Payment Information

Responsibility For Tuition

Students who register for courses either through eSIMS, or in-person are responsible for tuition and fee charges associated with their registrations. Failure to pay your tuition and fees by the due date may result in the cancellation of your registration requests. Students cancelled for nonpayment will not be able to register again until the next available registration dates assigned to them. Students may find their original requests unavailable at this time and will have to register for alternate programs.

Making Payments

Tuition Payment for the semester may be made at the Bursar’s Windows, 151 E. 25 Street, Room 810 by the due date indicated on the upper left side of your bill. Checks, money orders, currency and credit cards are accepted. Checks or money orders are payable to Baruch College and must include your social security number on the check. Students are required to pay tuition and fees in full in order to complete the registration procedure. If you want to pay by mail (no cash), send check or credit card information and confirmation/invoice form to:

Baruch College/CUNY  
P.O. Box 677  
New York, N.Y. 10010

The Bursar does not accept requests for credit card payments or refunds by FAX or telephone.

You may mail your registration payment to our lockbox account. Payments should be made directly to the Chase Manhattan Bank Lockbox System using address - Baruch College, G.P.O. 29995, New York, NY 10087-995. The Bursar’s Office has a drop box outside the Security Office on the first floor of 151 E 25 Street. Payment should be in the form of checks, money orders, or credit cards. Make sure your payment is mailed at least five business days before your due date.

Only initial registration payments should be made directly to the Lockbox System. Payment of 100% of tuition and fees will be accepted - no partial payments! Partial payments will be returned.

“Bad Checks”: If your check is returned by your bank due to insufficient funds, your registration will be cancelled. If you put a “Stop Payment” on a check to Baruch College, you will be subject to financial and disciplinary proceedings and your registration will be cancelled.

Payments over the Internet/eSIMS

Students are now able to make payments by credit card using E-SIMS. Credit Card payments using E-SIMS must be for the full amount of the student’s balance due. Partial payments are not accepted. During our registration payment periods, the credit card payment option will be available from 4:00AM through 10:30PM everyday. Due to system maintenance, the availability of the payment option may be limited (startup may be at 9:00AM instead of 4:00AM) on a periodic basis.

Internet payments are only available for current semester's balance due. Student's cannot make payments against prior semesters or installment payments based on a deferment the student may have received for the current semester. After late registration is over for any of Baruch's semesters, payment using E-SIMS will not be available.

If a student makes a payment and receives the following message;
"We were not able to post your credit card payment to the SIMS database. The charges have been reversed and credited to your account. Please try again later. Your reference number for this transaction is: 520008458c"

This means that the credit card that the student used to make a payment was initially charged but the payment could not be posted to the student's balance due on E-SIMS, however, the system automatically reversed the charge by issuing a credit to the credit card account. If the student checks the transaction history for the credit card that the student used, the student may only see the charge. This does not mean that the credit was not processed.
Payments over the Internet/eSIMS (continued)

Credit card authorization systems traditionally do not credit an account for three to five days, even though the charge was processed immediately. If a student receives a credit card statement from the card issuer and the credit is not on the transaction list, please contact the Bursar’s Office and supply us with a copy of the statement.

If a student tries to make a payment and receives a message that their card was “declined”, do not retry the card. Each time the card is declined the credit card authorization system will freeze the payment amount that was declined for a few days and which reduces the amount of the "available credit". Also, do not try to use the same card at the college within a three day period. The card will only be declined again because the same authorization system is used on E-SIMS and in the Bursar’s Office. If a credit card used by a student is declined, their best course of action is to contact the organization that issued the credit card to determine what the problem is. If the card issuer instructs the owner of the credit card to try the transaction again, the student can then sign on to E-SIMS and try to make the payment again.

CUNY Baccalaureate Students

All CUNY Baccalaureate students whose home college is Baruch, must pay all tuition and fees at Baruch even if they are taking courses at other colleges. CUNY Baccalaureate students must register for the appropriate CUNYBA course equal to the number of credits to be taken at the other colleges. To take courses at other CUNY colleges you need file applications through online at http://epermit.cuny.edu. For more information please visit www.baruch.cuny.edu/registrar.

Policy For Students with Outstanding Tuition Balances

Unpaid Tuition and Fees: If you do not make full payment of your tuition and fees and other college bills, your account is sent to a collection agency, you will be responsible for all collection costs including agency fees, attorney fees and court costs in addition to the amount you owe the college. In addition, nonpayment or a default judgment against your account may be reported to a credit bureau and reflected in your credit report.

• All students using the AMS prepayment plan and not making the required payment to AMS, are subject to an additional $15.00 late payment fee.
• Students receiving Financial Aid and the aid does not appear on the bill are responsible for resolving this problem with the Financial Aid Office.
• Bursar stops are removed within two business days after the student’s account is paid in full. Students with Bursar stops are not permitted to register until the stop is cleared.

Financial Aid

1. Financial Aid awards that will be used to cover your tuition are noted on your registration invoice. If the financial aid does not appear on your invoice, and you believe that you qualify check the status of your application at the Financial Aid Office, 151 East 25th Street, Room 725. You may also check the status of your application through to the CUNY portal (www.cuny.edu). Your application may be incomplete or you may have been selected for verification by the federal processor.

2. Note that the TAP and PELL awards indicated on your registration invoice are estimates. When the actual amount of the award is confirmed, you will be refunded or billed the difference. 1) Once your TAP application has been processed you will receive an award certificate from New York State Higher Education Services Corporation. Make sure that has been processed for attendance at Baruch. If the award certificate specifies a college other than Baruch, you must submit a college code change to NYS HESC. You may submit the change on line at www.HESC.com or you may call NYS HESC at 1 888 697-4372 to submit the change. 2) Students who fall below the required credit/equated credit course load may lose part or all of their aid.

3. All students must sign the statement of tuition liability.

Baruch College/CUNY Fall 2006
Academic Management Services (AMS) Pre-Payment Plan

This plan allows for monthly payments of educational expenses and is administered by Academic Management Services. AMS offers an interest free payment plan to all CUNY students who are enrolled in a degree program. The cost of this program is $30.00 per semester. The rules related to participating in this program are as follows:

1. If you are using AMS you must inform the Bursar’s Office. AMS cannot guarantee that your classes will not be cancelled. There is a $15 late charge for each late installment payment.

2. If you participate in this plan and have made payments, but you are unable to register for the desired classes, a refund will not be generated during the registration period. The college will process a refund after receiving funds from AMS.

3. The standard refund policy is in effect regardless of whether or not you continue payments to AMS.

If you need additional information, call AMS at 1-800-635-0120. The address is One AMS Place, P.O. Box 991, Swansea, MA 02777.

A representative from the Academic Management Service (AMS) will be in the front lobby of the Library Building, 151 East 25th street Monday through Thursday from 9:30 am to 6:00 pm and 9:15am to 4:45pm on Friday’s from August 7th to September 6th. Students who require assistance in paying their tuition in installments should use the AMS plan. All mailed applications to AMS must be received by AMS no later than August 5th, 2006. Otherwise, you must contact the AMS campus representative. If there is any question as to whether or not AMS will receive your application on time, do not mail it. Contact the AMS representative on campus.

Other Information

1. Employee Waiver (CUNY employees only): bring a signed copy of CUNY Form OFR-305 with all copies of the confirmation/invoice to the Bursar’s Windows; employees are required to pay activity fees.

2. Federal, State, and City vouchers: bring originals of all vouchers to the Bursar’s Windows. Federal, State and City Agencies are billed for tuition only; students are required to pay the activity fee.

3. Letter of authorization: Baruch accepts letters of authorization from approved corporations for tuition; students are required to pay the activity fee. Letters of authorization must be originals, on company letterhead, and must be submitted with all copies of the confirmation/invoice to the Bursar’s windows. Companies are required to pay the invoice in full upon receipt, not upon receipt of grades.
Refunds

A full (100%) refund of tuition, non-instructional and general fees (when applicable) will be made in the event that: (a) courses are cancelled by the College, or (b) a student’s registration is cancelled by the College. Tuition may be refunded in full or in part, subject to the discretion of the College, when a student drops a course with the Registrar’s Office according to the following schedule:

Drop forms received by:

<table>
<thead>
<tr>
<th>Date Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 30</td>
<td>100% Refund</td>
</tr>
<tr>
<td>August 31- September 6</td>
<td>75%</td>
</tr>
<tr>
<td>September 7 - 13</td>
<td>50%</td>
</tr>
<tr>
<td>September 14 - 20</td>
<td>25%</td>
</tr>
<tr>
<td>After September 20</td>
<td>None</td>
</tr>
</tbody>
</table>

Refunds will be calculated from the date that the drop form is submitted to the Registrar’s Office. Students are responsible for the tuition differences as well as all fees. The College normally receives a large volume of refund requests each semester. Students should allow at least eight to ten weeks from the date of filing for the refund to be approved and processed. The Bursar’s Office will mail a notification to pick up the refund check.

Students must file for readmission if they are not in attendance for one or more semesters. Deadlines are listed on the web at www.baruch.cuny.edu/registrar

Other Refunds

Inquiry should be made at the Bursar’s Office for refunds due to overpayments. Students who pay their tuition in cash and subsequently receive a TAP award must bring their official notice of award from New York State to the Financial Aid Office. Once the Bursar receives payment from New York State a refund check will be generated and mailed.

If you are entitled to a refund and have paid by credit card, you will not be issued a refund check. You must go to the Bursar’s Office with the same credit card used to pay tuition and a credit will be processed to the card.

NOTE: Unless extenuating circumstances exist, no application for refunds or reduction in liability for the fall, spring and winter (including intersession) semesters will be accepted after the end of the fiscal year (June 30). Refund applications for any summer terms will be accepted up until the beginning of the fall semester.

Course Withdrawals

Permission to drop courses may be requested at the Registrar’s Office any time before November 13, 2006. However, requests will be honored only if the student’s scholarship, attendance, and reason for dropping are satisfactorily documented. If approved, no grade will be recorded for courses officially dropped by September 20. After September 20, approved drops will result in a grade of “W” (withdrawal). The last date for undergraduate and graduate students to withdraw from a course is November 13, 2006. A student may withdraw after this date only by appealing to the appropriate Committee on Academic Standing. Tuition refunds and liabilities, if any, will be based upon the refund schedule above.

International students must register and complete 12 credits per semester (excluding summer). A student who drops below a full-time course of study has violated their F-1/J-1 immigration status even if an Academic Advisor recommends the drop, unless the drop is permissible under strict Immigration and Naturalization Service (INS) and Department of State regulations.