEMESTER
	\$ 1,700	FOR THE YEAR
<b>MEAL PLAN - Returning Students</b>	\$ 575	PER SEMESTER
	\$ 1,150	FOR THE YEAR
<b>TRIPLE ROOM</b>	\$ 5,250	PER SEMESTER
(162 N. STATE ST ONLY)	\$ 10,500	FOR THE YEAR
<b>SHARED ROOM IN SHARED APT.</b>	\$ 5,550	PER SEMESTER
(BUCKINGHAM ONLY)	\$ 11,100	FOR THE YEAR
<b>DOUBLE ROOM</b>	\$ 6,950	PER SEMESTER
(JONES HALL & 162 N. STATE ST)	\$ 13,900	FOR THE YEAR
<b>PRIVATE ROOM IN SHARED APT.</b>	\$ 7,650	PER SEMESTER
(BUCKINGHAM ONLY)	\$ 15,300	FOR THE YEAR
<b>SMALL SINGLE ROOM</b>	\$ 8,075	PER SEMESTER
(JONES HALL ONLY)	\$ 16,150	FOR THE YEAR
<b>SINGLE ROOM</b>	\$ 9,250	PER SEMESTER
(JONES HALL & 162 N. STATE ST)	\$ 18,500	FOR THE YEAR

## OTHER FEES

<b>HEALTH INSURANCE FEE</b>	\$ 1,650	PER SEMESTER
(MAY BE WAIVED IF QUALIFICATIONS MET)	\$ 3,300	FOR THE YEAR
<b>UPASS FEE</b>	\$ 155	PER SEMESTER
<b>UPASS VENTRA CARD FEE</b>	\$ 5	ONE TIME FEE
<b>TECHNOLOGY FEE</b>	\$ 335	PER SEMESTER
<b>NEW STUDENT ORIENTATION FEE</b>	\$ 200	PER STUDENT
(UNDERGRADUATE)		
<b>ARTICARD REPLACEMENT FEE</b>	\$ 20	
(LOST/STOLEN)		
<b>ARTICARD REPLACEMENT FEE</b>	\$ 5	
(DAMAGED)		
<b>LATE REGISTRATION FEE</b>	\$ 300	
PER OCCURRENCE OF A SCHEDULE ADDITION AFTER THE END OF THE ADD/DROP PERIOD FOR THE SEMESTER		
<b>COMPLETE WITHDRAWAL FEE</b>	\$ 100	
FOR THOSE WITHDRAWING FROM ALL COURSES DURING THE WITHDRAWAL PERIOD		
<b>NO PAYMENT ARRANGEMENT FEE</b>	\$ 250	
FOR FAILURE TO ESTABLISH PAYMENT ARRANGEMENTS BY THE PAYMENT DUE DATE		
<b>PAYMENT PLAN LATE FEE</b>	\$ 40	PER PAYMENT

# HEALTH INSURANCE REQUIREMENT

[saic.edu/healthinsurance](https://saic.edu/healthinsurance)

Health insurance is required for all enrolled full-time domestic and all full-and part-time international students. Health insurance coverage is also available, upon request, to all domestic part-time degree-seeking students. SAIC Health Insurance is automatically charged to students for whom it is required each fall and spring semester. Waivers may be granted to students who have their own comparable health insurance coverage. Waiver requests must be completed by the end of the first day of classes for the fall and/or spring semester and each one is subject to verification to ensure compliance with minimum coverage requirements.

Information associated with SAIC's 2022-2023 health insurance waiver requirements and student health insurance plan will be available this summer. Please visit [saic.edu/healthinsurance](https://saic.edu/healthinsurance).

## ACCESSING SELF-SERVICE

[saic.edu/selfservice](https://saic.edu/selfservice)

- » **Step A:** Sign into Self-Service at [saic.edu/selfservice](https://saic.edu/selfservice).
- » **Step B:** Click on "Student Homepage" at the top of the page.\*
- » **Step C:** Go to "Financial Account" to request your Statement of Account (after July 7 for Fall 2022), view your account activity and access Transact to make electronic payments, enroll in payment plans, and view electronic bills (eBills).\*\* Go to "Financial Aid" to view your financial aid and "Other Services" to request a financial aid refund advance.

\* If you need assistance logging into Self-Service, go to [password.artic.edu](https://password.artic.edu) or contact the CRIT department by telephone at 312-345-3535 or email at [crithelpdesk@saic.edu](mailto:crithelpdesk@saic.edu).

\*\* For family members who do not have access to Self-Service, but need to access Transact, students can set up Payer account to allow them to make payments on their behalf.

## TIPS FOR PARENTS

- » **IMPORTANT! Receiving emails from Student Financial Services**  
You will want your student to set up their SAIC email account with a filter to forward all emails from Student Financial Services to your email. Instructions as follows:

### 1. Add Parent Email Address For Forwarding and Confirmation:

In the student's SAIC email account, go to Settings > See All Settings > Forwarding and POP/IMAP > Add Forwarding Address (button). Add the parent email address that you want SFS emails to be forwarded to and click "Next." An email will be sent from the [Art Institute of Chicago Team](#) with the subject: [Art Institute of Chicago Forwarding Confirmation](#) and will have a confirmation link that the parent will need to click to confirm.

### 2. Set Up Filter:

Select which emails to forward by creating a filter at Settings > See All Settings > Filters and Blocked Addresses > Create a new filter. Add [saic\\_sfs@saic.edu](mailto:saic_sfs@saic.edu) in the "From" field and click "Create Filter." Once your parent has confirmed their email address as instructed previously in Step 1, you will then be able to select which email address to forward the student's SFS emails to. On the next panel, click "Forward it to:" and choose the email address from the drop down. Then click "Create Filter."

- » **Communications:** The tuition and fees account and financial aid (if applicable) are legally the student's. Communications are directed to the student's SAIC email address and their telephone numbers. Ask your student to share all applicable communications if they do not choose to set up automatic forwarding to parents as instructed above.
- » **Statement of Account:** Students can request these in Self-Service at any time. The request sends a PDF statement of transactions for the last 365 days with the current balance and anticipated financial aid to the student's SAIC email. It looks much like the monthly invoices.
- » **Transact:** It is very important that your student sets you up as a Payer. You will need access to view monthly eBills, past Transact payments, account balances and access annual 1098-T tax forms (if eligible) without needing to log into Self-Service.
- » **Finances and FERPA:** It is very important that your student has given Student Financial Services permission to discuss their finances with you by completing a FERPA form at [saic.edu/ferpa](https://saic.edu/ferpa).

## REFUNDS AND ADVANCES

[saic.edu/payment](https://saic.edu/payment)

- » If, after final adjustments at the end of the add/drop period, you have a credit balance remaining on your account, a refund will be processed.
- » You may be issued a refund earlier if you have a credit balance prior to the end of add/drop.
- » If you anticipate having a credit balance during the term, you be may eligible to receive an advance before add/drop. Advances are 50% of your anticipated credit balance up to \$2,000. You may request an advance through Self-Service.
- » If you have a refund or an advance, you will be notified through your SAIC email address.
- » In exceptional situations, a "balance owed" may be created on your account if an advance or refund has been processed and adjustments are made to your student account at a later date, due to changes in enrollment and/or eligibility for a merit scholarship.

**To receive a financial aid advance or refund which will be deposited to your U.S. bank account, you must enroll in Direct Deposit Refunds in Transact. Go to [saic.edu/selfservice](https://saic.edu/selfservice) and log into Self-Service. Then go to Student Homepage > Financial Account.**