THE UNIVERSITY OF RHODE ISLAND



NAVIGATING ENROLLMENT SERVICES: BILLING REGISTRATION FINANCIAL AID

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Quick Help			
Department	Phone	Email	Website
Campus Store	(401) 874-2722	text@etal.uri.edu	campusstore.uri.edu
Dining Services	(401) 874-2055	uri.edu/dining/comments/	uri.edu/dining
Enrollment Services	(401) 874-9500	enrollment-group@uri.edu	uri.edu/enrollment
Health Services	(401) 874-2246	health@uri.edu	health.uri.edu
IT Service Desk	(401) 874-4357	helpdesk@uri.edu	uri.edu/its
Housing & Residential Life	(401) 874-4151	housing@uri.edu	uri.edu/housing
Undergraduate Admission	(401) 874-7000	admission@uri.edu	uri.edu/admission
University College for Academic Success (Advising)	(401) 874-2993	Via Starfish	uri.edu/ucas

	Glossary		
Abbreviation	Terms	Definition	
COA	Cost of Attendance	is a college's total estimated expenses for one year including tuition, room and board, books, supplies, transportation, loan fees, and miscellaneous expenses.	
None	Contributors	Anyone who is asked to provide information on an applicant's FAFSA. Example: parent(s), guardian(s), spouse.	
None	Entrance Counseling	ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.	
FAFSA	Free Application for Federal Student Aid	a form available every year that determines your eligibility for college-related financial assistance.	
FERPA	The Family Educational Rights and Privacy Act (FERPA)	is a federal law enacted in 1974 that protects the privacy of student education records.	
IRS	Internal Tax Revenue	administers and enforces U.S. federal tax laws.	
MPN	Master Promissory Note	a legal document that contains the Borrower's Rights and Responsibilities and Terms and Conditions for repayment.	
SSO	Single Sign On	an identification method that enables users to log in to multiple applications and websites with one set of credentials.	
SAI	Student Aid Index- formerly Expected Family Contribution (EFC)	an eligibility index number that your college's or career school's Financial Aid office uses to determine how much federal student aid you would receive if you attended the school.	
URI	University of Rhode Island	Home of the Rhody Rams!	

Section 1: Quick Start Guide

Mar	ch	
		File Free Application for Federal Financial Aid (FAFSA).
May	/	
		Submit enrollment and housing deposit.
		Explore financing options including:
		☐ Federal Direct Parent PLUS Loan.
		Alternative (Private) Student Loan.
		Activate student @uri.edu email address.
		Enroll in a URI Monthly Payment Plan for Fall.
		After deposit, accept or decline student financial aid through e-Campus.
		Complete To Do List items on e-Campus .
		Financial aid award letters viewable via Applicant Portal (Incoming Students) & ${\bf e}$ -Campus (Current Students).
		 (Students receive email notification when award letters are ready for viewing).
1		
Jun	ie	Lore 4. 0004 Lead double conditions 5 growth faither a consent along for fall
		June 1, 2024: Last day to enroll in a 5-month tuition payment plan for fall.
		Attend New Student Orientation.
		Meet with your academic advisor.
		Complete Master Promissory Note (MPN) and entrance counseling if using federal loans.
	Ш	Invite parents or others to see billing, financial aid, and academic info in e-Campus
July	.,	(RhodyShare).
oui	, 	July 1, 2024: Last day to enroll in a 4-month tuition payment plan for fall.
	\Box	Fall bills created and e-Bill notifications sent to student @uri.edu email.
		Add parents or supporters to e-Bill account as authorized users/payers.
		Set up BankMobile refund delivery preference.
		Waive health insurance charge (if applicable).
		Recheck To Do List in e-Campus for outstanding items.
Auc	_ ust	·
Ì		August 1, 2024: Last day to enroll in a 3-month tuition payment plan for fall.
		Financial aid applied to the bill.
		Confirm your class schedule in e-Campus .
Sep	tem	nber
		Fall semester balance due September 1.
		September 4, 2024: Launch your college career!

Section 2: The Basics

The Basics

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 its.uri.edu/ecampus.

Most students create an **e-Campus** account shortly after acceptance. This username follows students throughout their entire URI career. To create an account, visit <u>its.uri.edu/ecampus</u> and click "New **e-Campus** User Registration".

If you forgot your password or username:

- 1. Click "Forgot your Password?" or "Forgot your UserID?" or
- 2. Call **401.874.HELP.** → 401-874-4357 **or**
- 3. Visit ITS.servicedesk and click on "Connect with Zoom"

Students may grant parents and family members access to their **eCampus** accounts through **RhodyShare** (see p. 7).

Submit Enrollment Deposit

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

After You've Been Accepted

Complete your Enrollment Confirmation Form- This will let us know your plans for the
upcoming semester. Once you submit your form, you'll be able to pay your enrollment deposit via
your applicant status page. If you don't plan to enroll at URI, you can also let us know that
through the form.
Log into your applicant status page to pay your deposit- After you complete the form, you
can pay your enrollment deposit by clicking the link in the checklist in your portal. Be sure to
share your excitement by using #InAtURI on URI social media!

URI Student Email and Single Sign On (SSO)

Enrollment Services will send important information - including your e-bill and financial aid information to **your @uri.edu student email address**. It is important that you 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. A few days after your deposit, you will receive a notification via your personal email about your URI email account. Follow the set-up instructions to log into your URI email.

The first thing you MUST DO before accessing your new email account is to change your password:

Follow these steps below:

- 1. Go to: password.uri.edu/self.
- 2. Enter your account: e-Campus ID.
- 3. Enter your current password.
- 4. If you do not know your password, contact the Virtual Service Desk at its.uri.edu for assistance.

- 5. Choose a new password according to the password requirements.
- 6. This will change your email and SSO password but not your e-Campus password.
- 7. Instructions for other things you can do can be found at the URI website: its.uri.edu/getting-started-students
- 8. For assistance, contact the Virtual Service Desk at its.uri.edu or call 401-874-4357.

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 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, access to information through **e-Campus.** Follow the steps below:

- 1. Log in to **e-Campus**.
- 2. Click on the e-Campus tile.
- 3. Click URI Student Services.
- 4. Click Rhody Share: Share Your Info.
- 5. Next to URI ID enter the desired username of your guest. The username will be "URI NameYouEnter"
- 6. Enter a password for your guest and confirm the password.
- 7. Enter the email address for your guest.
- 8. Decide what information you will share by selecting Yes or No for Student Financials (Billing), Student Records, and/or Financial Aid the 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.

Section 3: Courses & Grades

Sign Up for Course (Registration)

All students use **e-Campus** to register for classes. Incoming first year students register for their courses with their academic advisor. Transfer students should check <u>uri.edu/transfer</u> for the latest information on course registration.

Please note that all students must be enrolled in all courses by the end of the designated add/drop period each term. Students have an obligation to review their course schedule for accuracy each term to ensure proper enrollment in all courses. Courses cannot be added to a student's schedule after a term has ended.

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, members of the URI campus community now have the option to make updates to how their personal information is displayed in eCampus. These options include using a chosen name instead of a legal name to identify themselves, as well as the ability to specify pronouns and gender identity.

This functionality, which is optional and voluntary, is available to students and university employees. The chosen name option for students, is available through the eCampus profile tile, and is available to all campus community members, along with the newly added gender and pronoun selections.

Section 4: 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 Student Aid. This is the only form required to be considered for all federal, state, and university aid. After you submit the FAFSA, a **FAFSA SUBMISSION SUMMARY REPORT** will be generated and emailed to you. This report contains your calculated Student Aid Index ((SAI) (formerly known as 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 studentaid.gov.
- 2. Click on "Start A New FAFSA"
 - a. Be sure to include the URI School Code "003414" and 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 Student Aid Index (SAI). 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 in some cases. If your application is selected for verification, you will be contacted and must submit appropriate documentation.

<u>Your financial aid will remain in pending status until this process is finalized.</u> Therefore, please be sure to submit the requested documentation promptly.

To see required documents:

- 1. Log in to e-Campus.
- 2. Click on the "Tasks" tile.
- 3. Click on the "To Do List".
- 4. Click on the "arrow" of each item for detailed information.

Understanding 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 First-Year Student you will receive a letter with your Financial Aid Award through the Applicant Portal. As an upper class student, you will receive an email to **your @uri.edu account** in June notifying you that your award is available on **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 eCampus:

- 1. Click on the "Financial Aid" tile.
- 2. Click on "Summary or Accept/Decline" for details.

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, your campus housing status, or your legal residency.
- Federal loans are borrowed through the U.S. Department of Education that must be repaid when
 a student graduates, withdraws, or drops below halftime enrollment (6 credits). <u>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
 https://web.uri.edu/financial-aid/loans/.
 </u>
- Alternative loans are borrowed 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 choose to borrow through the lender of their choice. 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: uri.edu/enrollment/alternative-private-loans.

Scholarships & Grants

Merit Scholarships (Presidential, 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

<u>uri.edu/financial-aid/grants-andscholarships/scholarship-guidelines</u>. URI will accept these on your behalf.

Grants (University, Founders, Pell, Federal SEOG) 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 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 is not applied to the bill. Jobs may be with University departments or certain private non-profit. To find jobs visit **uri.edu/career** This website also lists on-campus jobs open to students without federal work-study.

If you are offered federal work-study take the following steps:

- 1. Accept in e-Campus.
- 2. Find a job using Handshake application on uri.edu/career.

Types of Federal Loans:

Interest rates are fixed and will be released by the federal government for 2024-25 over the summer. These interest rates for **2023-24** Subsidized, Unsubsidized and PLUS loans are shown as reference.

• Federal Direct Subsidized 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.

Interest Rate: 5.50%Origination Fee: 1.057%.

• Federal Direct Unsubsidized Loan:

- Who: Undergraduate students; not need based.
- o **About:** Borrower pays the interest throughout the life of the loan.

Interest Rate: 5.50%Origination Fee: 1.057%

• Federal Direct PLUS Loan for Parents:

- 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: See <u>studentaid.gov/understand-aid/types/loans/plus</u>

■ Interest Rate: 8.05%■ Origination Fee: 4.228%

Health Profession 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.
 - 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.
 - Interest Rate: 5%

Accept or Decline Federal Student Loans:

- 1. Log in to <u>e-Campus.</u>
- 2. Click on the "Financial Aid" tile.
- 3. Click on "Accept/Decline".
- Click on "Edit".
- 5. Check the loans to accept and enter desired amounts.
- 6. Click on "Submit".

All first-time student loan borrowers must complete Federal Entrance Counseling and the Master Promissory Note:

- 1. Go to: studentaid.gov.
- 2. Select Loans and Grants.
- 3. Select and complete Master Promissory Note (MPN).
- 4. Select and complete Loan Entrance Counseling.

Apply for a Federal Direct PLUS Loan for Parents:

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

- 1. Go to: studentaid.gov.
- 2. Select "Loans and Grants".

- 3. Select "PLUS Loans: Grad Plus and Parent Plus".
- 4. Parent logs in and completes the application.
 - a. Be sure to complete the required instant credit check.
 - b. Credit check decisions are good for 180 days.
 - c. If approved, proceed to next step:
- 5. Parent completes a Master Promissory Note (MPN) in the parent's name at studentaid.gov.
- 6. Parent completes the URI Supplemental Parent Loan application at: 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 studentaid.gov. Students may also be eligible for additional Unsubsidized loans. Contact Enrollment Services at 401.874.9500 for more information. Parents & students also have the option to borrow through a private lender.

URI Costs

The net cost of URI is unique for every student and depends on whether the student is a Rhode Island resident, the number of credits enrolled, housing and meal plan choices, eligibility for financial aid, etc. For details, visit <u>uri.edu/tuition-billing/tuition-and-fees</u>

2024-2025 Tuition \$ Fees for Full-Time Students (12-19 credits)		
Residency	Annual Costs	
In-State	\$16,942	
Out-of-State	\$37,146	
Regional	\$27,916	
Housing Costs		
Building	Annual Costs	
Adams, Barlow, Bressler, Browning, Butterfield, Fayerweather, Gorham, Heathman, Hutchinson, Merrow, Peck, Tucker, Weldin	\$9,288	
Hillside	\$10,156	
Meal Plan Costs		
Unlimited Standard	\$5,350	
Unlimited Plus	\$5,700	
Unlimited Complete	\$6,100	
Other Costs		
Books & Supplies	\$1,250	
Transportation	\$336-\$1,261	
Miscellaneous/Personal Expenses	\$2,270	

For more information on:

Housing- visit: <u>uri.edu/housing</u>
 Meal plans- visit: <u>uri.edu/dining</u>

*Note: other costs are additional expenses that are not billed by URI, students should budget accordingly. Keep in mind that this is an estimate and subject to change.

View Your Bill

URI invoices students electronically. We do not mail paper bills.

- Fall semester e-Bills are posted in mid-July:
 - o Payment is due on September 1.
- Spring semester e-Bills are posted in mid-December:
 - o Payment is due on January 10.

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 p. 21). All federal financial aid accepted by the student will show on the e-Bill, and a net balance due is shown.

To view and pay your e-Bill: The University of Rhode Island has partnered with Flywire to provide a 24/7 account platform with robust features to make it easy for you to view and pay your semester balances using the following tabs:

- Account Summary Tab: view your current balance, make a one-time payment, enroll in a
 payment plan, and add authorized users to your account.
- Account Activity Tab: view and print your account details. Download dynamic bill statements to save or print.
- **Payment Plans:** view plan offerings. Activate and manage your plan to pay your balance in affordable monthly installments.
- Make a Payment Tab: pay by ACH, credit/debit card, or international transfer.

Students are also able to grant one or more authorized users access to their payment and e-Bill portal, including the ability to view charges, pay their bill, and enroll in a payment plan on their behalf.

Students: Go to uri.myonplanu.com/login

- 1. Select "Create New Account" on the Login page.
 - a. After that, you will be able to log in with your email address and newly created password.
 - i. **Tip:** We recommend that you use your URI email address when you create your account.
- 2. You will be able to view your balance that is due on the "Account Summary" Tab.
 - Your Account Activity Tab will allow you to view your account details and print a term statement
- 3. Click on the "Make a Payment" Tab to submit a payment transaction.

Payment options include:

- 1. **ACH/Direct debit from a bank account** use your bank routing number and account number to make a bank payment with no service fee.
- 2. **Credit/Debit card (Visa, MasterCard, AMEX, Discover)** use your credit/debit card to make a payment. A 2.75% service fee will apply.

International Payment - make a payment via bank transfer, international credit card, and other
options depending on the originating country. Applicable service fees will be shown prior to
checkout.

To view your e-Campus Account Summary:

- 1. Log in to e-Campus.
- 2. Click on the "Financial Account" tile.
- 3. Click on the "My Account Summary" tile.
- 4. Select a term.
- 5. Click on the "View Account Detail" tile.

URI Monthly Payment Plan

For students and families wishing to pay their educational expenses in monthly installments, URI has partnered with Flywire to offer the URI Monthly Payment Plan. Our plan allows your semester costs to be divided into 5.4.3, or 2 interest-free monthly installments, depending on the date of plan enrollment.

There is a non-refundable enrollment fee of \$25 for each semester plan. Our plans are self-budgeted, meaning that you determine the amount you wish to establish for your plan. For example, you may choose to create a plan that will cover your entire out of pocket cost per semester, or you may opt to create a plan that will cover part of your out of pocket semester costs and use a student loan to cover the rest. The following plans will be available for the 2024-2025 academic year starting in early May 2024.

Monthly Payment Plans Fall 2024		
	Enroll By	Installments Due
5-month plan	06/01	06/01-10/01
4-month plan	07/01	07/01-10/01
3-month plan	08/01	08/01-10/01
2-month plan	09/01	09/01-10/01
Monthly Payment Plans Spring 2025		
	Enroll By	Installments Due
5-month plan	11/01	11/01-03/01
4-month plan	12/01	12/01-03/01
3-month plan	01/01	01/01-03/01
2-month plan	02/01	02/01-03/01

Please note that you may need to estimate your Fall and Spring costs when establishing your plans, because Fall 2024 will not be available until mid-July, and Spring 2025 bills will not be available until mid-December 2024. However, when your actual semester bill is available, you can modify your plan if you find that you have overestimated or underestimated your costs. To enroll for a plan today, log into your Payment and e-Bill Portal, and select the Payment Plan tab. It's that easy!

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.
- 3. Paper check by mail.

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

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 (must be completed annually):

- 1. Log in to <u>e-Campus</u>.
- 2. Click "e-Campus" tile.
- 3. Click "URI Student Services".
- 4. Click "Insurance Waiver".
- 5. Complete the information requested and then click "Save".

ENROLLMENT SERVICES

Your One Stop Shop for Billing, Registration and Financial Aid

Phone: 401-874-9500

Fax: 401-874-2002

Campus Address: Green Hall, 35 Campus

Ave. Kingston, RI 02881

Mailing Address: 6 Rhody Ram Way,

Kingston, RI 02881

Hours of Operation:

M, Tu, Th, F: 8:30am-4:00pm

W: 9:30am-4:00pm