

**Student Finance  
Northwestern University**

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Hours Weekdays, 8:30 a.m.–5 p.m.

# 9PAY

2021–22

## Nine-Month Tuition and Fee Prepayment Plan

Northwestern

### Advantages of 9PAY

Northwestern University's 9PAY plan allows participants to pay for annual tuition and fees in nine monthly payments rather than in large lump sums before each academic term. ***There are no finance or interest charges. The only cost is a \$50 nonrefundable application fee.***

### Eligibility

The plan is open to parents and guardians of undergraduate students and to students in the Pritzker School of Law, the Feinberg School of Medicine, and the Graduate School. Full-time enrollment in a degree program for the entire academic year is required.

### Payment schedule

9PAY participants make their payments on the first day of each month—July 1 through March 1—and a series of these payments is applied to the student's account each term:

*July 1 + Aug. 1 + Sept. 1 payments → fall quarter*

*Oct. 1 + Nov. 1 + Dec. 1 payments → winter quarter*

*Jan. 1 + Feb. 1 + March 1 payments → spring quarter*

For students whose academic year comprises two or four terms, the number of payments applied per term varies from the above, but all 9PAY payment dates are the same. University charges incurred before the current plan year starts—e.g., tuition and fees for summer 2021—must be paid outside the plan.

### Apply by June 1, 2021

Applications submitted later than June 1 must include remittance of all 9PAY payments for 2019–20 that were due as of the time of application.

### Getting started

Use the provided worksheet to calculate an Annual Budgeted Amount (ABA)—an approximation of the net amount to be paid to Northwestern for the 2021–22 academic year—by deducting all financial aid credits (including best estimates of any pending awards) from the sum of the University's charges.

### 9PAY billing

The first invoice generated each term will show credit for a proportion of the ABA. For all undergraduates, one-third of the ABA is credited each term (three times per year). For law and medical students, half of the ABA is credited each term (twice per year), and one-fourth is credited four times per year for some graduate students. If the student is participating in the University's student health insurance plan, the fall invoice will include the full amount of the NU-SHIP annual premium. *Any remaining balance due for the term should be paid with that invoice.*

### Late payments

A late fee may be charged to the student's account if a 9PAY payment is not received when due. Student Finance reserves the right to terminate participation in the plan if a payment is late by 30 days or more; normal University financial regulations would apply.

### Returned items

A \$35 fee will be charged to the student's account for each item returned by the bank for any reason. A late fee also may be charged.

### To cancel

Participants may discontinue the plan at any time without penalty by providing written notification to Student Finance by email or letter. The normal University financial regulations would then apply. *In case of withdrawal from school, all payments made under 9PAY are credited to the withdrawing student's account according to the normal University refund policies.*

### To learn more

Call, email, or visit Student Finance on the Evanston campus.

### To apply for 9PAY online

Go to [northwestern.edu/sfs/payments/9PAY](http://northwestern.edu/sfs/payments/9PAY).

### Annual Budgeted Amount worksheet

Add up all estimated expenses for 2021–22: tuition, room and board, other fees, and Northwestern University student health insurance (NU-SHIP) annual premium, if applicable. *Do not include books, supplies, travel, personal expenses, or any other amounts not paid directly to Northwestern.*

Tuition \_\_\_\_\_

Room and board \_\_\_\_\_

Other University fees \_\_\_\_\_

NU-SHIP annual premium (if applicable) \_\_\_\_\_

\$50 9PAY application fee \_\_\_\_\_

① **Total estimated expenses** = \_\_\_\_\_

Add up all estimated credits for 2021–22, including scholarship, grant, and student loan amounts.

Scholarships \_\_\_\_\_

Grants \_\_\_\_\_

Student loans (less fees) \_\_\_\_\_

Other credits \_\_\_\_\_

② **Total estimated credits** = \_\_\_\_\_

Line ① minus line ② = **ABA** \_\_\_\_\_

**A \$1,000 minimum ABA is recommended.**

You will receive a confirmation email specifying your 9PAY payment schedule. Please keep your ABA worksheet for your records. If you later wish to increase or decrease your ABA, please specify the new amount in an email or written letter to Student Finance.

### 9PAY mail-in application form

Student name (please print) \_\_\_\_\_

Student ID number \_\_\_\_\_

Applicant name (must be parent or guardian if student is an undergraduate) \_\_\_\_\_

Applicant address (street) \_\_\_\_\_

(city, state, zip) \_\_\_\_\_

Applicant phone (home) \_\_\_\_\_ (work) \_\_\_\_\_

Applicant email \_\_\_\_\_

#### Student status

- Undergraduate  
 Graduate  
 Professional \_\_\_\_\_ (school)

#### Is the student participating in the Northwestern University student health insurance plan?

- Yes  
 No

*NOTE: Students must use the Coverage Selection form on CAESAR to confirm or decline NU-SHIP enrollment.*

I wish to apply for Northwestern's 9PAY plan. I have read the terms and conditions stated herein, understand and agree to them, and authorize the \$50 nonrefundable application fee to be charged to the student's account.

Annual Budgeted Amount (from worksheet) \_\_\_\_\_

Applicant signature \_\_\_\_\_

Please detach and mail application form to

Northwestern University  
Student Finance, attn: 9PAY  
555 Clark Street  
Evanston, Illinois 60208-1221

Please detach application before mailing.