

Understanding My Tuition Statement / Billing Information / FAQs

When is my Tuition Payment Due?

Payment is due by the first date of classes each term. The payment must be made in full or a payment plan set up with first payment made by the start of term to avoid late fees; this includes balances shown after financial aid.

How much do I pay?

If there is no previous balance listed, your balance due for the current term is the Pending Total minus the Statement Total or the bottom line "Overall Total". The "Overall Total" takes into consideration all pending financial aid and credits shown on the statement. Any amount shown in parenthesis () for the Overall Total is a credit or an expected refund; no payment is due for that term. A debit amount shown is the balance due to the College.

If you have a **Previous Balance** from a prior award year: you must pay that balance out of pocket. Per regulations on the use of federal funds, Financial Aid from a new award year cannot be used to automatically pay a prior award year balance. Award years run Fall through Summer. This could mean you have an expected refund check coming for the current term but will still receive a bill for the previous balance. The previous balance will be taken into consideration to determine registration holds so it is important to continue making payments. For assistance reading your bill with a previous balance, please contact businessoffice@nccc.edu or call 518-891-2915 ext. 1688.

Can I make monthly payments?

PAYMENT PLANS are available interest free with a one-time \$50.00 payment plan fee incorporated into the total balance. A \$25.00 Late Payment Fee will be added for missed payments. First payment is due at the start of classes. Typical Payment Plans are split into three payments, therefore the account is paid in full by the next registration period.

How can I pay my bill?

NCCC accepts payment via check, cash, signed money order, Visa, MasterCard and Discover card. All payments must be in US funds. Checks can be made payable to "NCCC" and should include the student name or ID# on the memo line. Online payments are available through your Student Portal under the Billing Ledger and on the Business Office webpage.

What happens if I don't pay my bill on time?

Failure to pay your bill on-time will result in the following: Late fees, Inability to obtain Diplomas, NYS Licensure Paperwork (if applicable), Inability to Register for future terms until the balance is below \$500.00, and potential risk of being sent to a licensed Collection Agency. Late fee dates are indicated on the back of your Tuition Statement.

My Third Party and/or employer is paying towards my bill, what do I do?

It is the student's responsibility to provide documentation to the Business Office of any expected Third Party contributors to your account. Any expected Third Party payments will be noted on your statement. The College will defer the student's payment until the amount due is known after the Third Party contribution.

How should I communicate to the Business Office and other departments?

Students are issued an NCCC email through Outlook. All communications to the students, once accepted, is through the NCCC issued email. This email also serves as a signature.

I moved/changed my phone/email, what do I do?

It is the student's responsibility to keep up to date records at the College. All changes must be made in writing to the Records Office; see their online forms or email records@nccc.edu .

Can my parent(s) or other representatives speak with the Business Office on my behalf?

Yes. All students are required to complete the Billing Disclosure and Authorization Contract which outlines our College Policies. We often refer to this as your "BDA". Until the form is completed you will see the note hold on your statements. On this form you include other parties' names, otherwise no billing information will be discussed with anyone outside the student account (this includes parents of students).

Why am I being asked to confirm my Residency if I live in New York State?

The Community College program in the State of New York was intended to permit students who are residents to pay a reduced tuition rate. Each community college has a local sponsor, generally a county, which provides a share of the costs allocable to the resident students. A student who attends a community college outside their county of residence must obtain the Certificate of Residence from their county Treasurer's Office in order to be eligible for the lower in-state tuition rate. A Certificate of Residence verifies that you have been a New York State resident for one year prior to registration or the start of classes and a resident of your county for six (6) months prior to the start of classes. This is due no later than 30 days after start of classes or the student is held liable for the Out of State Tuition Rate.

Why does my Financial Aid show as "pending" on my statement?

All financial aid will show on the printed statement as pending until the funds are received by the College. To know the status of your financial aid log into your student portal.

How do I use my Financial Aid to buy my books?

This is called Book Deferment. Students whose financial aid awards are greater than their tuition and fee charges are allowed to charge books and supplies to their bills rather than paying up front; up to an allowable amount determined by the College. All facets of the financial aid process must be completed for deferment and not all financial aid qualifies. The Book Deferment list is created by the Business Office and will automatically be sent to the bookstore the day before book sales begin. Please check with the Business Office first to see if you qualify before going to the bookstore. Books can be purchased at the online Bookstore through the NCCC website using your course schedule.

When will I get my Financial Aid refund?

Refunds are available after census the 7th week at the earliest. Refunds are issued weekly as funds arrive after this time; checks are available on Thursdays. Students are emailed to the NCCC account when their refund is available and/or mailed to them. Plan your budget accordingly.

How do I get a Student ID?

A form of ID is required to pick up all checks issued and books. While NCCC does not require school issued IDs while on campus, it is recommended and the cost is covered by fees billed. Housing students must have an NCCC ID for their meal plans. Nursing and Rad Tech students will be required to obtain a specific NCCC ID before their clinical rotations begin. Replacement IDs are \$15.00 after the first one issued. For assistance with an ID email helpdesk@nccc.edu .

I changed my mind and want to drop/withdraw, what do I do?

All changes to your schedule, including withdrawing from any or all classes, must be done in writing to the Records Office to be official records@nccc.edu . Failure to officially drop or withdraw from your classes eliminates any tuition refund possibility. See the Tuition Refund schedule online and on the BDA. Any financial aid will be reviewed and awarded based on length of attendance. Failure to attend your courses will result in reductions to financial aid originally awarded.

Where is my 1098T tax form?

NCCC mails the 1098T tax form to qualifying students by January 31st. If you did not receive a mailed form, you may not qualify since your Grants, Scholarships and Third Party payments exceeded the amount of Qualifying Tuition and Fees to be paid. Detailed explanation is on the Business Office webpage. Contact the business office to see if you qualified or you can request a detailed statement to use for taxes.