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## Portal & Billing

- Will parents and guardians have access to the payment portal for billing purposes?
  - Yes. Students can add multiple authorized users to their accounts.
- Once parents and guardians have been added as authorized users to students' billing account, do they see the same things that students see when they access their accounts?
  - Yes.
- Once on the Roger Central website, where do students go to grant access to authorized users?
  - Once on Roger Central, students should go to the financial information tab and then log in to their student accounts. On the main account screen, there will be an option for shared access at the top right. Within the shared access section of the site, students can enter the information of the people that they would like to grant access to.
- Are bills already up on the portal?
  - Yes.
- Does the portal also give access to see students' grades?
  - No; the portal only shows billing and payment information.
- Does the payment option on the portal allow students to withdraw money from any payments that are made there similar to a bank account?
  - No.
- When adding a bank account to the billing portal, do families need to open a new bank account, or can they use one that is already in-use?
  - No, families do not need to create a new bank account.
- Will copies of students' bills be sent out in the mail or is everything electronic?
  - All bills are sent electronically.
- How can students and families access the itemized versions of their bills?
  - Itemized bills are available under the account statement tab on the payment portal.
- How can students add their federal loans to their accounts?
  - Once loans have been accepted through financial aid and applied to students' accounts, they will show up as payments on the portal.
- What does it mean when it says "CR" next to the total amount due on the portal?
  - It means that that amount is a credit rather than a payment that is due.
- How do students request any supplementary funds that exist on their accounts?
  - Students can request that supplementary funds be refunded to them via the refund form on the bursar website. Learn more at: <https://www.rwu.edu/who-we-are/administrative-offices/bursar/payment-information-refunds/student-account-refund-request-form>.
- Once the health insurance has been waived, how long does it take for that change to be reflected on student's bills?
  - Between two and five business days.
- Does the health insurance charge that is shown on the bill cover the entire year or just one semester?
  - It is the charge for a full year.
- If you've already waived the health insurance, will the notice still pop up when setting up your portal account?
  - Yes.

- To waive RWU insurance, what is considered adequate proof of coverage?
  - Families should submit whatever proof of coverage they have to the University's health insurance company, UHP. It needs to be adequate enough to cover someone who is living in RI, which is not always the case. UHP will notify families if the coverage is not adequate.
- Where can students see if their health insurance waivers were accepted?
  - The University's health care provider, UHP, will email confirmation of the approval to students and families.
- The freshman residential bill shows a meal plan assignment with a cost of \$3,414; which meal plan is that?
  - The Carte Blanche Gold plan. It includes unlimited meals in residential dining plus 125 Hawk Dollars per semester and 3 guest passes per semester.
- Are second semester bills due on January 1?
  - January 2nd

### **Payments, Refunds and Tuition Insurance**

- How does the payment plan work and how often are the payments due?
  - The payment plan allows for breaking up each semester's payment into 5 equal installments rather than making one lump-sum payment. It is set up through the payment portal and payments can be made via a bank account or credit card. For the fall semester, payments would be due on the first of each month between July 1<sup>st</sup> and November 1<sup>st</sup>.
- How much is the fee that is associated with the payment plan and how often does it need to be paid?
  - The fee associated with the payment plan is \$40 and it must be paid at the start of each payment plan.
- Is there a fee for payments made with credit cards?
  - Yes. It is 2.75% of the amount charged to the card.
- Does RWU offer the option to use international wire payments to pay students' bills, and if so, how does it work?
  - Yes; the University has partnered with Flywire to streamline the wire payment process for our international and domestic students. More information is available under the account payment options on the bursar webpage at <https://www.rwu.edu/payment-options>.
- Does the international wire service allow for the use of credit cards?
  - Yes, but access to this feature varies based on the rules put in place by the home country of the person who is using the system.
- If multiple people want to make payments towards one student's bill, do they each need an account to make those payments?
  - No. Anyone can make a one-time payment to a student's bill via the payment options section of the bursar's website as long as that person has the student's name and ID number. Learn more at: <https://www.rwu.edu/payment-options>.
- How does one purchase tuition insurance?
  - Tuition insurance information and purchase options are available through the billing portal.

- What is the refund policy for tuition, room, board, and other fees that have been paid?  
The University has a tiered system for assessing refunds up through the fourth week of the academic semester. Learn more at: <https://www.rwu.edu/who-we-are/administrative-offices/bursar/resources-forms/policies-bursar/refund-policy>.

Withdrawal/Refund Policy	
Before the first day of class:	100% of tuition, room, board and fees
Within the first week:	100% of tuition, forfeit 1 week room & board
Within the second week:	80% of tuition, room, board
Within the third week:	60% of tuition, room, board; fees non-refundable
Within the fourth week:	40% of tuition, room, board; fees non-refundable
After the fourth week:	No refund

### Scholarships & 529 Plans

- How should students notify the institution of any scholarships that have been received?
  - Students should send documentation of their selection and award amounts to the financial aid office via direct mail or email.
- In general, how long does it take for scholarship funds to be applied to a student's account after all the necessary information has been received?
  - Funds will be applied to the account on the same day that the final piece of information is received and processed. It should be noted that the staff is currently working remotely and only going into the office to process mail on a limited weekly schedule. This means that it may take a few business days for some items that are sent via direct mail to be received and processed. In these cases, it is recommended that students and those working with them call or email the Bursar's office to check on the status of the scholarship.
- If a student receives a scholarship but is notified that payment will not be made until after RWU bills are due, should the student pay the bill minus the amount of the scholarship?
  - Once families provide official notification of their scholarships to the financial aid office, those scholarship amounts will be applied to their accounts, even if the checks have not yet arrived, so their bills will reflect the updated payment amounts.
- How do families use their 529 plans to pay students' bills?
  - Families should go into their accounts and request that checks be sent directly to RWU's bursar's office. Checks should include the students' names and ID numbers in addition to the amount to be paid. Checks should be requested as soon as possible as the process can take some time.
- Can students continue to earn merit scholarships each year?
  - Yes. They can apply for our endowed scholarships that are available through financial aid. Students can also qualify for an additional \$1000 each year if they achieve a 3.6 GPA or above.
- If students are in the process of appealing their merit scholarships, should they hold off on accepting their financial aid awards until after they are notified of the outcomes of their appeals?
  - No. Students should accept their awards as they stand. If an appeal is granted, an updated statement will be sent.

- Is it possible for students' academic scholarships to be decreased during the appeal process?
  - No. Students will either retain their current scholarships or receive an increase in their scholarships.

### Loans & Work-study

- How do students know who their financial aid counselors are?
  - Financial aid counselors are assigned by students' last names. The contact page on the financial aid website lists the breakout: <https://www.rwu.edu/undergraduate/admission-aid/financial-aid/contact-us>. Students can also find the name of their financial aid counselor on their financial aid letter.
- Where can we find the application for the Stafford loan?
  - Student loans can be found at <https://studentaid.gov/>. This is also the place where students go to complete their loan entrance counseling.
- Does the University offer direct loans or are all loans through the federal government and other outside sources?
  - Direct loans are considered loans that come from the federal government and they are offered through the University as long as the student completes a FAFSA. The University also accepts other federal loans like the PLUS loan and loans from private lenders. Examples of private lenders include RISLA and Sallie Mae.
- Does the University provide recommendations on types of private loans to get?
  - Yes; there is a list of the preferred lenders on the financial aid website which provides key information on each in one place so families can compare them. Learn more at: <https://www.rwu.edu/undergraduate/admission-aid/financial-aid/types-aid/privatealternative-loans>.
- Is there a maximum amount that can be gifted without negatively impacting a student's financial aid award?
  - The Office of Financial Aid does not have minimums; however, the IRS has maximums on these kinds of gifts; students and families should refer to these guidelines.
- Please explain subsidized and unsubsidized loans.
  - For subsidized loans, the government pays the interest on the loans while the student is enrolled in school. For unsubsidized loans, this is not the case, so the interest continues to accrue and is due when students begin to make payments on those loans.
- Does one loan always cover a student's remaining cost or can students get multiple loans (plus loan and otherwise) to cover their remaining costs?
  - It depends on what families qualify for and what they want to borrow. There are cases in which families use multiple loans to cover the students bills.
- Are students given loans automatically to cover their remaining costs (including books and living expenses) after financial aid?
  - No; students and families must apply for loans.
- If a loan was sent to a student's RWU account and it says that it was accepted, does that mean it has been paid?
  - No; it means the loan application has been accepted.

- Can you talk about RISLA as an option for students?
  - RISLA stands for the Rhode Island State Lending Authority and they provide loans to students and parents who live in Rhode Island or attend a school in Rhode Island. Their interest rates are among the lowest and they offer both immediate and deferred payment options. Learn more at: <https://www.risla.com/>.
- When students choose to accept their loans, do they choose which items on their bills to direct those loan payments to?
  - No. The payments are applied to the total balance and split evenly across the fall and spring semesters.
- Can monthly payments be made towards the interest that is accruing on students' loans while they are in school?
  - Yes.
- What is a Parent PLUS Loan?
  - The Parent Plus Loan is a federal loan that is available to parents to help them cover the costs of their children's educations. Learn more at: <https://studentaid.gov/app/launchPLUS.action?plusType=parentPlus>.
- If a student takes out a loan to cover a part of their costs but those costs go away due to changes in amount of the bill, what happens to the loan - does it go back to the government or bank that issued it automatically?
  - Yes, the funds will go back to the issuer.
- If a student completed the promissory note and the online training and now it sees that the direct subsidized and direct unsubsidized loans are pending, does that pending piece mean that the loans have been paid out?
  - No. It means the documents have been submitted and are waiting to be applied to the student's account. The disbursement of funds does not happen until a few days before the semester begins.
- When a student or family takes out a loan, does the loan company automatically pay the bill for each semester in full?
  - It depends. Loans can be taken out per semester or per year. If the loan is taken out for the entire year, the loan will be split into two and half of it will be paid at the beginning of the first semester and the other half will be paid at the beginning of the second semester.
- When applying for loans, is it better to apply for one for spring and one for the fall?
  - It's usually recommended to apply for one loan that covers the entire year because each application will require a pulling of the applicant's credit file. Multiple pulls can negatively impact a person's credit score.
- Is it suggested that families apply for a student loan first and then a parent plus loan in that order?
  - No. Each loan application will require a pulling of the applicant's credit file and could impact the applicant's creditworthiness. Therefore, it is recommended that families apply for the loan that they really want first in order to be in the best standing for that loan.
- Can direct plus loans and federal student loans be changed after being accepted/approved?
  - Yes. Students can access their financial aid accounts and make the changes there.
- If a private loan is secured, how do students know how much money can be used after the first semester to spend on books and other incidentals?
  - Students should subtract the cost of any remaining dues to be paid for the second semester in order to determine if there will be a surplus that can be used for books or other incidentals. Refunds can only be requested if there is a surplus present.

- Should students and families apply for more than the balance of their bills to ensure that there is money for books?
  - Yes.
- How do students decline their financial aid loans?
  - Students can decline parts of their award packages through the financial aid portal.
- Which website do I use to access my RWU financial aid?
  - New students should go to <https://myfinaid.rwu.edu> to access the financial aid portal. Returning students should go to Roger Central. Learn more at <https://www.rwu.edu/undergraduate/admission-aid/financial-aid/financial-aid-portal>.
- Can you explain what work-study is and how the money is awarded to students?
  - Work-study is awarded through the financial aid process and gives students the option to get a job that earns them up to the amount equal to the work-study award number. This typically ranges from \$1,500 to \$1,800 which usually translates to about 8 hours of work per week. Students can work a maximum of 20 hours per week through work-study. Learn more at: <https://www.rwu.edu/undergraduate/admission-aid/financial-aid/types-aid>.
- If students qualify for work-study, how do they go about applying for a job?
  - Work-study positions will be posted on the financial aid website in August; all students who are awarded and accept work-study will be notified of the website address. Students should follow the directions listed for each position in order to apply for that position. Learn more at: <https://www.rwu.edu/undergraduate/admission-aid/financial-aid/types-aid/student-employment>.
- Does receiving work-study guarantee that a student will receive a job, even restrictions in place due to COVID-19?
  - Yes; however, it does not guarantee them a certain type of job.

### Enrollment Details

- How much should students and families factor in for books and other incidentals that are not included in the total amount due?
  - The cost of books can vary by major and classes that are being taken; however, around \$2,500 per year would be a good estimate.
- Where can students locate their student ID numbers?
  - Student ID numbers can be found at the top of students' financial aid letters.