

新生如何支付学费：

总的来说：

出账单时间：6，7月份开始各个学校就开始陆续出账单了。有的学校是邮寄纸质的形式告知学生，有的学校（绝大多数学校）直接是在每一个新生都会有的 student account 学生帐号里有公布信息。**所以 student account 这个学校系统就要早点激活建立，里面包括了在这个学校生活的所有方方面面：住宿安排，个人课程安排，考试安排，医疗保险安排，账单情况等等。**

账单形式：学费是一学期一学期的交。比如 2013 年秋季入学的学生要支付的就是 2013 FALL 这个学期的相关费用。以波士顿大学 2013 年秋季新生入学的账单为例：

[ShareLink Access](#) | [Request a Refund](#) |

AMOUNT DUE SUMMARY		Print Bill... Go	
	Date Due	Amount Due	
▶ Amount Due as of	July 22, 2013	No Payment Due	
▶ Fall 2013	August 6, 2013		\$30,781.00
		<input type="text" value="30781.00"/>	<input type="button" value="Make A Payment"/>

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AMOUNT DUE SUMMARY		Print Bill... Go	
	Date Due	Amount Due	
▶ Amount Due as of	July 22, 2013	No Payment Due	
▶ Fall 2013	August 6, 2013		\$30,781.00
		<input type="text" value="30781.00"/>	<input type="button" value="Make A Payment"/>

可以看出：第一学期的费用是 **\$30,781.00** ，到期日期为 8 月 6 日。

可以选择的支付方式：学费支付可以给孩子带上旅行支票，或者是汇票，过到美国学校在新学期期间去交。也可以信用卡支付，也可以用电汇的方式支付。

注意：很多学校的账单到期日都是在咱们国际学生新生周之前（也就是没有到达美国之前）就到期了。这种情况下，建议在国内将学费支付完毕。

如果了解自己学校的支付方式？

在 **GOOGLE** 中输入：**XX University Tuition Payment** 这样的字样就能迅速找到学校对于支付方式的说明。以伦斯勒理工为例：

RPI Tuition Payment

搜出来的结果是：

<http://finance.rpi.edu/update.do?catcenterkey=130>

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Online payments may take **24-48 hours** to be applied to your student account so please plan accordingly. If you need to pay an outstanding balance in order to register or request the release of a transcript or diploma, PLEASE DO NOT wait 'til the last minute to pay on line.

Those wishing to pay their Troy bill online by ACH may do so by accessing our secured web-portal at

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Troy Students Only: Pay by Check/Savings –用美国当地开户行的支票或者是电子支付

There is no charge for using this method of payment.

信用卡支付-**PLEASE NOTE: Those wishing to make a CREDIT CARD payment (MasterCard, Discover or American Express) may do so by calling 1-888-240-0984. A processing fee will be assessed for any payments made by calling this number.**

Credit card payments are not accepted via mail, in person, telephone or fax at Rensselaer or through the mail at the Student Payment Processing Center. A teleprocessing fee will be assessed by the processor at the time of your credit card payment. You will be advised of this fee before the transaction is completed to help you determine whether to continue with the transaction.

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TuitionPay

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If you have contracted with TuitionPay for this plan, please note this on the copy of the tuition statement when you return it to us. If you have chosen not to contract for the full amount, be sure to send us any outstanding amount due.

WIRE TRANSFER: 电汇

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INTERNATIONAL STUDENT PAYMENTS:

Rensselaer Polytechnic Institute has partnered with peerTransfer to offer an innovative and streamlined way to make international tuition payments. peerTransfer's mission is to save international students and their families money that would otherwise be lost on bank fees and unfavorable foreign exchange rates. With peerTransfer, you are offered excellent foreign exchange rates, allowing you to pay in your home currency (in most cases) and save a significant amount of money, as compared to traditional banks. In addition, the posting of the payment into your Rensselaer Polytechnic Institute account will be faster, you will be able to track where your payment is in the transfer process via a student dashboard and you will be notified via email when it is deposited into our account.

Click or go to: [Peer Transfer](#) to begin the payment process.

The Institute can also accept wire transferred US funds from any bank in the world. Please remit your wire payments to the following address:

Bank of America
69 State Street
Albany, NY 12207.

The account information is as follows:

Account#: 9429364051
ABA: 0260-0959-3
Swift Code: BOFAUS3N
Account Name: Rensselaer Polytechnic Institute
Attn: Bursar

Always indicate the student's name and student identification number with the transfer information to allow us to properly credit the account.

A charge of \$25.00 will be assessed for all checks returned by the bank and a hold will be placed on all student records, including transcripts, diplomas and future registrations until your account is cleared. In addition, the option of paying by personal check in the future may be withdrawn.

信用卡：提前将学费充到信用卡中，讲信用卡额度提高。信用卡支付是最方便和快捷的。从目前美国大学接受信用卡支付情况来看，1) 并不是所有的学校都接受信用卡支付 2) 接受信用卡支付的学校，一般要求，支付人打电话过去，在电话中告知信用卡信息并授权完成支付。

旅行支票/汇票：提前去银行存好学费，开出旅行支票，到美国之后取出美元交给学校。或者是提前去银行购买学费所需要的美元数量，开成汇票（支付方就是学校的名字），到美国学校之后讲汇票直接交给学校。

电汇：根据学校提供的电汇账户信息，去银行进行电汇，并将电汇底单扫描发给学校做证明。
注意：电汇的缺点是学校收到并且确认的时间通常要在一周以上，相对比较慢。

推荐：很多学校针对国际学生希望快速并且避免汇率损失的需求推荐的几个支付平台

一： Peer Transfer

通过 PEER TRANSFER 这个第三方支付平台。好处是：付款快（学生选择在哪个国家进行支付，系统就会自动安排对应的该国国内的支付银行，这样就将国际间汇款支付转换成了国内汇款，节省了时间），汇率合理。

以波士顿大学推荐的 Peer Transfer 为例

<https://www.peertransfer.com/school/bu>

步骤：

第一步：建立好个人帐号在这个平台上面，然后输入你的 BU ID（学生学校 ID），还有需要支付多少钱，然后提交，

第二步：提交之后会生成让你如果给谁汇电汇的银行信息，（还会有一个电话确认，就是确认这笔钱的支付）





第三步：在提交之后收到的确认邮件中会告诉你在 XX 号之前（一般都是 5 天-10 天之内）要完成电汇，

第四步：可以选择

- 1) 网上用支付宝帐号支付（人民币额度 10 万，可多次支付），
- 2) 或者是网上用电子银行优盾支付，或者是
- 3) 去银行电汇之后把底单扫描给这个 PEER TRANSFER 机构做确认（和第一步直接电汇一样）

目前在 Peer Transfer 的中国地区支付可以有如下集中选择，可以根据自己情况进行支付：

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Payment Options	Rating	Cost	Supports
<input checked="" type="radio"/> 国内银行间人民币转账 Domestic Interbank RMB Transfer	 Cheap	*	All Banks more info
<input type="radio"/> 中国银联在线支付服务 China UnionPay Online Payment (UPOP)	 Fast	*	150 Issuing Banks more info
<input type="radio"/> 网上银行 eBanking	 Easy	*	22 Issuing Banks See Limits more info
<input type="radio"/> 支付宝 - (Alipay.com)	 Easy	*	22 Funding Methods close
<p>需要有支付宝账户。支付宝有每日10万人民币的交易限额。特殊支付方式交易限额可能更低。 Requires an Alipay account. Alipay has daily transaction limit of CNY 100,000 unless specific check out method has lower limit.</p>			

其他类似的第三方支付平台操作原理是一样的。

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