

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

