



**UNIVERSITÀ DEGLI STUDI
DELL'INSUBRIA**

**AREA AFFARI GENERALI E
ISTITUZIONALI**
Servizi Integrati per gli studenti

A GUIDE FOR INTERNATIONAL STUDENT

This guide will help you understand what fees you will have to pay, how to present the ISEE for the benefits of the right to study, how to request refunds and how to make payments.



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Chiaramente Insubria!

Orari al pubblico
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Mercoledì: 14.00 – 15.00



TUITION FEE FOR FOREIGN STUDENTS

The tuition fee consists of two parts:

- a Registration fee € 156,00 first instalment
- a Tuition fee second instalment

The tuition fee/contribution has to be paid in two steps:

- Deposit by December
- Balance by May.

Registration fee

It is the same amount for all students enrolled in Bachelor's, Master's and single-cycle Master's degree programmes

- regional tax of € 140,00
- stamp duty of € 16,00

Tuition fee

For all foreign students who have foreign citizenship and the household that produces income and property abroad, the amount of TUITION FEE is fixed, **FLAT RATE based on the country of origin and the area coefficient of the course of study** to which they will be enrolled or intend to enroll.

The flat rate is allocated at the time of enrolment and is maintained for the duration of the degree programme, if the student retains the condition of "Studente regolare".

If the student enrolls as off course, he becomes a "Studente non regolare", then the amount of the flat rate will increase.

For the purposes of determining the flat rate, foreign countries are grouped into three homogeneous groups, see Tables 1, 2 and 3 (at the end of the page). The particularly poor and developing countries indicated by DM of 12 February 2021 n. 156 are included in Table 1;





Countries table	Flat Rate	K (coefficient)	Total
1	200	1	200
	200	1,1	220
	200	1,2	240
2	700	1	700
	700	1,1	770
	700	1,2	840
3	3300	1	3300
	3300	1,1	3630
	3300	1,2	3960

Amount "flat rate" by country of origin (see the table at the end of this page)

Countries table 1 € 200,00

Countries table 2 € 700,00

Countries table 3 € 3.300,00

Each amount then counts the corrective coefficient K relative to the area of belonging to its degree program according to the scheme below:

Corrective coefficients by area of degree courses (see the list at the end of this page)

Area degree courses A Corrective Coefficient (K) 1,2

Area degree courses B Corrective Coefficient (K) 1,1

Area degree courses C Corrective Coefficient (K) 1





DEADLINE FOR PAYMENT OF THE CONTRIBUTION AND LATE PAYMENT

If the tuition fee is less than or equal to € 400, the payment is made in a single solution with expiration on 19/12/2024. If the contribution exceeds € 400 the payment is divided into:

- a 30% deposit - deadline 19/12/2024;
- a 70% balance - deadline on 29/05/2025.

Attention: students who enrol in Master's degree courses with free access, after 19/12/2024 can pay the deposit of the tuition fee by 31/03/2025 and the balance by 29/05/2025.

Payments made after due dates generate **additional fee**:

- € 50,00 up to 30 days. from the respective deadline
- € 100.00 over 30 days. from the expected deadline.

ISEE PARIFICATO

All international students must apply for ISEE PARIFICATO to participate in the calls issued by the right to study, scholarship, accommodation. (BANDO BENEFICI ECONOMICI BORSA REGIONALE, ALLOGGI A TARIFFA PIENA, COLLEGIO DI MERITO)

Foreign students must deliver to the CAF the following original documents:

- document certifying the composition of the foreign household;
- 2022 calendar year income of each member of the household (the document must clearly state that the income refers to the year 2022)
- the balance sheet relating to buildings owned on 31 December 2022 with an indication of square metres;
- attestation of transferable assets held on 31 December 2022 by each household member (current accounts, securities, equity, dividends, equity, etc.)

This documentation must be:

- issued by the competent authorities of the State in which the income was produced;
- translated and legalized by Italian diplomatic missions or consular posts abroad.





The documentation can also be issued by foreign diplomatic/consular representations in Italy for those countries where there are particular difficulties in issuing the certification certified by the local Italian embassy and legalized by the prefectures pursuant to art. 33 of DPR 445/2000.

For further information about the documents to be submitted please contact the CAF at the contacts indicated on the web site.

REFUNDS

You can ask for a refund of the **regional tax (140,00 €)** only in the following cases:

- Students who renew their enrolment at a.y. 2024/2025 and who graduate within the extraordinary session of a.y. 2023/2024, provided the request for reimbursement is submitted within 30 days from the final degree.
- Students who have not been able to complete the registration and its subsequent cancellation. The stamp duty cannot be refunded.
- Students who have made a double registration: according to the provisions issued by the Lombardy Region, the reimbursement of the regional tax must be asked directly to the University of second registration.

It is also possible to proceed to reimbursement in the cases of:

- Students who, for whatever reason, pay more than their due to double payments, material errors or other reasons: the difference will be refunded to them upon request.
- Students enrolled, in possession of a qualification for access to university courses obtained abroad: the cost of issuing the certificate of comparability and the **CIMEA** certificate of verification is reimbursed. The reimbursement will cover only the certificates deemed necessary for registration and within the limits of the university contribution due. There is no refund if the student has no university fee to pay.

In order to obtain the required refunds, the student must complete the form together with a copy of the identity document, attaching the certificates and/or receipts of payment of the amounts for which reimbursement is requested: without the receipts it is in no way possible to proceed to the refund. The student, before requesting a refund, if he has not already done so, must apply for the admission to the banking services of his Carta Ateneo, which becomes the only way of managing financial relations between the University. In addition, the same will have to check the correctness of personal data in their personal web area.





HOW TO MAKE A PAYMENT

The Pago PA system is the only means of payment for the payment of tuition fees. PAGO PA is an electronic payment system designed to make any payment to the Public Administration easier, safer and more transparent.

You can make payments directly on the Institution's website or mobile application or through the physical and online channels of banks and other Payment Service Providers, such as:

- At the agencies of the bank
- Use of PSP home banking (recognizable by CBILL or pagoPA logos)
- At authorised bank ATMs
- In the shops of Mooney, Lottomatica and Banca 5
- At the city post office.

The Pago PA payment notice will be made available and printable by linking to the Segreterie Studenti Servizi Web accessible from the homepage of the Uninsubria portal.

The printing of the payment notices and the respect of the deadlines for the payment of the tuition fee themselves are the responsibility of the students.

The registration of the payment is immediate and therefore it will not be necessary to present any receipt at the counters.

Receipts from payments shall be retained for the duration of studies.

Please note that for some banks you will need to use the following code BE: AW2GY

The payment transactions made through the CARTA ATENEO do not involve any bank charge.





HOW TO RECEIVE A PAYMENT (scholarships, refunds)

CARTA ATENEO

To receive a payment **you must activate the CARTA ATENEO** by enabling it to the banking services at the Banca Popolare di Sondrio.

The activation of the Card can be made, **going to any branch of the Banca Popolare di Sondrio (no online activation)**.

Once it has been approved, you must enter the IBAN code directly in the Segreterie Studenti Servizi Web, you can follow the guide instructions that you find of the web site.





Area degree courses

Area A

Area Sanitaria:

Corsi di laurea specialistica/magistrale a ciclo unico in Medicina e Chirurgia e in Odontoiatria e Protesi Dentaria

Area Scientifico-Tecnologica

Corsi di laurea in Chimica, Scienze Chimiche, Chimica Industriale Gestionale e Tessile, Chimica e Chimica Industriale, Fisica, Scienze Naturali, Scienze dell'ambiente e della natura, Analisi e Gestione delle Risorse Naturali, Biotecnologie.

Corsi di laurea specialistica/magistrale in Scienze Chimiche, Chimica Industriale, Chimica, Scienze Ambientali, Analisi e Gestione delle Risorse Naturali, Fisica (Physics), Biotecnologie Industriali e Biocatalisi, Biotecnologie Molecolari e Industriali, Biologia Applicata alla Ricerca Biomedica, Biomedical Sciences, Biotechnology for the Bio-based and Health Industry, Biologia e sostenibilità.

Area Sportiva

Corso di laurea in Scienze Motorie

Corso di laurea magistrale in Scienze delle attività motorie preventive ed adattate

Area B

Area Sanitaria

Corsi di laurea in Educazione professionale, Fisioterapia, Igiene dentale, Infermieristica, Ostetricia, Tecniche di fisiopatologia cardio-circolatoria e perfusione cardiovascolare, Tecniche di laboratorio biomedico, Tecniche di radiologia medica per immagini e radioterapia, Tecniche della prevenzione nell'ambiente e nei luoghi di lavoro.

Area Delle Scienze Umane E Sociali

Corso di laurea in Scienze della mediazione Interlinguistica e Interculturale

Corso di laurea magistrale in Lingue moderne per la comunicazione e la cooperazione internazionale.

Area Scientifica-Tecnologica

Corsi di laurea in Matematica, Informatica, Scienze e Tecnologie dell'Informazione, Scienze biologiche, Biologia Sanitaria, Scienze e Tecnologie Biologiche, Ingegneria per la sicurezza del lavoro e dell'ambiente

Corsi di laurea magistrale/specialistica in Scienze Biologiche, Informatica (Computer Science), Matematica (Mathematics), Scienze e tecnologie dell'informazione, Ingegneria ambientale e per la sostenibilità degli ambienti di lavoro

Area C

Area Giuridico-Economica

Corsi di laurea in Economia e Commercio, Economia e Management, Economia e Management part-time, Economia e Amministrazione delle Imprese, Economia e management dell'innovazione e della sostenibilità, Economia e management dell'innovazione e della sostenibilità – digitale integrato, Economia e Amministrazione delle Imprese, Economia e management dell'innovazione e della sostenibilità part-time, Discipline Giuridiche, Scienze Giuridiche, Scienze dei Servizi Giuridici per Giuristi d'impresa e della Pubblica Amministrazione

Corsi di laurea magistrale in Imprenditorialità e Management Internazionale, Economia, Diritto e Finanza di Impresa (EDIFI), Global Entrepreneurship Economics and Management (GEEM), Economia dell'Innovazione; corsi di laurea specialistica in Economia Banca e Finanza e Economia e Commercio **Corso di laurea, di laurea specialistica/magistrale a ciclo unico** in Giurisprudenza

Area delle Scienze Umane e Sociali

Corsi di laurea in Scienze del Turismo, Scienze della comunicazione, Scienze dei beni e delle attività culturali, Storia e Storie del mondo contemporaneo.

Corso di laurea magistrale in Scienze e Tecniche della Comunicazione, Hospitality for sustainable tourism development





Countries table

TABELLA 1		
AFGHANISTAN	GUYANA	SAINT KITTS E NEVIS
ALGERIA	HAITI	SAINT VINCENT E GRENADINE
ANGOLA	HONDURAS	SAMOA
ANGUILLA	INDIA	SANTA LUCIA
ANTIGUA E BARBUDA	INDONESIA	SANT'ELENA
ARMENIA	IRAN	SAO TOME' E PRINCIPE
AZERBAIGIAN	IRAQ	SENEGAL
BAHREIN	ISOLE MARSHALL	SERBIA
BANGLADESH	ISOLE SALOMONE	SIERRA LEONE
BELIZE	ISOLE TURCKS E CAICOS	SIRIA
BENIN	KENYA	SOMALIA
BHUTAN	KIRGHIZISTAN	SRI LANKA
BIELORUSSIA	KIRIBATI	SUDAFRICA
BIRMANIA	KOSOVO	SUDAN
BOLIVIA	LAOS	SUDAN DEL SUD
BOSNIA ED ERZEGOVINA	LESOTHO	SURINAME
BOTSWANA	LIBERIA	SWAZILAND
BURKINA FASO	LIBIA	TAGIKISTAN
BURUNDI	MACEDONIA	TAILANDIA
CAMBOGIA	MADAGASCAR	TANZANIA
CAMERUN	MALAWI	TERRITORI DI GHAZA/PALESTINA
CAPO VERDE	MALDIVE	TIMOR EST
CIAD	MALESIA	TOGO
COLOMBIA	MALI	TONGA
COMORE	MAROCCO	TUNISIA
COREA DEL NORD	MAURITANIA	
COSTA D'AVORIO	MAURITIUS	TURKMENISTAN
COSTA RICA	MICRONESIA	TUVALU
CUBA	MOLDAVIA	UCRAINA
DOMINICA	MONGOLIA	UGANDA
ECUADOR	MONTENEGRO	UZBEKISTAN
EGITTO	MOZAMBICO	VANUATU
EL SALVADOR	NAMIBIA	VENEZUELA
ERITREA	NAURU	VIETNAM
ETIOPIA	NEPAL	YEMEN
FIJI	NICARAGUA	ZAMBIA
FILIPPINE	NIGER	ZIMBABWE





GABON	NIGERIA	
GAMBIA	OMAN	
GEORGIA	PAKISTAN	
GHANA	PAPUA NUOVA GUINEA	
GIAMAICA	PARAGUAY	
GIBUTI	PERU'	
GIORDANIA	REP. CENTRAFRICANA	
GRENADA	REP. DEL CONGO	
GUATEMALA	REP. DEM. DEL CONGO	
GUINEA	REPUBBLICA DI COREA	
GUINEA - BISSAU	REPUBBLICA DOMINICANA	
GUINEA EQUATORIALE	RUANDA	

TABELLA 2
ALBANIA
ARGENTINA
BARBADOS
BRASILE
BRUNEI
BULGARIA
CILE
CINA
CROAZIA
ESTONIA
GRECIA
KAZAKH1STAN
LETTONIA
LIBANO
LITUANIA
MESSICO
PALAU
PANAMA
POLONIA
PORTOGALLO
REPUBBLICA CECA
ROMANIA
RUSSIA
SEYCHELLES
SLOVACCHIA
TRINIDAD E TOBAGO
TURCHIA
UNGHERIA
URUGUAY





TABELLA 3

ANDORRA	REGNO UNITO
ANTARTICO BRITANNICO	REP. DI SAN MARINO
ANTILLE OLANDESI	SINGAPORE
ARABIA SAUDITA	SLOVENIA
ARUBA	SPAGNA
AUSTRALIA	STATI UNITI
AUSTRIA	SVEZIA
BAHAMAS	SVIZZERA
BELGIO	TAIWAN
BERMUDE	
CAIMANE	
CANADA	
CIPRO	
CITTA' DEL VATICANO	
DANIMARCA	
EMIRATI ARABI	
FALKLAND	
FINLANDIA	
FRANCIA	
GERMANIA	
GIAPPONE	
GIBILTERRA	
HONG KONG	
IRLANDA	
ISLANDA	
ISOLE CAYMAN	
ISOLE VERGINI BRITANNICHE	
ISRAELE	
KUWAIT	
LIECHTENSTEIN	
LUSSEMBURGO	
MACAO	
MALTA	
NORVEGIA	
NUOVA ZELANDA	
PAESI BASSI	
POLINESIA FRANCESE	
PRINC. DI MONACO	
PUERTO RICO	
QATAR	

