

# 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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### 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 \$500 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 July with the first installment due in August. The remaining three installments will be due in September, October and November. For Spring semester, initial billing for HIP is in December with the first installment due in January and the remaining installments 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 July, 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., drops a class or waives 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 **June 30th for Fall** semester enrollment and **November 30th 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/due-dates.shtml> for billing and due dates. These statements will be mailed to the permanent address provided in MyNIU. 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 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 of \$500 or more after the third installment due date, a hold will be placed on the student's records prohibiting the student from registering and receiving transcripts.

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 of \$500 or greater is remaining after the fourth due date, a hold prohibiting future registration and receipt of transcripts will be placed on the student's records.

Estimate your HIP installment amounts with our Tuition 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.