

Full-time graduate students approved to **Register Without Payment (RWP)** are granted the opportunity to register by deferring the required minimum payment as indicated on their ACORN student invoice (www.acorn.utoronto.ca) until such time as the student's graduate funding package or other approved major source of funding is available. This approval also prevents the regular service charges from accruing on the outstanding balance during the specified deferral period. Students with a graduate funding package (i.e. in a funded cohort) must complete the request to register without payment (fee deferral) process through ACORN.

Eligibility

Full-time graduate students may be eligible to register without making the required minimum payment as indicated on your ACORN invoice if you:

- Are receiving university funding (major award, research stipend, or teaching assistantship) or funding through an external funding agency whereby there is an existing agreement with the university which exceeds the Minimum Payment to Register amount displayed on your ACORN invoice; or
- Have an approved SGS Payment Plan on file with SGS Financial Aid and Advising; partial payment is required.

Terms and Conditions

Approval to register without payment is conditional upon the following:

- You are a full-time degree student in a graduate program and all necessary admission conditions have been met.
- All outstanding financial obligations from previous sessions have been paid or a payment arrangement has been approved.
- Once funds are issued, you must pay at least the minimum payment to register amount on your ACORN invoice or the amount owing as specified on the approved SGS Payment Plan.
- Funds issued by the university may be applied directly towards your fees account.
- Monthly service charges will begin at the end of your deferral period at a rate of 1.5% compounded monthly (19.56% per annum) will be applied against the outstanding student account balance beginning the 15th of following month and every month thereafter until the account balance is paid in full.
- You are responsible for paying the full balance of your account by the tuition payment deadline(s) even if you do not receive the expected funding.
- In accordance with the [Policy on Academic Sanctions for Students Who Have Outstanding University Obligations](#), sanctions may be imposed on students who have outstanding debts or obligations to the University which includes restrictions on future registration and withholding transcripts, and diplomas.
- Residence payments cannot be deferred through this process. Your residence occupancy agreement outlines the payment due dates.

TO BE COMPLETED BY THE STUDENT:			
Surname:		Given Name:	
Student Number:		Minimum Payment To Register: (Amount indicated on ACORN Invoice)	\$
Graduate Unit (Department):		Degree type:	<input type="checkbox"/> PhD <input type="checkbox"/> Prof. Doctoral <input type="checkbox"/> Master's <input type="checkbox"/> Prof. Master's
U of T Email:			

TO BE COMPLETED BY THE STUDENT: Please select all that apply below:

<input type="radio"/>	I am receiving university funding as listed below (TA, RA, university issued award etc.).
<input type="radio"/>	I am receiving funding through an approved external agency whereby there is an existing agreement with the university.
<input type="radio"/>	I have an approved SGS Payment Plan on file and have made the minimum payment required.

Funding for the 2020-2021 Academic Year (September to August):
List the name and value of all expected scholarships, fellowships, sponsorships, RA stipendiary, TA income etc.

Total 2020-2021 Funding:	

Student Signature requesting registration:		Date:	
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By virtue of being registered, a student agrees to abide by all academic and non-academic policies, rules, and regulations of the University and of his or her academic division, as set out in the divisional calendar and as described under the [obligations of a registered student](#) on their ACORN account. Students who defer payment to register acknowledge that they continue to be responsible for payment of all charges, including any service charges that may be assessed. For full details please refer to the Student Accounts web site at <http://www.studentaccount.utoronto.ca>

Send the completed form before Sept 11th to your graduate unit administrator **by email** along with a copy of your ACORN invoice. After Sept 11th forms must sent to SGS Student Academic Services by email to graduate.information@utoronto.ca and may be subject to a late registration fee.

GRADUATE UNIT AUTHORIZATION:

<input type="radio"/>	I confirm that the student's total funding for the 2020-21 academic year as indicated above is accurate and is greater than the student's minimum payment to register as indicated on their ACORN invoice.
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Comments:

Approved by:	Signature: (use etoken)	Date:

After September 11, 2020: Students must forward the signed form to SGS Student Academic Services by email at graduate.information@utoronto.ca to complete registration and may be subject to a late registration fee.

SGS OFFICE USE ONLY:

Basis for approval to Register Without Payment:

<input type="radio"/> UofT funding (RA,TA, award)	<input type="radio"/> Approved external agency	<input type="radio"/> Approved SGS Payment Plan
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Registration Type:

<input type="radio"/> Fall/winter REG	<input type="radio"/> Fall REG	<input type="radio"/> Winter REG	<input type="radio"/> Summer REG
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Deferral Type:

<input type="radio"/> No Deferral	<input type="radio"/> Fall/winter deferral	<input type="radio"/> Fall deferral	<input type="radio"/> Winter deferral	<input type="radio"/> Summer deferral
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Approved by:	Signature:	Date:

Notes: