IMPORTANT Spring 2016 DATES & DEADLINES

*** Enrollment for in-state students and non-resident students will not be canceled for non-payment. It is the student’s responsibility to drop their classes if they do not plan to attend. Failure to do so will result in charges incurred on the student’s account*** ***

1. TUITION AND FEE PAYMENT DEADLINE - Friday, January 15, 2016
   All Students: You are expected to attend all classes in which you are enrolled. If you do not attend or stop attending classes and fail to personally drop by the drop deadline, you will be responsible for all tuition and fees. You are responsible to pay all charges on your account by the payment due date, even if you do not receive a bill, or your account is being paid by another party. Payment in full must be received by the Office of the Cashier (SSB 140) by 5:00 p.m. or a 4% service charge will be assessed on the outstanding balance. Financial aid students can avoid service charges by verifying that aid is awarded.

   In-State Residents: Apply and authorize the use of the COF stipend towards your tuition before payment deadline to avoid service charges on the state-paid portion of your tuition. For information go to: www.msudenver.edu/cof/.

   Non-Residents: Non-resident contracts will no longer be offered. Therefore, your courses will not be canceled due to non-payment.

   Sponsorship: Sponsor documents are due in the Office of the Bursar (SSB 150) by 5:00 p.m. or student will be responsible for all applicable service charges.

2. REFUND POLICY FOR DROPPING FULL TERM COURSE(S)
   For 100% credit of tuition and fees:
   Monday, November 2, 2015-Monday, January 25, 2016

   For 50% credit of tuition, 100% credit of fees:
   Tuesday, January 26, 2016 -Wednesday, February 3, 2016

   If you drop a course and then register for another course during the 50% drop refund period, and the transaction does not result in a net reduction in credit hours, no penalty will be assessed.

   NO tuition and fee credit will be available after Wednesday, February 3, 2016. If you withdraw and add courses, you will be charged full tuition and fees for the course(s) withdrawn from and full tuition and fees for the course(s) added.

   REFUND POLICY FOR PART-OF-TERM CLASSES
   The drop dates are different for part-of-term classes. If you have any number other than 1 under the first column (titled P) of your statement, you have a part-of-term class. For specific refund dates for part-of-term classes, see your Student Detail Schedule on the Student Hub.

3. HEALTH INSURANCE WAIVER DEADLINE - Wednesday, February 3, 2016
   Undergraduate and Graduate students enrolled for 9 credit hours or more will be automatically enrolled in the MSUD Student Health insurance program unless they certify that they are currently covered by a comparable health plan that meets the MSUD Health Insurance Waiver Standards. If a student withdraws with no credit (W) from a class prior to the Health Insurance waiver deadline, the withdrawn credit hours are counted toward the Health Insurance assessment. For insurance questions please call the Student Health Center (PL 150) 303-556-3873. For more information on how to waive the insurance, please go to:

   http://msudenver.edu/media/content/healthcenter/How to submit an Insurance Waiver.pdf
## Spring 2016 Payment Guide

<table>
<thead>
<tr>
<th>Plan</th>
<th>Benefits</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>One and You're Done</td>
<td>Greatest Savings</td>
<td>Pay in full by payment deadline and avoid all service charges. One single payment. Fast and Easy! This plan option allows you to dedicate your time to study rather than finance.</td>
</tr>
<tr>
<td>Balloon Plus Two</td>
<td>Cost Effective</td>
<td>Make your largest payment possible by payment deadline and pay the balance in two monthly payments. This payment trio greatly reduces the 4% service charge on payment deadline.</td>
</tr>
<tr>
<td>Three and Equal</td>
<td>Keeps You Going</td>
<td>Make three equal monthly payments according to the due dates below.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date Due</th>
<th>Payment</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 15, 2016</td>
<td>First Payment Due</td>
<td>4% service charge added to outstanding balance. Payment Deadline is at 5:00 p.m.</td>
</tr>
<tr>
<td>February 9, 2016</td>
<td>Second Payment Due</td>
<td>1.5% service charge added to outstanding balance. Remember, one month left to pay in full.</td>
</tr>
<tr>
<td>March 9, 2016</td>
<td>Last Payment Due</td>
<td>1.5% service charge added to outstanding balance. Unpaid balance is considered past due.</td>
</tr>
</tbody>
</table>

### Past Due Accounts and Balance Due Holds

- **February 10, 2016** | Balance Due Hold | These holds are placed on all unpaid accounts without exception! This means no class registration, no grades, no transcripts, no diploma! Balance Due Holds are bad business for your education. |
- **February 29, 2016** | Summer 2016 Registration Begins | Get the classes you want on the days and times you want them. Protect your registration status by keeping your student account current at all times! |
- **March 29, 2016**     | Fall 2016 Registration Begins |                                                                                                                                            |

### Special Population Information

- **Financial Aid** | Avoid service charges by making sure your financial aid file is completed at the Office of Financial Aid, SSB 130, by payment deadline. |
- **Outside Scholarships** | Avoid service charges on your account by taking a copy of your award notice to the Scholarship Center, SSB 130, by payment deadline. |
- **Sponsored Students** | Avoid service charges by making sure that your letter of credit, or sponsorship voucher, is in our office, SSB 150, by payment deadline. |
- **Non-Residents** | Non-resident contracts will no longer be offered; therefore, your courses will NOT be canceled due to non-payment. |

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**MSU Denver Office of the Bursar, Student Success Building (303)556-6188**