



2020-21

PAYMENT GUIDE AND
INSTRUCTIONS FOR
INTERNATIONAL STUDENTS

María José Urbina Gomez, *Estado de México*, mixed media, 2019, 2020.


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
saic.edu/sfs | saic.force.com/sfshelp (Q+A)

OFFICE HOURS: Monday–Friday, 8:30 a.m.–4:30 p.m.
While appointments are not necessary, please feel free to schedule one with us.

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.



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.

ADJUST YOUR FINANCIAL AID TO YOUR ACTUAL ENROLLED CREDIT HOURS

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

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. 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

The first tuition and fees bill for each semester will be mailed to students. Monthly electronic bills (eBills) are posted electronically each month in CASHNet, our online payment partner.

Students and Authorized Users are notified when monthly electronic bills (eBills) are posted in CASHNet by email. Paper bills are mailed to the student's billing address as listed in Self-Service. Students are strongly encouraged to opt-out of receiving a paper bill in Self-Service to support SAIC's Go Green initiative. For those who don't opt-out, if no active billing address is listed, the bill will be sent to the student's home/permanent address or mailing address, respectively. Current students may electronically request a statement of their tuition and fees account in Self-Service 24/7.

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 28
WINTER	DECEMBER 15
SPRING	JANUARY 15
SUMMER	MAY 15

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

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 CASHNet 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 an Authorized User account for others to make a payment.

SETTING UP AN AUTHORIZED USER IN CASHNet

Students log into Self-Service > Student Homepage > Financial Account > CASHNet > Authorized Users > Add New. After setting up the new user, students will need to share the Authorized User Name, Password, and the web link: commerce.cashnet.com/saicpay. Authorized users have direct access to CASHNet, and do not use Self-Service to access CASHNet.

TUITION AND FEE PAYMENT PLAN

saic.edu/paymentplans

- » In CASHNet via Self-Service at 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

TUITION

UNDERGRADUATE STUDENTS	\$	1,740
PER CREDIT HOUR		
GRADUATE STUDENTS	\$	1,798
PER CREDIT HOUR		

HOUSING CHARGES

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

HOUSING DEPOSIT	\$	550	
MEAL PLAN - New Students	\$	825	PER SEMESTER
	\$	1,650	FOR THE YEAR
MEAL PLAN - Returning Students	\$	560	PER SEMESTER
	\$	1,120	FOR THE YEAR
DOUBLE ROOM	\$	6,550	PER SEMESTER
	\$	13,100	FOR THE YEAR
PRIVATE	\$	7,250	PER SEMESTER
BUCKINGHAM & INFINITE CHICAGO	\$	14,500	FOR THE YEAR
SMALL SINGLE ROOM	\$	7,600	PER SEMESTER
JONES HALL ONLY	\$	15,200	FOR THE YEAR
SINGLE ROOM	\$	8,750	PER SEMESTER
	\$	17,500	FOR THE YEAR

OTHER FEES

HEALTH INSURANCE FEE	\$	1,210	PER SEMESTER
(MAY BE WAIVED IF QUALIFICATIONS MET)	\$	2,420	FOR THE YEAR
UPASS FEE	\$	155	PER SEMESTER
UPASS VENTRA CARD FEE	\$	5	ONE TIME FEE
TECHNOLOGY FEE	\$	325	PER SEMESTER
NEW STUDENT ORIENTATION FEE	\$	150	PER STUDENT
(UNDERGRADUATE)			
ARTICARD REPLACEMENT FEE	\$	20	
LATE REGISTRATION FEE	\$	300	
PER OCCURRENCE OF A SCHEDULE ADDITION AFTER THE END OF THE ADD/DROP PERIOD FOR THE SEMESTER			
COMPLETE WITHDRAWAL FEE	\$	100	
FOR THOSE WITHDRAWING FROM ALL COURSES DURING THE WITHDRAWAL PERIOD			
NO PAYMENT ARRANGEMENT FEE	\$	150	
FOR FAILURE TO ESTABLISH PAYMENT ARRANGEMENTS BY THE PAYMENT DUE DATE			
PAYMENT PLAN LATE FEE	\$	40	PER PAYMENT

HEALTH INSURANCE REQUIREMENT

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 2020–2021 health insurance waiver requirements and student health insurance plan will be available summer 2020. Please visit saic.edu/healthinsurance.

ACCESSING SELF-SERVICE

saic.edu/selfservice

- » **Step A:** Sign into Self-Service at 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 August 6 for Fall 2020), view your account activity and make a payment (CASHNet).** 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 or contact the CRIT department by telephone at 312-345-3535 or email at crithelpdesk@saic.edu.

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

TIPS FOR PARENTS

- » **Communications** — The tuition and fees account and financial aid (if applicable) are legally the student's responsibility. Communications are directed to the student's SAIC email address and their telephone numbers. Ask your student to share all applicable communications with you.
- » **Ask your student to set up their SAIC email account with automatic forwarding for all emails from saic.sfs@saic.edu to be sent to your parent email address.**

- » **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. It looks much like the monthly invoices.
- » **CASHNet** — Ask your student to set you up as an Authorized User. You can view monthly eBills, past CASHNet payments, account balances and access annual 1098-T tax forms (if eligible) without needing to log into Self-Service.
- » **Finances and FERPA** — Make sure your student has given Student Financial Services permission to discuss their finances with you by completing a FERPA form at saic.edu/ferpa. It's the law!

REFUNDS AND ADVANCES

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 may be eligible to receive an advance before add/drop. Advances are 50% of your anticipated credit balance up to \$1,000. 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 bank account, you must enroll in eRefund in CASHNet. Go to saic.edu/selfservice and log into Self-Service. Then go to Student Homepage > Financial Account.