

# Huskie Installment Plan (HIP)

## Terms and Conditions

The Huskie Installment Plan (HIP) is a payment option designed to provide budgetary assistance in meeting NIU students' semester educational expenses. Through HIP, instead of making a lump sum payment at the beginning of each term, students can spread their NIU semester expenses over four equal monthly payments.

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In order to be assigned to the HIP Plan, the following **must** be met:

- Your prior term balance must be below the current enrollment threshold of \$1,500;
- You must be registered for the current term;
- Your pending financial aid must not exceed the total charges for the term; and
- Your total balance less pending financial aid must be above \$200.

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### How the Plan Works

The student's account charges (including the participation fee), less any pending financial aid awards, will be divided equally into four monthly installments. Students with prior term charges of less than the enrollment threshold stated above will have the prior balance amount spread evenly over the four installments with the new charges.

For Fall semester, initial billing for HIP is in August with the first installment due **August 28th**. The remaining three installments will be due in September, October and November. For Spring semester, initial billing for HIP is in January with the first installment due **January 28th**. The remaining installments will be due in February, March and April (see Billing and Due Dates section).

Any new charges the student may incur after enrollment in HIP will be evenly spread over the remaining unbilled installments. For example: if the student adds a class after the initial installment billing in August, the charges relative to the added class will be evenly spread over the remaining three installments; or, if a parking fine is added to the student's account after the second installment billing, this fine will be evenly spread over the remaining two installments.

Reductions to the student's charges will be treated the same as increases to charges. If the student has a reduction of charges (e.g., from dropping a class or waiving student medical insurance) after the first installment billing, this reduction of charges will reduce the remaining unbilled installments equally.

### HIP Enrollment

**Enrollment in HIP is on a per semester basis.** Students will need to complete and submit an application for each semester they wish to participate. The HIP plan is not available in summer. Submit applications online through <https://go.niu.edu/hip>.

### Application Deadlines

Students are urged to apply early. To participate in the four month budget plan, the priority application deadlines are **July 15th for Fall** semester enrollment and **December 15th for Spring** semester enrollment.

### Participation Fee

A **non-refundable** participation fee of \$50 per semester is required for enrollment in HIP. This fee will be divided equally into the four monthly installments.

### Billing and Due Dates

Monthly billing statements will be issued in advance of each payment due date. Please see <https://www.niu.edu/bursar/payments/HIP.shtml> for billing and due dates. These statements will be available online via MyNIU or additionally mailed to the permanent address if the student opted out of receiving statements electronically. This statement will reflect charges and any payments or credits received since the last issued account statement, the installment amount due, and the current outstanding balance.

**Special Billing Requests:** It is the student's responsibility to delegate account statement access if the student prefers to have other individuals view their statements (e.g., parent, family member, etc.). See MyNIU Shared Access at <https://go.niu.edu/shared-access>. If the student opts to receive paper statements, notify the Bursar's Office of any special Billing Address requests (other than the permanent address) as soon as possible. This notification can be done by sending an e-mail to the Bursar Office ([bursar@niu.edu](mailto:bursar@niu.edu)) via the student's NIU e-mail account, or completing a form in the Bursar's Office.

### Installment Payments

Payment of each installment is to be made by the payment due date. Payments can be made electronically via MyNIU, by mail, in person at the Bursar's Office in Swen Parson Hall Room 235, through one of the Bursar's Office drop boxes, or online via Flywire for international students (see <https://www.niu.edu/bursar/payments/make-a-payment.shtml>). **Important:** It is preferred to not pay more than the installment amount due on the billing statement. Paying ahead may cause the statements to display incorrectly.

If the student pays less than the total installment by the due date, a \$25 late payment fee will be assessed to any unpaid amount of \$25 or more. The late payment charge will be evenly added to the remaining unbilled installments. If the student has past due installments, a hold will be placed on the student's records prohibiting the student from registering.

If the student pays all installments except the fourth installment, the \$25 late payment fee will be assessed to the student's account and the **student will be prohibited from participating in HIP for the next term**. Additionally, if any unpaid installment amount is remaining after the fourth due date, a hold may be placed on your records prohibiting future registration.

Estimate your HIP installment amounts with our Planning and Cost Estimator at <https://go.niu.edu/estimatetuition>.

**Returned Payments**

A charge of \$25.00 will be assessed to the student's account for any returned payment by the bank. If the returned payment results in a late payment, a late payment fee may also be charged.

**Refunds**

Refunds of credit balances resulting from monies paid to the plan will be handled according to the university's refund policy. Please see <https://go.niu.edu/refunds>.

**Plan Withdrawal**

The student may withdraw from the plan at any time by submitting a written notice to the Bursar's Office; however, the participation fee of \$50 is non-refundable. The regular university tuition payment policy will then apply to any outstanding balance remaining on the student's account at the time of withdrawal from HIP plan.