To determine your fee adjustments or reversals, review the applicable circumstances in each of the following four categories:

Category 1A: Academic Fees – Course Fees (Fees charged for each course)

If you cancel a course, the course fee is adjusted or reversed in accordance with this schedule, using the course cancellation date recorded on ACORN. If you cancel your registration for the semester, there are additional financial implications (see Note 1).

Course Charge Reversed	Recorded Date of Course Cancellation on ACORN Section Code Y	Recorded Date of Course Cancellation on ACORN Section Code F	Recorded Date of Course Cancellation on ACORN Section Code S	Note 1: If you cancel your last course and your registration in the semester on or after the published first day of classes, a minimum	
100%	To September 2	To September 2	To January 5	charge of \$329.00 will be charged.	
100% less minimum charge (Note 1)	Sept. 3 – Sept. 16	Sept. 3 – Sept. 16	Sept. 3 – Sept. 16 Jan. 6 – Jan. 19 Note applie	This policy applies to degree or non-degree students. Note 2: This refund schedule applies to courses offered on any U of T campus.	
50%	Sept. 17 – Nov. 5	Sept. 17 – Oct. 8			
0	On November 6 or after	On October 9 or after	On February 11 or after	Note 3: The last date to cancel a course or registration with no academic penalty is not the same as the last date to be eligible for a refund.	

Category 1B: Academic Fees – Fall Semester Program Fees (Fees charged as a single rate)

Bachelor of Business Administration (including Co-op) – Year 2 or Higher

Computer Science (Major or Specialist including Co-op) – Year 2 or Higher

See Category 1C for Winter Semester Program Fees Refund Information

New starting 2016 Fall Semester: The University of Toronto Scarborough Program Fee assesses a single fee for Fall or Winter studies for students who enroll in 2.0 or more credits per semester. Students under the Program Fee may add and cancel courses without generating either further charges or refunds for individual enrolment transactions. If you are appropriately assessed a Program Fee, a refund is generated only by completely withdrawing from studies by the deadlines, as explained below. See UTSC fee schedules for more detailed information.

If you cancel your registration for the semester, program fees are reversed in accordance with this schedule, using the registration cancellation date recorded on ACORN. Cancellation of registration only occurs when all courses are cancelled. If any courses with a final standing remain on the record for the academic session— a final mark, CR/NCR, P/FL— a student will not be eligible to cancel the registration for that session.

Program Charge Reversed		Recorded Date of Cancelled Registration on ACORN for Fall September - December	Note 1: If you cancel your last course and your registration in the semester on or after the published first day of classes, a minimum charge of \$329.00 will be charged. This policy applito degree or non-degree students.	
100%		To Sept. 2	Note 2: After the last date to add courses for each session (F, Y, S) your course enrolments will be counted as final and	
100% less minimum charge (Note 1)		Sept. 3 – Sept. 16	"frozen" for the corresponding term. To ensure your fees are adjusted as quickly as possible, please report your Program Fee adjustment as per the information found at https://www.utsc.utoronto.ca/registrar/program-fees . A) If a term totals 2.0 or more credits in a term, you will be	
If Fall course load is 2.0 or more credits on Sept. 16th (last day to add F & Y courses) (Note 2A)	50%	Sept. 17 – Oct. 8	charged the Program Fee for that term. Students with a course load accommodation from Access Ability Services should refer their Disability Consultant regarding terms with 2.0 credits wher Program Fees are applied.	
	0	On October 9 or after	B) If a term totals fewer than 2.0, you will be moved from Program fee to Per-Course fee billing. Program fees will be reversed and course fees will be charged for each course and	
If Fall course load is fewer than 2.0 credits on Sept 16th (last day to add F & Y courses) (Note 2B)	100% Less per- course refund	On September 16 or after	refunded according to Refund Category 1A. Note 3: The last date to cancel a course or registration with no academic penalty is not the same as the last date to be eligible for a refund. Note 4: Refer to Category 1C for Winter Semester Program Fees Refund information.	

Category 1C: Academic Fees – Winter Semester Program Fees (Fees charged as a single rate)
Bachelor of Business Administration (Including Co-op) – Year 2 or Higher
Computer Science (Major or Specialist including Co-op) – Year 2 or Higher

See Category 1B for Fall Semester Program Fees Refund Information

New starting 2017 Winter Semester: The University of Toronto Scarborough Program Fee assesses a single fee for Fall or Winter studies for students who enroll in 2.0 or more credits per semester. Students under the Program Fee may add and cancel courses without generating either further charges or refunds for individual enrolment transactions. If you are appropriately assessed a Program Fee, a refund is generated only by completely withdrawing from studies by the deadlines, as explained below. See UTSC fee schedules for more detailed information.

If you cancel your registration for the semester, program fees are reversed in accordance with this schedule, using the registration cancellation date recorded on ACORN. Cancellation of registration only occurs when all courses are cancelled. If any courses with a final standing remain on the record for the academic session— a final mark, CR/NCR, P/FL— a student will not be eligible to cancel the registration for that session.

Program Charge Reversed		Recorded Date of Cancelled Registration on ACORN for Winter January - April	Note 1: If you cancel your last course and your registration in semester on or after the published first day of classes, a minimum charge of \$329.00 will be charged. This policy applie to degree or non-degree students.	
100%		To January 5	Note 2: After the last date to add courses for each session (F, Y, S) your course enrolments will be counted as final and "frozen" for the corresponding term. To ensure your fees are adjusted as	
100% less minimum charge (Note 1)		Jan. 6 – Jan. 19	quickly as possible, please report your Program Fee adjustment as per the information found at https://www.utsc.utoronto.ca/registrar/program-fees .	
If Winter course load is 2.0 or more credits on Jan. 19th (last day to add S courses) (Note 2A)	50%	January 20 – February 10	Program Fees are applied. B) If a term totals fewer than 2.0, you will be moved from Program.	
	0	On February 11 or after		
If Winter course load is fewer than 2.0 credits on Jan.19th (last day to add S courses) (Note 2B)	100% Less per- course refund	On January 19 or after	Note 3: The last date to cancel a course or registration with no academic penalty is not the same as the last date to be eligible for a refund. Note 4: Refer to Category 1C for Winter Semester Program Fees Refund information.	

Category 2: Incidental Fees – Campus and Societies Fees

- Incidental Fees are mandatory campus and student service fees charged to all students.
- Incidental Fees are reversed only when registration is cancelled.

Incidental Charges	Recorded Date of Cancellation on ACORN		
Incidental Charges Reversed	Fall Registration Only September - December	Winter Registration Only January - April	
100%	To September 16	To January 19	
50%	Sept. 17 – Oct. 8	Jan. 20 – Feb. 10	
0%	On October 9 or after	On February 11 or after	

Category 3: Ancillary Fees – Fees for specific programs or courses

- This schedule only applies to ancillary fees that are displayed on your ACORN invoice.
- These fees are reversed only when registration is cancelled.

Ancillant Charges	Recorded Date of Cancellation on ACORN		
Ancillary Charges Reversed	Fall Registration Only	Winter Registration Only	
Neverseu	September - December	January - April	
100%	To September 16	To January 19	
0%	On September 17 or after	On January 20 or after	

Category 4: Other Fees		
System Access Fee of \$59.25	Non-refundable	
University Health Insurance Plan (UHIP) Fee of \$756.00	UHIP fee adjustments and reversals are made by student request to the UHIP Office. Instructions can be viewed at http://www.studentlife.utoronto.ca/cie/uhip	

AN EXCEPTION TO THESE REFUND SCHEDULES WILL BE CONSIDERED ONLY WHERE THERE IS EVIDENCE OF ERROR ON THE PART OF THE UNIVERSITY.

Any credit resulting from a fee reversal will be applied first towards outstanding charges on your ACORN account and then a credit balance may be eligible for disbursement to the student on request. Refer to the 'Request a Refund' section on the Student Accounts website.

- 1. There are different refund schedules for different types of fees:
 - Academic & Incidental fees Check the refund schedules for your division and posted on the Student Accounts website.
 - Ancillary fees for specific courses or programs, which were assessed as part of your tuition, are refunded only during the 100% refund period for the course or program.
 - **U of T Scarborough fees -** for the Co-op Program, Teaching Placement and Centennial College Programs are refunded according to the Incidental fees refund schedule.
 - UHIP fee adjustments and reversals are made by student request to the UHIP Office.
 Instructions can be viewed at http://www.studentlife.utoronto.ca/cie/uhip.
 - The Student System Access fee is non-refundable.
 - Residence & Meal Plan fees Refunds are determined by the residence or meal plan office. Consult
 your residence or meal plan office.
- You will be assessed for all program charges whether or not you attend classes. Any reduction of charges
 is dependent upon the date the registration or course cancellation is recorded on ACORN. An exception to
 the refund schedule will be considered only when there is evidence of an error on the part of the
 University.
- 3. The last date to cancel a course or cancel your registration in a semester with no academic penalty may not always coincide with the last date to be eligible for a refund. Check the sessional dates in your Calendar or registration documents for final cancellation dates; check the refund schedules for refund dates.
- 4. If you cancel your registration (or it is cancelled) on or after the first day of classes for your division, there is a minimum charge in effect. Check the refund schedule.
- 5. Some programs have higher fees. If you are considering changing your program, you should be aware of any financial impact resulting from this decision. Please review the section <u>'Understanding Your Fees'</u>. Make sure you fully understand the impact on your finances before making the final decision. We recommend you speak with a financial aid advisor to plan for any additional charges.
- 6. Refunds are calculated by comparing total payments (& credits) and total charges on your account. Cancellation of a registration (or cancellation of a course) may reduce charges. Any credit transactions generated by a reduction in charges will first be used to pay off any outstanding charges on your account. If all items are paid and you have a credit balance on your account, (i.e. total payments are greater than total charges), and no additional fees will be charged for the session, then the student MAY be eligible for a refund.
- 7. Refund payments are issued to the student. Refunds are not issued to parents, even if the parents have paid the fees.
- 8. If the fees are billed to a sponsoring third party organization or agency, any refunds are issued to the sponsor or agency.
- 9. No interest will accrue on payments that are eventually refunded, either in part or in full.
- 10. Accounts with an outstanding balance are subject to a monthly service charge of 1.5% compounded (19.56% per annum) and this charge is added to ACORN on the 15th of every month until the account is paid in full.

Deadlines for Post-Registration payment of Full Fall Term Tuition & Non-Tuition Fees: Payment for the unpaid balance of the Fall term fee amount is due by Sept 30th. In the case of unpaid Fall term balances, monthly service charges are billed to the student starting October 15th and are billed until full payment of this has been made or the unpaid account has been transferred to an external collections agency. This includes students with an OSAP or Other Gov't loan deferral and students who have no deferral.

Exception: The payment deadline for students with a scholarship, award, graduate funding, sponsorship deferral, or approved tuition waiver for the Fall-Winter session is April 30th of the following year, and monthly service charge fees are billed to the student starting on May 15th of the following year.

Deadlines for Post-Registration payment of Full Winter Term Tuition & Non-Tuition Fees: Payment for the unpaid balance of Winter term fees is due by November 30th. In the case of unpaid Winter term balances, monthly service charges are billed to the student starting December 15th and are billed until full payment has been made or the unpaid account has been transferred to an external collections agency.

Exceptions:

- 1) The payment deadline for students with an OSAP or Gov't loan deferral for Winter term fees is January 31st, and monthly service charge fees are billed to the student starting on February 15th.
- 2) The payment deadline for students with a scholarship, award, graduate funding, or sponsorship deferral, or approved tuition waiver for the Fall-Winter session is April 30th of the following year, and monthly service charge fees are billed to the student starting on May 15th of the following year.
- 11. If you receive a refund that you think is incorrect, don't throw the cheque away or write on the cheque. Contact the Student Accounts office for instructions.
- 12. Refunds may be issued on request by emailing the Student Accounts office at info.studentaccount@utoronto.ca. Before you make your request:
 - a) Record or update your Canadian bank account information on <u>ACORN</u> so that the refund payment can be transferred to your bank account. If you do not request a refund the Student Accounts office will automatically issue refunds (over \$20) in November, December, February & March. It's important to enter your bank data correctly so follow the example given.
 - b) Update your mailing address on <u>ACORN</u>. If you do not have bank information on your ACORN record (or it has expired), the Student Accounts office will send a refund to the mailing address on your ACORN records. It is important to keep your address information current. Update your information on <u>ACORN</u>.
- 13. If you have a credit balance on your ACORN account and you want to use it to pay for another course or other charges in the session, notify the Student Accounts office by email at info.studentaccount@utoronto.ca.