



FALL 2021

INCOMING STUDENT WEBINAR SERIES

Money Matters: NSU Billing, Scholarships, Taxes, & Health Insurance

NSU
Florida

July 22nd, 2021



Introductions



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Disclaimer

- The Office of International Affairs (OIA) is able to provide general guidance. Any advice provided by OIA, including the information in this presentation, should not be construed as legal advice.
- Due to the fluid nature of governmental interpretation, DHS, USCIS, SEVP and other governmental agencies may change their interpretations of these immigration laws/regulations and eligibility requirements for benefits, at any time. OIA is committed to providing advice based on the most current guidance.
- Each case is fact-specific and it is advised that students contact an experienced immigration attorney with questions regarding individual situations.

NSU
Florida

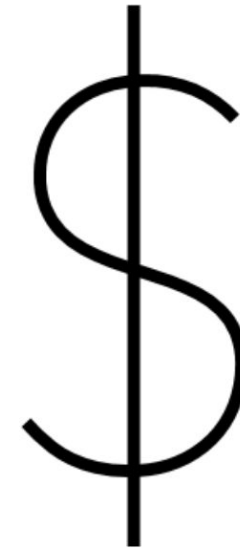
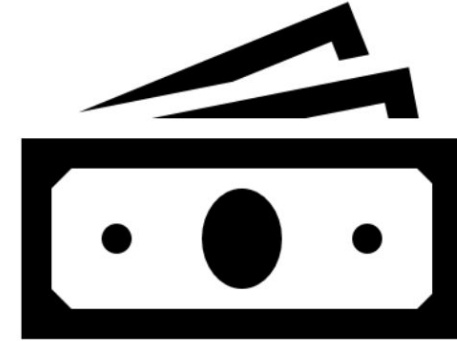


Money Matters

- **NSU Billing**

- **The Office of the University Bursar**
- **Enrollment and Student Services**

- Payment Options**
- NSU eBill**
- Non-Resident Alien Tax**
- NSU Payment Policy**



Money Matters – NSU Billing

Payment Options

Payment Online 24/7

- by Credit Card or Gift Card
 - Visa, MasterCard, American Express (Not Discover)
 - Retain any gift card used for payment
 - Refunds to which you are entitled will be added back to the card used the for term.
- by eCheck (personal checking) or Debit Card
 - Debit Card and eCheck Users must contact their bank and verify spending limits
 - To ensure account restrictions will allow payment of scheduled amounts.

Money Matters – NSU Billing

Payment by Mail

- By personal check (US Bank) to
Nova Southeastern University
Bursar's Office
3301 College Avenue
Fort Lauderdale, FL 33314
- By money order/cashier's check/bank check (USD) to
Nova Southeastern University
Bursar's Office
P.O. Box 290060
Fort Lauderdale, FL 33329

Money Matters – NSU Billing



*NSU has partnered with
Flywire*

*so you can **easily and
securely send payments** from
anywhere in the world, at any
time.*

<https://www.nova.edu/bursar/payment/international-payments.html>

Easy Online Payment Process

USE FLYWIRE FOR ALL OF YOUR INTERNATIONAL EDUCATION PAYMENTS



PAY

from your
country and
in your home currency



TRACK

your payment
to your institution
with transparency
from start to finish



ACCESS

dedicated 24x7
multilingual
customer
support



BENEFIT

from faster
processing as a
result of easy
payment identification



POWERFUL GLOBAL PAYMENT NETWORK



Money Matters – NSU Billing

❑ In Person (with photo I.D.)

- You may pay at the One-Stop Shop, located on the Fort Lauderdale-Davie campus.
in the Horvitz Administration Building
or in the Terry Administration Building
- Current hours of operation (during COVID-19)
Monday through Friday, 8:30 a.m. to 5:00 p.m.
- Cash, credit cards (Visa, MasterCard, American Express), debit cards, checks may be presented

Money Matters – NSU Billing

❑ Third-Party Invoice

- If a third-party (country, private sponsor, etc.) wants to be billed by NSU
 - Obtain from the third party an authorization for NSU to bill
 - Provide to Bursar's Office at least one month before the start of the term
 - Include entity, contact person information, and address


❑ Third-Party Checks, ACH or Wire Transfer

- If a third-party (country, private sponsor, etc.) will send funds, payment must
 - Be drawn in US Dollars for the amount due on the account or less
 - Have the Student First and Last name, NSU ID and semester/term
 - Sender's name, contact information and address
 - If for more than one student, include name of program, college and contact phone

Money Matters – NSU Billing


- Log into SharkLink
 - Click on **My Account**
 - Click on **Holds** to view any holds that may prevent registration

OR

- Log into NSU eBill *nova.edu/nsuebill*
 - On **Staff and Students** side of the landing page, click on **GO TO EBILL** 
 - You will be on your NSU eBill home page
 - Click on Balance to view Account Activity by term

Money Matters – NSU Billing

NSU eBill Home Page



NOVA SOUTHEASTERN UNIVERSITY

Logged in as: | [Logout](#)

[Home](#) [My Account](#) [Make Payment](#) [Payment Plans](#) [Help](#)

Announcement

Welcome to your Student Account Center!

Students eligible for housing and meal plan credits/refunds have been notified by NSU email, and credits/refunds are being processed accordingly. Questions regarding this process may be directed to ESSStudentAccounts@nova.edu or

I would like to pay... [Go!](#)

View Account:

Balance	\$ 993.51
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[View Activity](#)

My Profile Setup

- [Authorized Users](#)
- [Personal Profile](#)
- [Security Settings](#)

Money Matters – NSU Billing

❑ Depending on your charge, please contact the appropriate office:

CHARGE TYPE	CONTACT INFORMATION
Tuition charges and late registration fees	Academic Program Office
Health insurance charges	Student Health Insurance: (954) 262-4060
Residential charges	Residential Life and Housing: (954) 262-7052
Meal plan charges	Shark Card Services: (954) 262-8929
Late fee charges	Bursar's Office: (954) 262-5200

Money Matters – NSU Billing

❑ Non-Resident Alien (NRA) Tax

- Non-Resident Alien (NRA) withholding tax. The required 14% withholding tax will be due to NSU at the time that non-qualified aid is disbursed to the student's account (international students only).
- All colleges and universities in the United States are required by the Internal Revenue Service (IRS) to withhold 14% of any scholarships issued for the purpose of non-qualified expenses. Review your scholarship letter.
- Qualified expenses are tuition, fees and books. Exceptions to this rule will be based on Income Tax Treaty country status.
- There are required forms regarding Tax Treaty status and US Tax Returns that an International Student must fill out.

Money Matters – NSU Billing

❑ Non-Resident Alien (NRA) Tax

- When NSU scholarship funds post to your account for non-qualified charges such as room and board, you will be charged the tax on those funds IF
 - You are **NOT** from a tax treaty country or
 - You **ARE** from a tax-treaty country but there is no Individual Tax Identification Number (ITIN) on your NSU file.
 - International students should consult with the NSU Office of International Students and Scholars to determine their status and required forms.
- To find out if your country has a Tax Treaty with the US, or to how to apply for treaty benefits, go to the OIA web page
- <https://www.nova.edu/internationalaffairs/students/current/tax.html>

Money Matters – NSU Billing

❑ NSU payments

- Payment is **due upon registration**

❑ Penalties for late payment

- Yes, a **late payment fee** of \$100 automatically applies to your account at Day 30 after the start of the semester term.
- Additionally, a Bursar **hold** is placed on your account, restricting registration and other university services.

Money Matters – NSU Billing

❑ Pending NSU Balance

- According to information on the NSU OIA web page <https://www.nova.edu/internationalaffairs/students/prospective/visa.html>
- In order to obtain an I-20 Form, you will need to be fully admitted to a program of study, **and submit bank documents showing you have the financial ability to cover your educational and living expenses for the academic year.**
- Payment is **due upon registration**
- A **late payment fee** of \$100 automatically applies to your account at Day 30 after the start of the semester term.
- Additionally, a Bursar **hold** is placed on your account, restricting registration and other university services.

Money Matters – NSU Billing

□ **Additional Resources for support**

- Visit the NSU Scholarships web page and review what is available
- Search the web for any scholarships or loans which you be eligible for and apply
- Contact your country's agencies for funds that may be available
- Seek sponsors that may offer financial assistance
- Consult with family for support

Money Matters – NSU Billing

Office of the University Bursar

Website: nova.edu/bursar

Email: bursar@nova.edu

Phone: +1 (954) 262-5200

NSU Scholarships

FINANCIAL AID

- Overview
- Undergraduate +
- Graduate & Professional +
- Student Employment +
- Eligibility +
- Publications
- Apply for Aid +
- Scholarships -**
- Scholarship Search
- Thank Your Benefactor
- General Scholarship Profile
- Veterans Benefits +
- Debt Squad

NSU Home > Financial Aid > Scholarships >



Scholarships

Please complete only one scholarship profile for an academic year. Completion of the scholarship profile does not guarantee an award. Many scholarships require a separate application other than a scholarship profile, and/or have a specific contact person listed. Prior to completing a Scholarship Profile, please be sure to complete the below steps:

1. Complete and submit your FAFSA and all necessary documents.

[OPEN](#)

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Steps to apply for NSU Scholarships

- **Complete a General Scholarship profile**
 - Remember: International students are not eligible for federal financial aid. If asked, indicate that you are not eligible to complete the FAFSA.
- **Visit the scholarship webpage -**
www.nova.edu/financialaid/scholarships.
 - To apply for research scholarships & for additional scholarship applications

INTERNATIONAL SCHOLARSHIPS


NSU offers our international student population scholarship opportunities based on academics.

[International Scholarships](#)

- **Visit the program webpage**
 - To apply for program specific scholarships
 - Inquire directly with the program office for other available scholarships

Scholarship Deadlines

- Most Scholarships have May 1st deadline; however each program and research scholarships have their own deadline.
- Check each scholarship application for specific details
- Example:

Broward International Womens Club Grant (BIWC) - UG or GRAD 

[SEND TO A FRIEND](#)

College: ESS Scholarship Office (all undergraduate)

Background: May reapply each academic year.

Award Amount: Varies

Deadline: May 31, 2020

Requirements:

- Undergraduate or Graduate Female, international student at NSU
- Must have an I-20 Form and an F-1 Visa (Canadians and Bermudans do not require a visa)
- Registered for the academic period subsequent to the application
- Junior or Senior (if Undergraduate Student)
- Cumulative GPA of 3.5 or higher and be currently enrolled at NSU

How are scholarships applied?

- Many different factors affect when scholarships are awarded. Scholarship funds will be awarded in the months leading up to the start of the academic year.

Financial Aid Office

Website: nova.edu/financialaid

Email: finaid@nova.edu

Phone: +1 (954) 262-3380

Student Health Insurance Requirement

All NSU Students residing in the United States are required to maintain health insurance coverage. Students are automatically enrolled in the NSU Student Health Insurance Plan upon registration and their student accounts are charged accordingly.

Students who currently have health insurance that meets the waiver criteria may opt-out of the NSU Student Health Insurance (by their program's waiver deadline).

NOTE: Travel medical insurance, such as International Health & Travel Medical Insurance, is not sufficient to opt-out of the Student Health Insurance plan.

Waiver Criteria

In order to opt-out of the NSU Student Health Insurance Plan, your insurance plan must meet the criteria listed below:

1. The claims administrator of your insurance plan must be based in the United States with a U.S. telephone number and address for submission of claims.
2. The policy is not a traveling policy.
3. The plan provides both emergency and non-emergency health care and mental health benefits within your local NSU campus area.
4. The plan provides inpatient and outpatient mental health care and chemical dependency benefits comparable to the coverage provided by the NSU Student Insurance Plan.
5. The plan provides coverage for prescription medication.
6. The lifetime benefit is unlimited.

Waiver Process

Upon completion of the waiver application, an immediate decision will be provided:

- Approved - no further action is needed. The insurance charge will be automatically reversed from the student account*.
- Denied – student can choose to appeal the denial if they feel their insurance is comparable. Otherwise, the insurance charge will remain on the student account and the student will remain enrolled in the Student Health Insurance Plan.

**Students are urged to monitor their student account regularly to ensure the charge is reversed once a waiver approval is received.*

Waiver Denial Appeals

If your existing health insurance does not meet all six waiver criteria, your waiver will be denied. If you believe that your insurance coverage does meet the waiver criteria, you must promptly submit a request to appeal.

In order for your appeal to be considered, you must email your request and fulfill all further instructions within 72 hours of your waiver denial.

Your request for appeal must be emailed to studenthealth@nova.edu with the following information:

- Student Name
- Date Of Birth
- NSU ID Number (N number)
- NSU Student Email Address
- A Copy Of The Front and Back Of Your Insurance Card

Please note, you must request an appeal before your program's waiver deadline. If your program's waiver deadline has passed, your waiver will remain denied.



Waiver Deadlines

Rates and waiver deadlines are subject to change. Deadlines are based on each program's academic calendar.

Students who meet the waiver criteria may opt-out of the NSU Student Health Insurance Plan by their [program's waiver deadline](#).

A waiver is valid for one academic year, not calendar year, and is only available online.

Waiver Reminders

The NSU Student Health Insurance Department will notify students of the student health insurance charge and provide waiver information by sending continuous emails to their @mysu.nova.edu email account.

Additional Resources

The following can be found by visiting our website at nova.edu/studentinsurance :

- Student Health Insurance Fees
- Insurance Waiver Inquiries
- Waiver Reversals/Electing to Enroll Inquiries
- General NSU Student Health Insurance Plan Inquiries



Student Health Insurance Department Contact Information

Hours of Operation : Mon-Fri 8:30 a.m. to 5:00 p.m.

+1 (954) 262-4060

studenthealth@nova.edu

Walk in: One-Stop Shop

Horvitz Administration Building

3301 College Avenue

Fort Lauderdale/Davie Campus

www.nova.edu/studentinsurance

QUESTIONS

NSU
Florida



Upcoming Webinars

- ❑ International Student Employment – July 27



THANK YOU!

NSU
Florida

