NEXT STOP NYU

Financial Responsibilities & Resources
This **Next Stop NYU** financial responsibilities and resources packet provides helpful information about the services offered by the Office of Financial Aid and the Office of the Bursar.

### Office of Financial Aid

The Office of Financial Aid connects students and their families to resources that can help them pay for college. The office also administers the many financial aid programs available to NYU students.

It’s important to us that you understand and secure the financial aid that you need. Students and families can review frequently asked questions and become familiar with eligibility criteria by reviewing the Office of Financial Aid website.

It is important that students with financial aid regularly monitor their To Do List on Albert to receive customized instructions related to securing their financial aid. Although it is a student’s responsibility to monitor the To Do List, as a courtesy the Office of Financial Aid periodically emails and calls students to remind them of outstanding steps to complete.

### Office of the Bursar

The Office of the Bursar is responsible for the billing and collection of tuition, housing, dining and fees associated with attending NYU.

Enclosed you will find information about eSuite - NYU’s online payment gateway, important billing and payment dates, payment plan options, the tuition refund insurance plan, and the personal property insurance program for students.

On July 19, the Fall 2016 bill for undergraduates will be available in eSuite to students and to invited authorized users. Payment is due by August 9. It is important that your bill be paid on time to ensure your class registration and housing assignments are secured.

We are very glad to welcome you to the NYU community. We look forward to your arrival on campus in late August. Have a wonderful summer.
Cost of Attendance

The cost of attendance is generally set for the fall and spring semesters and is designed to include all of a student’s educational expenses for the academic year.

What Is the Cost of Attendance?

The cost of attendance is the amount that NYU anticipates it will cost a student to attend the University for one academic year.

The cost of attendance is not the same as the bill a student receives from the Office of the Bursar. The bill includes the charges payable directly to NYU, such as tuition, registration fees, and on-campus housing. The cost of attendance includes these amounts as well as indirect educational expenses that are not paid to the University, such as an allotment for off-campus housing, transportation, books, and personal expenses.

In addition to providing an estimate to the student and their family for planning purposes, the cost of attendance is one factor that is used to determine how much financial aid a student is eligible to receive. In nearly all circumstances, the total amount of aid a student receives cannot exceed their cost of attendance.

Components of the Cost of Attendance

The standard cost of attendance is adjusted annually and is based on factors such as school, enrollment, and housing choice. The cost of attendance is also frequently referred to as the student’s budget. Shown to the right is a sample of a standard cost of attendance for a traditional, full-time undergraduate student at the NYU College of Arts and Science. The figures provided here are meant to be a general guide. You may view your school’s cost of attendance on the Office of Financial Aid website [nyu.edu/financial.aid] by selecting Financial Aid at NYU on the navigation bar, then scrolling down to Tuition, Fees, and Expenses in the right column.

Additionally, if you are receiving financial aid from NYU, you may view your cost of attendance by logging in to your Student Services Center in Albert at albert.nyu.edu. Select View Financial Aid and click on your award information for Aid Year 2017. On that screen you can see your total financial aid awards, and if you click the link Financial Aid Summary, you can see your cost of attendance.

<table>
<thead>
<tr>
<th>On/Off-Campus Student</th>
<th>Commuter Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and mandatory fees*</td>
<td>$49,062</td>
</tr>
<tr>
<td>Room and board</td>
<td>17,578</td>
</tr>
<tr>
<td>DIRECT EXPENSES</td>
<td>66,640</td>
</tr>
<tr>
<td>Books and supplies</td>
<td>1,070</td>
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<tr>
<td>Transportation</td>
<td>2,044</td>
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<tr>
<td>Personal expenses</td>
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</tr>
<tr>
<td>INDIRECT EXPENSES TO CONSIDER</td>
<td>5,114</td>
</tr>
</tbody>
</table>

*Tuition and fees are $50,620 for Stern School of Business students; $53,882 for Tisch School of Arts students; and $46,636 for Tandon School of Engineering students. Mandatory fees do not include optional NYU student health insurance.

ESTIMATED COST OF ATTENDANCE (2016–2017)
OFFICE OF FINANCIAL AID

www.nyu.edu/financial.aid

Applications and Forms, Types of Financial Aid, and Frequently Asked Questions

Phone: 212.998.4444
Fax: 212.995.4661
Email: financial.aid@nyu.edu
Paying your bill using eSuite

eSuite is a web portal that provides students and their invited parents/authorized users with the following on-line services:

- View the student’s electronic bill each semester
- View recent account activity in real-time
- Make an electronic check payment
- Enroll for direct deposit of student refunds
- Enroll for the Deferred Payment Plan

Important Dates - Fall 2016

July 19, 2016: eBills are available in eSuite
August 9, 2016: Undergraduate payment deadline
August 18, 2016: Cancellation of classes and housing assignments due to unpaid bills
August 29, 2016: Issuance of financial aid refunds begin

Deferred Payment Plan*

August 9, 2016: Payment #1 50%
October 13, 2016: Payment #2 25%
November 10, 2016: Payment #3 25%

*includes a $50.00 application fee
How students can access eSuite after logging into NYU Home
1. Click the Academics tab
2. Click on Albert login
3. Click on Student Center (pink)
4. Click on View Bursar Account (under the Finances menu)

How students invite parents/authorized users to access eSuite once logged in
1. Click the My Account tab
2. Click the authorized users tab
3. Enter the authorized user email address*
   *More than one authorized user may be invited

Enrolling for direct deposit of student refunds - for students with a U.S. checking account
1. Click the Academics tab
2. Click on Albert login
3. Click on Student Center
4. Click on View Bursar Account (under the Finances menu)
5. Click the eRefunds tab
6. Click the Set Up Account tab and enter your U.S. checking account information
7. Click Save

Methods of Payment
1. Electronic check - pay by eSuite
2. Personal Check/Bank Check - checks must be made payable to New York University and include the Student ID (N#) number. Mail checks to:
   New York University
   General P.O. Box 30826
   New York, NY 10087-0826
3. International Payment - Visit nyu.edu/bursar/payments
4. Express Mail and 529 Plan Payments - Mail checks to:
   New York University - Office of the Bursar
   25 West 4th Street - Ground Level
   New York, NY 10012

Payment Plans
1. Deferred Payment Plan via eSuite
2. Higher One Tuition Pay Plan (see brochure)
3. Tuition Stabilization Plan
4. Fixed Payment Plan
Visit nyu.edu/bursar/payments

NYU StudentLink
We’re making it easier to find important dates, deadlines, resources, and services.
nyu.edu/studentlink
International Education Payments made easy

Payment: Pay from your home country, typically in your own currency

Tracking: Track your payment start to finish

Support: Enjoy dedicated customer support

Flywire by peerTransfer
NYU.FLYWIRE.COM

How it Works

Go to nyu.flywire.com
Select the payment type or deposit you want to make.

Fill in Your Details
Provide some basic information about yourself & confirm booking.

Make Your Payment
Send your funds to Flywire via your chosen method.

Receive Confirmation
Receive email updates or track your payment online.

Questions? FLYWIRE.COM/HELP
We have plans for you!

MAKE PAYING TUITION EASIER!
Enroll in a Tuition Payment Plan to pay tuition in more manageable installments.

More Time to Pay
Make monthly payments over time.

Avoid High Interest Rates*
Unlike traditional loans, Tuition Payment Plans only charge a small fee at enrollment.

Flexible Payment Options
Set up a plan to either cover your entire bill, or just the amount remaining after financial aid.

Pay tuition in manageable monthly installments—for either your entire bill or the amount remaining after financial aid.

tuitionpaymentplan.com/enroll

ENROLL TODAY!
tuitionpaymentplan.com/enroll

*All available plans and applicable payment options, fees and disclosures will be presented to you during enrollment. Enrollment in and availability of plans may be subject to state law limitations. An enrollment fee will apply and other fees may apply. The Tuition Payment Plan is administered by Higher One.

The enrollment fee is considered a finance charge which is defined by federal regulations as "the cost of consumer credit as a dollar amount." To make it easy for consumers to compare this cost to other forms of credit, Higher One provides the equivalent annual percentage rate (APR), which takes into account a number of variables, including the number of payments, the term, and the principal amount. APR limits may be subject to applicable state laws.

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Additional Benefits from Arthur J. Gallagher & Co.

IDENTITY THEFT EXPENSE COVERAGE

As an additional benefit to our policyholders, if you choose, we will add onto your policy identity theft expense coverage at no extra cost. You will retain this coverage as long as your personal property policy remains in force. This valuable benefit will pay you up to $5,000 for identity fraud expenses that are incurred because of an unlawful act using the student's means of identity. Any new or renewing Gallagher policyholder will be eligible to sign up and take advantage of this protection at no cost for the full term of their policy.

LIABILITY INSURANCE ALSO AVAILABLE

Protect yourself against claims or suits against you for Bodily Injury or Damage to Property of Others when you purchase liability insurance protection through Arthur J. Gallagher & Co.

For more information on this separate coverage, please visit us at www.ColleageStudentInsurance.com.

Not available in all states.

Meet Our Property Underwriter

ALLIANZ GLOBAL CORPORATE & SPECIALTY®

Allianz Global Corporate & Specialty® (AGCS) is the Allianz Group's dedicated global brand for corporate and specialty insurance customers. In the U.S., AGCS Marine Insurance Company provides insurance and risk management consultancy across the whole spectrum of marine products. AGCS also insures aviation and corporate business, including Energy, Engineering, Financial Lines (incl. D&O), liability and Property insurance, including International Insurance Programs. AGCS has a Financial Strength Rating of AA (Very Strong) from Standard & Poor's and of A+ (Superior) from A.M. Best. See the AGCS website at www.agcs.allianz.com for further details.

Arthur J. Gallagher & Co.

316 Maxwell Rd., Suite 100 | Alpharetta, GA 30009
888.411.4911 | Fax 678.830.4910

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FAQ

Doesn't my Homeowners policy cover my student's property?
Not all Homeowners policies are the same, but most policies have limitations on certain property that is away from the principal residence. Normally the lowest deductible in a standard Homeowners policy is $500.

Will this student policy cover all of my student's property if my child resides off-campus or travels abroad?
Yes. Property is covered on or off campus, anywhere in the world.

Is this plan insuring Replacement Cost Coverage?
Yes. This policy will pay to repair or replace your property with a new item of like kind and quality regardless of how old the item.

Will this policy pay if I have other insurance in place?
Yes. This student policy applies first regardless of other insurance.

Will Gallagher's policy cover property that my son or daughter borrows from the school if that property happens to be stolen or damaged?
Yes, it covers property in the care, custody, or control of the insured. Your Homeowners policy may not provide this coverage.

What is the process of filing a claim?
Claims can be filed online 24/7. Complete the claim form and a number will be assigned to you. You will receive further instructions by email from the claim department.

Does this policy cover Bodily Injury or Property Damage Liability for which the student is legally liable?
The Student Property Policy does not cover legal liability to others. Liability coverage can be purchased through Gallagher along with your Property policy. You will be asked during the policy ordering process if you want Liability coverage.

<table>
<thead>
<tr>
<th>REPLACEMENT COST VALUATION COVERAGE</th>
<th>$25 Deductible*</th>
<th>$50 Deductible*</th>
<th>$100 Deductible*</th>
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<tbody>
<tr>
<td>Limit of Insurance*</td>
<td>ANNUAL PREMIUM*</td>
<td>ANNUAL PREMIUM*</td>
<td>ANNUAL PREMIUM*</td>
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<tr>
<td>$3,000</td>
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</tr>
<tr>
<td>10,000</td>
<td>214</td>
<td>202</td>
<td>190</td>
</tr>
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</table>

*Above rates and options may vary by school. Please visit www.CollegeStudentInsurance.com for your school rates and options.

The Gallagher Advantage
- Identity Theft Expense Coverage option available to all policyholders at no extra cost.
- Affordable innovative protection insuring college student property on-campus, off-campus and worldwide.
- The cost is much less than a Homeowners deductible and offers broader coverage at affordable rates.
- Protect yourself against lawsuits and legal expenses with a General Liability policy through Arthur J. Gallagher & Co.

See the difference!

| COMPARE GALLAGHER STUDENT PERSONAL PROPERTY PLUS® AND INDUSTRY STANDARD HOMEOWNERS POLICY |
|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Gallagher & Allianz                         | Standard Homeowners                           | Gallagher & Allianz (student)                     |
| Does the policy cover accidental damage?    | Yes                                           | No                                            |
| Water spilled, computer screen cracked      | Yes                                           | No                                            |
| What is the lowest deductible that is available? | $25                                         | $500 or higher                                  |
| Coverage for earthquakes and flood          | Yes                                           | No                                            |
| Loss payment type                           | RCV (Replacement Current Value)               | ACV (Actual (depreciated) Cash Value)           |
| Will loss affect family policy?             | No                                            | Yes                                           |
| Identity theft expense coverage             | Available to you at no cost                   | Not offered                                    |

Some Homeowners policies can be modified to broader coverage, but generally cannot offer all that Gallagher offers.

YES, I WOULD LIKE TO ORDER STUDENT PERSONAL PROPERTY PROTECTOR PLUS®
Underwritten by Allianz Global Corporate & Specialty
Sign up online at www.CollegeStudentInsurance.com for immediate coverage, or complete the form below.
See Replacement Cost Coverage chart for premiums.

Effective Date (or after postmark date):

Insurance Amount: $ __________________________
Deductible Amount: (check one) $25 $50 $100
Annual Premium: $ __________________________
Plus $10 policy processing fee (case $35 by mailing order) $10.00
Total Payment: $ __________________________

Enclosed is check payable to Arthur J. Gallagher & Co.

Account No.: __________________________
Expiration Date (month/year): __________
Security Code (the 3 or 4 digit number on your credit card):
Your policy will be sent to the following address (please print):
Student's Name: __________________________
Permanant Home Address: __________________________
City/State/Zip: __________________________
Telephone: __________________________
Email: __________________________
College or University: __________________________
City/State: __________________________
Year in School: __________
Grade: __________
Faculty: __________
Staff: __________

Order Liability Coverage online: www.CollegeStudentInsurance.com

Please mail this form to: Arthur J. Gallagher & Co.
316 Maxwell Road, Suite 100
Alpharetta, GA 30009

Arthur J. Gallagher & Co.
transcripts
student accounts
financial aid
study away
visas

simplified.

StudentLink Center — coming to the
Washington Square Campus
October 2016

For more information visit
www.nyu.edu/studentlink

383 Lafayette Street

STUDENTLINK
www.nyu.edu/studentlink

NYU