

## Deferred Tuition Plan (50/50)

Degree candidates may participate in this plan under the following conditions:

- Not in arrears (past due) for any NYU charge or loan;
- Without a previously unsatisfactory NYU credit record;
- Matriculated and registering for 6 credits or more.

Under the Deferred Tuition Plan, an initial payment of 50 percent of tuition, plus a non-refundable application fee, are due in full upon registration. Under this plan, financial aid awards, student loan credits and any other type of credits given by NYU or an outside agency cannot be used as part of the initial payment. To calculate this initial payment, subtract the financial aid and student loan credits and any other type of credits given by NYU or an outside agency from the TOTAL CHARGES and divide this NET BALANCE in half. THIS IS THE INITIAL 50% PAYMENT.

EXAMPLE: How to calculate your first payment on the 50/50 Plan

<u>Charges</u>		<u>Loans , Scholarship &amp; Other Credits</u>	
Tuition	=	\$20,000.00	Student Loan = \$10,148.00
Reg/serv fee	=	<u>\$ 1,500.00</u>	Scholarship = <u>\$ 1,800.00</u>
TOTAL CHARGES	=	\$21,500.00	Total credit = \$11,948.00
Total charges	=	\$21,500.00	
Total credit	=	<u>(\$11,948.00)</u>	
NET BALANCE	=	\$ 9,552.00	divide this in half = \$4,776.00

**Your first payment on the 50/50 Plan is \$4,826.00**  
**(\$4,776.00 +\$50.00 Application fee)**

The second payment of 50 percent of tuition is due in full by November 1. A default rate of interest of 12% per annum (1% per month) on the unpaid balance will be assessed if payment is not made in full by the final installment due date (November 1, 2016). Failure to meet payment on time will result in a penalty charge of \$100.

If the University refers any unpaid accounts for collection, you will be held responsible for all associated charges including attorney's fees of up to one third of the balance, to the full extent permitted by law.

**New York University  
Stern School of Business — Graduate  
Fall 2016 Deferred Payment Plan  
Application and Agreement  
Phone: 212-998-0630: Fax: 212-995-3708**

**Please complete all sections, and  
SIGN below**

STUDENT'S LAST NAME	FIRST	MIDDLE INITIAL
STUDENT IDENTIFICATION NO. (NYU ID NO.)	TERM/YEAR	SCHOOL/DIVISION
DRIVER'S LICENSE (STATE AND NO.)		
EMPLOYER NAME AND ADDRESS	BUSINESS TELEPHONE	
PERMANENT HOME ADDRESS	E-MAIL ADDRESS	HOME TELEPHONE

**I have read and fully understand the information and Terms stated below, and also the Disclosure statement on Page 2 of this form. I attest to the truth of all statements made and agree to fulfill the terms of the plan of payment requested as described herein, and I promise to pay New York University the amounts due under the agreement by installment payment due dates.**

**E-check:** If paying via E-check  
Please enter the payment  
confirmation # here: \_\_\_\_\_

DATE	SIGNATURE OF STUDENT
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<b>NET AMOUNT DUE FOR Fall TERM</b>		
	\$	▲ <input style="width: 80%;" type="text"/> <b>Box 1</b>
<b>BOX 2</b> Subtract DEFERRED AMOUNT (50% or less of Net Amount Due, payable in one equal installment)	—	▲ <input style="width: 80%;" type="text"/> <b>Box 2</b>
<b>SUBTOTAL</b>	\$	▲ <input style="width: 80%;" type="text"/> <b>Box 3</b>
<b>Add a Non-Refundable \$50.00 APPLICATION FEE</b>	+ <b>\$50.00</b>	▲ <input style="width: 80%;" type="text"/> <b>Box 4</b>
Return this application with your initial payment to the Office of the Bursar	<b>INITIAL PAYMENT</b>	\$ <input style="width: 80%;" type="text"/> ▲ <b>Box 5</b>

**Terms of this installment payment agreement  
Fall 2016 Semester only**

<p><b>OPEN ONLY TO STUDENTS WHO ARE:</b></p> <ul style="list-style-type: none"> <li>Not in arrears (past due) for any University charge or loan.</li> <li>Without a previously unsatisfactory University credit record.</li> <li>Matriculated and registering for 6 or more points.</li> </ul> <p><b>APPLICATION FEE</b></p> <ul style="list-style-type: none"> <li>The plan includes a non-refundable Application fee of \$50.00, which is to be included with the initial payment on the payment due date.</li> </ul> <p><b>INITIAL PAYMENT</b></p> <ul style="list-style-type: none"> <li>50% of the net amount due for the Fall 2016 term only, plus the \$50.00 application fee. An amount due for prior terms must be paid in full.</li> </ul> <p><b>SUBSEQUENT PAYMENT</b></p> <ul style="list-style-type: none"> <li>The 50% deferred balance is due in one equal installment on November 1, 2016.</li> </ul>	<p><b>PENALTY FEE</b></p> <ul style="list-style-type: none"> <li>A \$100 penalty fee will be assessed if the November 1, 2016 payment is late.</li> </ul> <p><b>PREPAYMENT</b></p> <ul style="list-style-type: none"> <li>There is no prepayment penalty.</li> </ul> <p><b>DEFAULT INTEREST RATE</b></p> <ul style="list-style-type: none"> <li>This is a 0% interest deferral. However, a default rate of interest of 12% per annum (1% per month) on the unpaid balance will be assessed if payment is not made in full by the final installment due date (November 1, 2016)</li> </ul> <p><b>APPLICATION FORM</b></p> <ul style="list-style-type: none"> <li>A separate application and agreement is required for each semester this plan is used.</li> </ul>
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# New York University

## Stern School of Business — Graduate Fall 2016 Deferred Payment Plan Disclosure Statement

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I understand that withdrawal from courses or from the University will not alter my obligation to pay any portion of the full charges that are not officially canceled.

I understand that the University may withhold all academic privileges (including registration materials, grades, transcripts, and all information regarding my record) if I am in arrears in the payment of fees or other charges.

If the University refers any unpaid accounts for collection, I will be held responsible for all associated charges including attorney's fees of up to one-third of the balance, to the full extent permitted by law.

I agree to pay the semester's tuition and fees, now due in full, with the application fee as described on page 1.

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### **ITEMIZATION OF AMOUNT FINANCED**

The full amount financed as stated on page 1 will be credited toward tuition, fees, room, board, etc. at New York University.

### **TERMS**

See terms (on page 1) for information about late payments, scheduled payment dates and penalties.

### **DEFAULT INTEREST**

Default interest at the rate of 12% per annum (1% per month) on the unpaid balance will accrue if payment is not made in full by the final installment due date (November 1, 2016).

### **LATE PAYMENT**

A late payment fee of \$100 dollars will be assessed if the November 1, 2016 payment is late.

### **PREPAYMENT**

There is no prepayment penalty.