For the class entering Fall 2018

Navigating Enrollment Services:

Undergraduate Financial Aid, Billing & Registration

THINK BIG WE DO℠

WELCOME TO URI

Welcome to the University of Rhode Island! To ensure a smooth college career, Enrollment Services assembled this guide for students entering in Fall 2018.

Enrollment Services is a one-stop office for financial aid, billing, and student records located in Green Hall. We are committed to making your experience as simple and straightforward as possible.

While this guide is written for students, we also believe it can help parents and families. We understand that parents, just like students, sometimes need a hand with the transition to college life. At URI we understand that parents and families are major contributors to student success, both financially and emotionally. To that end, we would like you to know that we are here to support students and their families.

We hope you will find the enclosed information useful in preparing to attend the University of Rhode Island. If you have questions, feel free to contact us.

Sincerely,

The Enrollment Services Team

CONNECT WITH US

facebook.com/enrollURI

esmail@etal.uri.edu

@enrollURI

401.874.9500 (phone)
401.874.2002 (fax)

Visit Us
Green Hall
35 Campus Ave.
Kingston, RI 02881

Mail Us
URI Enrollment Services
6 Rhody Ram Way
Kingston, RI 02881

web.uri.edu/enrollment

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web.uri.edu/enrollment

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QUICK HELP

Enrollment Services
Billing, Financial Aid & Registration
web.uri.edu/enrollment | 401.874.9500

Campus Store
Textbooks and Box & Carry
campusstore.uri.edu | 401.874.2722

Dining Services
web.uri.edu/dining | 401.874.2055

Health Services
health.uri.edu | 401.874.2246

IT Service Desk
e-Campus, email & Sakai
web.uri.edu/itservicedesk | 401.874.HELP

Housing and Residential Life
housing.uri.edu | 401.874.4151

Undergraduate Admission
web.uri.edu/admission 401.874.7000

University College
Advising & Orientation
www.uri.edu/ucas | 401.874.2993

401.874.9500

THE BASICS

e-Campus

E-Campus is the University's student records system. It's a single portal that allows access to registration, grades, billing, financial aid information, and residence hall housing. It is accessed at web.uri.edu/ecampus

Most students create an e-Campus account during the application process. This username follows students throughout their entire URI career. To create an account, visit web.uri.edu/ecampus and click First Time Users Register Here. If you forgot your password or username, click Forgot your Password? or Forgot your UserID? or call 401.874.HELP.

Students may grant parents and others access to their e-Campus accounts through RhodyShare. For directions, see page 8.

Submit Enrollment Deposit

An enrollment deposit confirms your intent to attend URI and allows you to register for orientation and apply for on-campus housing. The deposit is $300 for commuters or $500 if you plan to live in a residence hall.

> Submit your deposit in e-Campus. In e-Campus, navigate to URI Student Services -> Enrollment Deposit.
>
> or
>
> in person by cash or check (no credit cards) at
> Enrollment Services
> Green Hall
> 35 Campus Ave.
> Kingston, RI 02881

⚠️ We do not accept payments by phone.

web.uri.edu/enrollment

Sign up for Orientation

Orientation is a two-day visit to campus where you'll meet with an academic advisor, sign up for classes and learn more about our small, beautiful place filled with big thinkers like you. You can sign up for orientation five business days after you make your enrollment deposit.

Visit web.uri.edu/newstudent orientation to sign up and for dates.

For questions about orientation, please call New Student Programs at 401.874.5927.

Activate URI Student Email

Enrollment Services will send important information - including your e-bill and financial aid information - to your @my.uri.edu student email address. It is important that you activate this email and check it frequently throughout the summer and while attending the University.

Powered by Gmail, your student account is accessible from virtually any browser on most devices, including your phone or tablet.

To activate your @my.uri.edu email:

1. Visit my.uri.edu
2. Click Log in to my.uri.edu
3. Enter your e-Campus username followed by @my.uri.edu (For example, jkirk@my.uri.edu)
4. You selected your password when you created an e-Campus username.
5. Follow the prompts to complete setup

For questions about email, call the IT Service Desk at 401.874.HELP.

FERPA: The Student Privacy Law

The Family Educational Rights and Privacy Act (FERPA) governs what information the University can share with others about students, even with parents or guardians. Protected information includes grades, choice of major, course

> ⚠️ **Due to FERPA, URI may not share info with others, even parents, unless granted by the student.**

registration, financial aid and billing. This applies even to students under the age of 18.

To accommodate students who wish to share their information with parents and others, the University offers RhodyShare.

RhodyShare: Share Your Record with Others

Students may grant others, such as parents or others, access to information through e-Campus.

1. Log in to e-Campus
2. Click URI Student Services
3. Click Grant Access to your Info
4. Next to URI ID enter the desired username of your guest. The username will be "URI_NameYouEnter"
5. Enter a password for your guest and confirm the password
6. Enter the email address for your guest
7. Decide what information you will share by selecting Y or N for Student Financials (Billing), Student Records, and/or Financial Aid
8. Click Save
9. You must provide your guest the username and password and wait one business day for the system to update. Guests may log in to e-Campus using the username and password you created.

You can add additional guests by clicking the plus sign. You may delete guests by clicking the minus sign.

web.uri.edu/enrollment

Sign up for Courses (Registration)

All students use e-Campus to register for classes. Incoming freshman students register during orientation. Transfer students are encouraged - but not required - to register for classes during Transfer Day orientation.

Send Advanced Placement (AP) Scores

URI accepts select Advanced Placement tests for college credit. Tests and scores accepted are at web.uri.edu/admission/advanced-placement

To receive credit, send URI the official score report. We strongly recommend students request College Board send scores electronically. Scores must be sent to Enrollment Services. Do not mail AP scores to Admission, University College or elsewhere.

To request your scores:

> Ask on your AP exam for the scores to go to URI (School Code 3919) or
> Online at apscore.collegeboard.org

It is okay if the scores are not received by the University prior to orientation. This will not impact your class selection. Advisors understand that scores typically do not arrive until after orientation. Inform your advisor of your test and score during your class registration meeting.

Credit from other institutions or early enrollment programs

If you took classes at another institution of higher education or through an early enrollment program, send your *official* transcript to University College: Roosevelt Hall, 90 Lower College Road, Kingston, RI 02881, to be evaluated for possible transfer credit.

Preferred First Name (Optional)

URI believes in the importance of equity and creating an inclusive campus environment where people can be their authentic selves. In that vein, URI allows any student to optionally indicate a preferred first name to the campus community, regardless of legal first name status. Set your preferred name in e-Campus under Self Service -> Names.

PAY FOR COLLEGE

Apply for Financial Aid / File a FAFSA

You must apply for financial aid every year by filing a Free Application for Federal Financial Aid (FAFSA). You can file a FAFSA as early as Oct. 1 each year for the academic year starting the following fall. You only need to file this one online application to be eligible for all federal, state and University financial aid. We strongly recommend you use the IRS Data Retrieval tool to transfer your IRS tax information directly into your FAFSA.

After you submit the FAFSA, a Student Aid Report will be generated and emailed to you. This report contains your calculated Expected Family Contribution (EFC). You should review the report and verify all of the information is correct. If necessary, corrections should be made through the FAFSA website.

To file your FAFSA:

1. Visit fafsa.ed.gov
2. Click Start A New FAFSA
   Be sure to include the URI School Code 003414
   Be sure to choose the correct aid year

How URI calculates your aid

Most financial aid at URI is awarded to students on the basis of demonstrated financial need. To determine financial need, URI calculates the difference between the total Cost of Attendance, which includes tuition, fees, books, room, meals, transportation and miscellaneous expenses, minus the Expected Family Contribution (EFC). At the time your financial aid application is reviewed, you are considered for all types of financial assistance, including grants, loans and federal work study.

Financial Aid Verification

Verification is initiated by the U.S. Department of Education or the Enrollment Services Financial Aid office. If your application is selected for verification, you will be contacted and must submit appropriate documentation. You will not be eligible to receive financial aid until this process is finalized, so submit the requested documentation promptly.

To see required documents:
1. Log in to e-Campus
2. On the right, look under the box titled To Do List
3. Click an item for detailed information

Provide your tax return transcript

If you are selected for verification, the IRS data retrieval tool may minimize the amount of documentation required to satisfy your verification requirement.

To obtain a copy of your IRS tax return transcript, log on the IRS website at irs.gov. Under Tools select Order a Return or Account Transcript or use the mobile app IRS2GO. You may also contact the IRS directly at 1.800.908.9946.

If you are selected and do not use the IRS data retrieval tool, you may be asked to submit an IRS tax return transcript and verification worksheet found at web.uri.edu/enrollment/forms. A signed copy of the tax return is not acceptable.

Please note the IRS will not send your paper tax transcript to URI. You must forward it to URI.

Financial Aid Counseling Walk-in
Monday-Friday 10am - 2pm

Private 30-minute Counseling
Monday-Friday 8:30am - 9:30 am & 2:30pm -3:30pm
Undergraduates: Schedule appointment in Starfish web.uri.edu/starfish
Parents & Graduate Students: Schedule by calling 401.874.9500 or emailing urifinaidcounseling@etal.uri.edu

Understand Your Financial Aid

Your financial aid award includes all offers of scholarships, grants, loans and federal work study eligibility. Not all students are eligible for all awards. Only those for which you are eligible appear on your letter.

As a freshman, you will receive a letter with your financial aid award through the mail. As an upperclass student, you will receive an email to your @my.uri.edu account in June notifying you that your award is available in e-Campus. All students may view financial aid awards, as well as accept or decline all or a portion of their loans, through e-Campus.

See your financial aid award in e-Campus:

1. Log in to e-Campus
2. Click Self Service
3. Click Campus Finances
4. Click View/Decline awards

Important Notes

- **Your awards are for the entire academic year.** Generally each award will be split evenly between semesters.

- **Your award could change in future years** if your FAFSA reflects a change in your or your family's income or, in some cases, if you change majors or your legal residency.

- **Federal loans** are taken through the U.S. Department of Education that must be repaid when a student graduates, withdraws, or drops below half-time enrollment (6 credits). Funds are credited directly to your student account upon completion of entrance counseling, a master promissory note and loan acceptance in e-Campus. For more about loans visit web.uri.edu/enrollment/loans.

- **Alternative loans** are managed through private lenders and issued in the student's and/or parent's name. In most cases, alternative loans in the student's name require a credit worthy co-signer. URI does not maintain a preferred lender list. Students may borrow up to the cost of attendance minus any other financial aid. Terms and interest rates vary. A separate application is required through each private lender. We suggest that families "shop around" to obtain the best rate and terms. More at web.uri.edu/enrollment/alternative-private-loans.

Scholarships & Grants

Merit Scholarships
(Centennial, Phi Theta Kappa, University Scholarship, Transfer Merit Award, Transfer Achievement Award)

Are awarded by Undergraduate Admission at the time of application to URI and do not need to be repaid. All students who receive these awards are subject to the guidelines in the notification letter and at web.uri.edu/enrollment/centennial-university-scholarship-transfer-merit-award. URI will accept these on your behalf.

Grants
(University, Founders, Pell, Fed. Sup. Ed. Op.)

Do not need to be repaid and are based on financial need. Federal grants include the Pell Grant and Supplemental Educational Opportunity Grant. Since these funds are need-based, the type and amount may change if your financial need changes each year with your FAFSA filing or upon verification. URI will accept these on your behalf.

Federal College Work Study

This need-based program provides part-time employment during the academic year. Earnings do not need to be repaid. The award represents the maximum amount a student may earn during the academic year. This money is paid to the student in a paycheck based on hours worked and are not applied to the bill. Jobs may be with University departments or certain private non-profit or for-profit organizations approved by Enrollment Services. To find jobs visit web.uri.edu/career. This website also lists on-campus jobs open to students without work study.

Types of Federal Loans

Interest rates subject to change
The federal government will release 2018-19 interest rates for subsidizened, unsubsidized and parent loans in mid-summer. Last year's rates are shown for reference.

Subsidized Loan (William D. Ford Loan)
Who: Undergraduate students who demonstrate financial need
About: The federal government generally pays the borrower's interest while the student is in school and during certain other periods, thereby subsidizing these loans.
2017-18 Interest Rate: 4.45% **Origination Fee:** 1.069%

Unsubsidized Loan (William D. Ford Loan)
Who: Undergraduate students; not need based
About: Borrower pays the interest throughout the life of the loan.
2017-18 Interest Rate: 4.45% **Origination Fee:** 1.069%

Parent Loan (William D. Ford Loan)
Who: Parents of dependent undergraduate students enrolled at least half-time; borrowers must not have adverse credit history and meet eligibility requirements for federal aid; not need based
About: Information at studentaid.ed.gov/sa/types/loans/plus
2017-18 Interest Rate: 7% **Origination Fee:** 4.276%

Health Professions Loans
Who: Full-time students in the College of Pharmacy with demonstrated financial need
About: Repayment begins 12 months after graduation or end of at least half-time enrollment.
2018-19 Interest Rate: 5%

Nursing Loans
Who: Full-time students in the College of Nursing with demonstrated financial need
About: Repayment begins 9 months after graduation or end of at least half-time enrollment.
2018-19 Interest Rate: 5%

Accept or Decline Federal Student Loans

Accept or decline loans:
1. Log in to e-Campus
2. Click Self Service
3. Click Campus Finances
4. Click Accept/Decline Awards
5. Check the loans to accept and enter desired amounts
6. Click submit

Complete Federal Entrance Counseling and Master Promissory Note:
1. Go to StudentLoans.gov
2. Log in using student's FSA ID
3. Select "Complete Counseling" on the left-hand navigation bar
4. Complete the entrance counseling
5. Select and complete Master Promissory Note, which only needs to be completed once during your URI career

Apply for a Direct Parent Plus Loan

Parents borrowing through the Federal Direct Parent Loan Program (PLUS) at URI must complete the following:

1. Parent logs on to studentloans.gov and completes a required instant credit check.* Credit check decisions are good for 180 days. If approved, proceed to step 2.
2. Parent completes a master promissory note (MPN) in the parent's name at studentloans.gov
3. Parent completes the URI supplemental Parent Loan application at web.uri.edu/enrollment/parent-plus-loan-program

*If not approved, the borrower may choose not to pursue the loan, obtain an endorser, or appeal the credit decision following directions on studentloans.gov. Students may also be eligible for additional unsubsidized loans. Contact Enrollment Services at 401.874.9500 for more information.

URI Costs

The cost of URI is unique for every student and depends whether the student is a Rhode Island resident, the number of credits enrolled, housing and meal plan choices, eligibility for financial aid, etc. Rates below are estimates subject to change by the R.I. Board of Education. For details, visit web.uri.edu/enrollment/tuition-and-fees

Anticipated 18-19 Tuition & Fees for Full-Time Students
(12-19 credits)

Residency	Annual Cost
In-State	$14,138
Out of State	$30,862
Regional	$23,324

> ⚠️ Final tuition rates are approved by the R.I. Board of Education in late June.

Freshman Housing (For room descriptions, visit housing.uri.edu)

Building	Annual Cost
Adams, Barlow, Bressler, Browning, Butterfield, Fayerweather, Gorham, Heathman, Hutchinson, Merrow, Peck, Tucker, Weldin	$8,028
Hillside	$9,270

Meal Plans (For plan descriptions, visit web.uri.edu/dining)

Plan	Annual Cost
Campus Standard	$4,500
Campus Plus	$4,700
Campus Premiere	$5,100

Other Costs

Item	Annual Cost
Books & Supplies	$1,250
Transportation	$236 (RI Resident) $882 (Non-RI resident)
Miscellaneous	$2,172

View Your Bill

URI invoices students electronically. We do not mail paper bills. Fall semester e-Bills are posted in mid-July and

payment is due in late August. Spring semester e-Bills are posted in mid-December with payment due in early January.

The e-Bill includes costs for tuition, fees, and housing/meal plan charges for students living on campus. The fee for accident/sick insurance will be charged, but an adjustment will be posted if a waiver is submitted and approved (see page 19). All federal financial aid accepted by the student will show on the e-Bill, and a net balance due appears at the bottom. The invoice includes the date it was generated and the date payment is due.

To view your e-Bill:

1. Log in to e-Campus
2. Click URI Student Financials
3. Click My E-Bill
4. Click Submit

Please note just like a credit card statement, this e-Bill invoice provides a snapshot in time. Payments and other account activity that occurs after the statement date will not be reflected on that e-Bill.

To view your real-time account summary:

1. Log in to e-Campus
2. Click URI Student Financials
3. Click My Account Summary
4. Select a term
5. Click View Account Detail

Pay your bill

Electronic payments are strongly encouraged and can be made directly through the e-Bill. For those who prefer to pay by check, a payment coupon can be printed and should be submitted with the check.
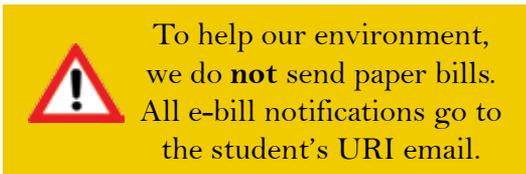
Parent Access to the e-Bill and Account Summary

Students have the ability to give their parents, or other appropriate individuals, access to their e-Bills and their e-Campus Account Summary.

Instructions for providing others with e-Bill access can be found at web.uri.edu/enrollment/viewpay-your-bill. Once the process is complete, the designated individuals will access the e-Bill site using their own login and password, and they will receive a separate e-mail notification when a new e-Bill is available.

Instructions for providing others with e-Campus Account Summary access can be found under RhodyShare on page 8.

The URI Tuition Payment Plan

The University offers a monthly payment plan for families wishing to budget their annual term bill expenses into monthly installments. The plan allows term bill expenses to be paid in 8, 9, or 10 installments depending on the time of plan enrollment. There is a cost of $50 for enrolling in an annual plan. Single semester plans are also available.

- **10-installment plan** must be set up on or before June 1. Payments made from June through October will be credited to the fall semester, and payments made from November through March to the spring semester.
- **9-installment plan** must be set up on or before July 1. Payments made from July through October will be credited to the fall semester, and payments made from November through March to the spring semester.
- **8-installment plan** must be set up on or before August 1. Payments made from August through October will be credited to the fall semester, and payments made from November through March will be credited to the spring semester.

To help you get started, we have provided a payment plan worksheet that lets you plan your budget and calculate your estimated monthly installments. To access the worksheet, and enroll in the payment plan, visit web.uri.edu/enrollment/tuition-plan.

Student Refunds

Refunds occur if you make a change to your enrollment that reduces tuition and fee charges, or if you choose a less expensive meal plan or housing option after paying your bill. Financial aid refunds occur because students take out extra loan money to cover costs for books or a computer, as well as off-campus housing and living expenses.

URI offers students three choices for receiving refunds: 1) Direct deposit to any bank account 2) A refund debit card or 3) Paper check by mail

Shortly after orientation you will receive a refund packet in the mail with information that you'll need to select a preference. Once a preference has been chosen, all refunds will delivered in that manner. Establishing a refund preference prior to the fall semester helps avoid refund delays.

Health Insurance Requirements and Waivers

All full-time students must have health insurance. A charge for URI's Accident/Sick Health Insurance plan will appear on the fall e-Bill. Students with comparable coverage may file a waiver and, if approved, the charge will be removed. More information is available at health.uri.edu. Questions should be directed to Health Services at 401.874.4749.

To waive the school health insurance:

1. Log in to e-Campus
2. Click "URI Student Services"
3. Click "Insurance Waiver"
4. Complete the information requested and click Save

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