



SECTION 4 FINANCIAL INFORMATION

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FINANCIAL INFORMATION

All students are reminded of their responsibility to honour their financial obligations to The University of the West Indies in accordance with the specified payment deadlines. Students who do not comply with the payment deadlines will not have completed their registration and will be given Compulsory Leave of Absence for the relevant semester(s). Such students will not be able to access facilities such as the Health Centre and the Library.

FEE PAYMENT POLICY

The Finance and General Purposes Committee (F&GPC) of The University of the West Indies, Mona Campus has approved a Fee Payment Policy for students attending the institution.

Under the terms of the fee payment policy, **all tuition, miscellaneous and hall fees will be due and payable at the start of each academic year. Students may opt to pay on a Semester basis.**

PAYMENT BY SEMESTER

Semester I

All fees, (including any applicable late charges) must be paid by the last working day of September.

Only in exceptional and verifiable cases of financial difficulty will consideration be given to allow payment beyond the dates specified. Students seeking such permission must submit their request in writing to the Student Administrative Services Section (SASS) in the Annex to the Senate Building within the first two weeks of the Semester, that is, by the second Friday of the relevant Semester. Cases that are approved will be given extensions of payment based

on a clear payment schedule, but such schedules will not be allowed to extend beyond the last working day of October in the case of Semester I, and of February in the case of Semester II.

Semester II

All fees, (including any applicable late charges) must be paid in full by the last working day of January in that Semester.

Only in exceptional and verifiable cases of financial difficulty will consideration be given to allow payment beyond the dates specified. Students seeking such permission must submit their request in writing to the Student Administrative Services Section (SASS) in the Annex to the Senate Building within the first two weeks of the Semester, that is, by the second Friday of the Semester.

Cases that are approved will be given extensions of payment based on a clear payment schedule, but such schedules will not be allowed to extend beyond the last working day of October in the case of Semester I, and of February in the case of Semester II.

Compulsory Leave Of Absence

Any student who fails to pay in full by the dates set for Semester I or II will be required to take Leave of Absence for the relevant semester

(except for those in either Semester who have been granted official extension for that Semester, in which case all tuition fees must be paid by the deadline in the agreed payment schedule, failing which the student will be given Compulsory Leave of Absence).

All communication on the matter of tuition fees and compulsory Leave of Absence will be done via the University email address assigned to each student on Campus Pipeline

Hall Fees

Hall Fees are due and payable at the start of the academic year, but students may opt to pay by semester. However, permission may be sought from the Student Services and Development Manager to pay by the last working day of September for Semester I, and the last working day of January for Semester II, failing which the student may be required to immediately surrender the room.

In exceptional and verifiable cases of financial difficulty, the Student Services and Development Manager may consider allowing payment beyond the last working day of September for Semester I and the last working day of January for Semester II. Cases that are considered favourably will be given extension of payment based on a clear payment schedule to be approved by the Student Services and Development Manager and the Billings Section of the Bursary.

Students must submit a written request to the Student Services and Development Manager within the first two weeks of the Semester in order to be eligible to access this facility.



INFORMATION ON FEES

The financial information provided in this booklet outlines fees payable by students registering for undergraduate degree, diploma and certificate programmes at UWI, Mona.

The following student categories have been identified to facilitate fee assessment:

- i. Sponsored students from contributing countries
- ii. Non-sponsored students from contributing countries
- iii. Students from non-contributing countries

Sponsored students from contributing countries (see Table 1) will receive a government award/scholarship equivalent to approximately 80% of the economic cost or total cost of their programme. Such students will be charged a tuition fee equivalent to approximately 20% of the economic cost.

Table 1: Contributing Countries*

Campus Countries		
Barbados	Jamaica	Trinidad & Tobago
Non-Campus Countries (UWI - 12)		
Anguilla	British Virgin Islands	Monsterrat
Antigua & Barbuda	The Cayman Islands	St. Kitts/Nevis
The Bahamas	Dominica	St. Lucia
Belize	Grenada	St. Vincent & the Grenadines

* Contributing Countries are those Caribbean Countries, which contribute to the budget of The University of the West Indies.

The UWI Open Campus

This fourth campus has been established with effect from 2007/2008. It will service primarily (but not exclusively) the UWI - 12 - the countries which do not currently have a campus.

Non-sponsored students from contributing countries (non-campus countries UWI - 12 only) will be charged tuition fees equivalent to approximately 33.33% of the economic cost, except for students pursuing the Bachelor of Medical Sciences/MBBS, Bachelor of Basic Medical Sciences will be charged tuition fees equivalent to 100% of economic cost.

Students from non-contributing countries will be charged tuition fees equivalent to 100% of the economic cost.

AS of academic year 2007/2008 all undergraduate on-campus students are charged on a per credit basis consistent with the following:

- There has been a merging of some faculties and a grouping of the credits/courses and the costs of the merged faculties.
- Each non-merged faculty stands on its own with regard to its related credits and costs.
- There is a flat fee applicable to a credit load of 24 or more credits in Semesters I and II for students registered in the merged faculties, except the Faculty of Pure and Applied Sciences.
- There is a flat fee applicable to a credit load of 28 or more credits in Semesters I and II for students registered in the Faculty of Pure and Applied Sciences
- There is a per credit fee for registrations in the Semesters I and II that fall below 24 credits for the merged faculties and below 28 credits for the Faculty of Pure and Applied Sciences

- Students in the non-merged faculties and programmes will be charged based on their enrolment status and will pay a full-time or part-time flat fee.

Table 2: Merged & Non-Merged Faculties at the Mona Campus

Merged Faculties	Non-Merged Faculties
• Humanities & Education	• Law
• Medical Sciences	• Medical Sciences
- Advanced Nursing - Physical Therapy	Bachelor of Medical Sciences/MBBS Programme Bachelor of Basic Medical Sciences
• Pure & Applied Sciences	
• Social Sciences	

TUITION FEES

The tuition fees payable (inclusive of examination fees) will vary according to the student’s country of origin, faculty, programme, status (full-time or part-time) and the level of sponsorship provided by the student’s government.

MISCELLANEOUS FEES

Identification Card

An Identification Card (ID) is issued to all new students on the completion of their registration. The number on the ID Card will be the same as the student registration number. Page 58 of this booklet provides information on how an ID card can be obtained.

Guild Fees/Special Function Fee

This fee which is payable by students with a *full-time, part-time or specially admitted* enrolment status, entitles the student to membership of the Guild of Students, and to participate in the activities and enjoy the services specially organized for students.

Hall Attachment Fees

This fee is payable by all registered students who are not living in the Halls of Residence. Payment of Hall Attachment Fees entitles students to participate in the activities and enjoy the facilities offered by the Halls to which they are assigned. **Students residing in the Halls do NOT pay Hall Attachment Fees.**

Special Function Fee

This fee is payable by all students who live in the Halls of Residence. It covers the cost of the Hall’s formal dinner and other special functions put on by the Hall Administration.

REMINDER

A student who is in good financial standing is one who has paid all fees and fines that are due.

Dental Fee

This fee, payable by all students, will allow them access to a wide range of dental services through a dental clinic located at the Health Centre.

Health Fee

This fee, payable by all students with a *full-time, part-time* or *specialty admitted* enrolment status. Medical services are offered by the University Health Centre. Information on the University Health Centre as well as details of the scheme are set out in Section 5 of this handbook.

Sports Fee (TEAM Initiative)

This fee is payable by all students with a *full-time, part-time* or *specialty admitted* enrolment status. The TEAM Initiative is an offering of the Guild of Students in collaboration with the Office of Student Services and Development - Sports Unit and is geared to provide students at Mona with the opportunity to access cost-effective recreational sports.

Residence Fees

Payment for accommodation must NOT be made until the student has been offered a room in one of the Halls of Residence. Payment for accommodation is not a requirement for registration; however, students must show proof that tuition and residence fees for at least one semester have been paid before they are permitted to take up residence.

Residence in Hall for one Semester only

In order for students to be properly charged for the academic year, those students who terminate their residence in Hall at the end of Semester I must inform the Student Administrative Services Services Section (SASS) in the Annex to the Senate Building, by submitting a letter from the relevant Student Services and Development Manager.

REGISTRATION POLICY & PAYMENT OF FEES

Payment of Fees

All tuition, miscellaneous and hall fees will be due and payable at the start of each academic year.

Students will be required to select courses for both semesters and the Summer Session (where applicable) at the start of the academic year. They will be billed for the full academic year or the expected period of registration but **may opt to pay on a Semester basis.**

Students paying fees by Semester must pay:

- i. Semester I Tuition and/or Residence fees by August 24, 2008
- ii. Semester II Tuition and/or Residence fees by January 25, 2009
- iii. All Miscellaneous Fees by August 24, 2008.

Any outstanding balances, in addition to current charges based on a student's Faculty, programme and enrolment status can be viewed online

Financial Penalties

Failure to meet the payment deadlines will result in financial penalties as indicated below.

A late registration fine of will be charged from September 1, 2008 to students who fail to complete the registration process (which includes payment of fees) prior to this date. Late registration will be permitted up to the end of the second week of Semester I, i.e. Friday September 5, 2008. In addition a one per cent (1%) fine on balances due to the University will also be charged from September 1, 2008.

Additional fines will also be imposed by Academic Board after September 5, 2008 in Semester I (see Appendix II). Registration and adjustments to registration (add/drop) after these dates will only be allowed in exceptional circumstances.

Allocation of Funds Paid to the University

The Campus will apply payments to students' accounts, based on the hierarchy indicated below:

1. Outstanding balance brought forward from the 2007/08 academic year
2. Miscellaneous Fees
3. Semester I Tuition
4. Semester I Residence Fees
5. Semester II Tuition
6. Semester II Residence Fees

Statements of Account

Statements of Account can be viewed online using the the SAS Web Site.

Statements of Account can be viewed online at the SAS Web Site.

Current Charges* - Registration Fee Assessment link in the SAS Registration Menu

Previous Balances - Account Summary by Term link in the SAS Student Records Menu

Charges appearing online will be based on a student's current profile. Any change in the profile, e.g. change of status, additional courses, etc., will result in an adjustment to fees charged.

***All charges appearing online are subject to change.**

Tuition Fee Letters

Tuition Fee Letters will be issued on request to students who wish to submit information to donors/sponsors. Students will be required to follow the procedure indicated below.

- Pay J\$100 at the Cashier for a letter request.
- Take the receipt to the Student Administrative Services Section (SASS) in the Annex to the Senate Building and request a letter with estimated fees for the 2008/2009 academic year.
- You will be informed by Student Administrative Services Section (SASS) when the letter can be collected.

Payment of fees for Semester I means that the student will be registered for Semester I only. Registration for Semesters I & II will only be approved for students who have paid for the entire year.

PAYMENT GUIDELINES

It is a good idea to make your payment a few days before the registration period to avoid the congestion and consequent delays at the bank and other payment locations. Payment of fees for the 2008/2009 academic year may be made at the locations indicated below.

Payment Locations

Payments can be made online using the UWI **Mona E Commerce** facility at <http://www.mona.uwi.edu/studinfo/fees>

Fees can also be paid at the following locations without a UWI generated payment voucher.

- Paymaster
- Bill Express
- UWI Bursary Cashier
- UWI (Mona) & Community Co-op, Credit Union Ltd
- National Commercial Bank (NCB) island-wide

You will be required to provide your student ID number and the amount you wish to pay to the cashier/teller. In addition, you may be required to complete a deposit slip at some locations.

Payments at the Bursary Cashier

The normal opening hours for the Bursary cashier are Monday to Friday, 9:00am to 3:00pm.

During the registration period August 25 to September 5, 2008 the cashier will be open 9:00am to 4:00pm daily (excluding weekends).

Payments can be made using:

- Cash
- Debit Cards
- Credit Cards - UWI accepts all major credit cards.
- Cheques - Only Manager's Cheques and Certified Cheques are accepted.

Personal cheques are NOT accepted by the University.

Payments made at the Bursary cashier in excess of J\$20,000 (or foreign currency equivalent) must be done by a Manager's cheque, or an approved local debit/credit card.

STUDENT LOAN SCHEMES

Students using an approved student loan scheme for the payment of tuition fees must:

- Pay all Miscellaneous Fees.
- For non-Jamaican student loan schemes - present written information from the lending agency as proof that the loan was approved.
- Ensure that their tuition fees are paid to the University.

Students are reminded that it is their responsibility to ensure that their tuition fees are paid over to the University.

Student Loan Bureau (SLB) Scheme

Students using the SLB scheme will be given Financial Clearance and Registrar's Approval for one semester once the loan has been approved and the approval communicated to the University by the Student Loan Bureau.

Students whose loan applications are pending, still being processed or awaiting the results of an appeal, will not be able to complete their registration. However, such students will be permitted to complete the academic process, i.e. select courses and obtain approval for their academic programmes.

Other Loan Schemes

Students using other approved non-Jamaican loan schemes will be given financial clearance for Semester I only, on the presentation of evidence of loan approval, with the understanding that the proceeds of their loans must be paid to the University by **November 1, 2008**. Failure to comply with this payment deadline may result in the student not being permitted to write Semester I examinations. These students will be required to sign an agreement to this effect.

POLICY ON REFUND OF TUITION, MISCELLANEOUS AND RESIDENCE FEES

Refunds To Students

Refunds to students of tuition fees will be processed in the following cases:

- Overpayment of fees
- Where requests for the following have been approved:
 - Leave of Absence (LOA)
 - Withdrawal
 - Deferral of Entry
 - Change of academic/registration status (Full-Time to Part-Time)
 - Reduction in course load (applicable to Part-Time undergraduate students)
- Where a donor has paid monies to UWI and authorized a refund to a student.

A student is not deemed to have been granted Deferral of Entry or Leave of Absence until written approval is given by Academic Board or the Campus Committee for Graduate Studies and Research. However, for the purpose of refunds, the amount/percentage will be dependent on the date of application. Students are advised to apply as early as possible for Deferral of Entry and Leave of Absence.

Refund of **miscellaneous fees** will be made only if the student has been granted Deferral of Entry by Academic Board or the Campus Committee for Graduate Studies and Research.

Students who pay **residence fees** but do not take up residence will receive 100% refund. Students will not be refunded if they discontinue residence before the Semester ends unless another occupant is found. Refunds of residence fees will not be granted for the last three weeks of the semester.

Refunds to students who have received scholarships, grants or any other financial assistance will not be processed until the funds have been received by the University.

Refunds To Donors Of Scholarships/Bursaries

Excess funds remitted to the University will be refunded to donors in accordance with the terms and conditions of the relevant scholarship/grant.

REFUND OF TUITION FEES TO THE STUDENTS' LOAN BUREAU AND OTHER LENDING AGENCIES

The amount of tuition fees refundable to the Students' Loan Bureau and other lending agencies will be based on the refund schedule below unless otherwise agreed with the Bureau or other lending agency.

Refund Schedule

Students will be granted a refund of **tuition** fees for the relevant semester based on the time frame in which applications for Leave of Absence or Withdrawal are made **in writing** to the Faculty.

Time Period	Refund of Semester Fees
Within the first four weeks of the start of the semester	100%
After Week 4	65%
After Week 5	50%
After Week 6	40%
After Week 7	25%
After Week 8	0%

Note: Students who have not paid fees and have applied for LOA or Withdrawal will be required to pay the fees due before they resume their programme of study, based on the schedule above.

Administrative Charge

There is an administrative charge of \$2,000 for refunds based on LOA and Withdrawal. Students who request LOA and Withdrawal on medical grounds may be given special consideration based on documentation provided to Academic Board or the Campus Committee for Graduate Studies and Research.

Refund Process

Students are required to complete the **Refund/Payment Request Form**, which is available at the Student Administrative Service Section (SASS) in the Annex to the Senate Building to initiate the process. Cheques will normally be available within six (6) working days from the date of receipt of a completed **Refund/Payment Request Form** by the Student Administrative Services Section (SASS).

Refunds to students who have received scholarships, grants or any other financial assistance will not be processed until the funds have been received by the University.

OTHER IMPORTANT INFORMATION

Settling-In Allowance

Students from outside Jamaica, particularly those who are holders of scholarships or other awards, are advised to travel with enough funds to cover settling-in costs and at least one month's expenses pending receipt of the scholarship disbursements.

Maintenance Costs

Residence costs are based on charges in Halls of Residence. Rental for off-campus accommodation varies from J\$8,500 - J\$24,000 monthly. Meals are not provided by the University, but can be purchased in cafeterias on the campus or prepared at the facilities provided in the Halls of Residence. Students will need an average of J\$700 per day for meals.

Additional Cost for Project/Field Trips, Theses etc.

B.Ed. Students will need at least J\$15,000 in the Second Year towards preparation of their theses. Other students may also require approximately J\$15,000 for actual expenses in relation to projects.

B.A. Library Studies Students

These students will need additional funds to cover expenses for six weeks of field work during the summer vacation.

Degree Nursing Students

This programme includes a six-week Practicum to be completed during the summer vacation. Funds will be required to cover expenses during this period.

M.B.B.S. Clinical Students

These students continue their training in the summer period. They will therefore need funds to cover expenses for an additional 12 weeks.

MAINTENANCE COSTS

Costs for Books & Incidentals and Meals are not to be paid with tuition fees. This information is simply provided as a guide to students.

HALLS OF RESIDENCE CHARGES

Costs stated for Residence in Hall are for approximately 37 weeks of the academic year. Students must pay hall fees for Semester I or for the academic year to be given clearance to reside in a hall.

Rental for off-campus accommodation varies from J\$8,500 - J\$24,000 monthly.

CURRENCY AND CASH GUIDELINES FOR OVERSEAS STUDENTS

There is a 21 day holding period for cheques/drafts drawn on non- Jamaican banks. Overseas students are advised to travel with money to cover at least one month's expenses in the form of traveller's cheques (in the student's name) which would ensure immediate access to funds.

PERSONS PAYING FEES BY OVERSEAS TRANSFER OF FUNDS

Use of Correspondent Banks listed below for completion of overseas transactions will result in a shorter turn around time.

COUNTRY	BANK
USA	New York — Barclays, Chemical Bank, Chase Manhattan Bank, Citibank, Bank of New York
	Miami — Barclays
	USA Wide — Bank of America, Nations Bank, First Union National
UK	— Barclays Bank, National Bank, First Union National
CANADA	— Toronto Dominion
GUYANA	— Guyana Bank of Trade
CAYMAN	— National Commercial Bank

BARCLAYS BANK is the correspondent Bank in the following countries:

Antigua, Barbados, Belize, Cayman, Dominica, Grenada, St.Kitts/Nevis, St.Lucia and St. Vincent & the Grenadines.

Recommended Methods Of Transfer Of Funds

(a) Telegraphic Transfer

- Immediate access to funds

(b) International Money Orders

- Immediate access to funds issued by Barclays Bank

(c) Traveller's cheques (non-third party)

- Immediate access to funds and cash

Where fees are paid by a student, sponsor, or sponsoring institution, **via telegraphic transfer** directly to the University, the remitting party should **contact the University for the appropriate bank routing details. Telegraphic transfer information should be copied to the University for the attention of the Billings & Receivables Unit** to facilitate prompt processing of the payment.

