THE
UNIVERSITY
OF RHODE ISLAND

Navigating Enrollment Services

ENROLLMENT SERVICES
Your One Stop Shop for
Billing, Registration & Financial Aid

2026-27 Edition

Rhody! Rhody! Rhody! Rams! Rams! Rams!

Visit Rhode to Becoming a Ram for monthly updates:
uri.edu/newram/

TABLE OF CONTENTS

Quick Help			
Department	**Phone**	**Email**	**Website**
Campus Store	(401) 874-2722	uri@bkstr.com	bkstr.com/uristore/
Dining Services	(401) 874-2055	uri.edu/dining/comments/	uri.edu/dining
Enrollment Services	(401) 874-9500	enrollment-group@uri.edu	uri.edu/enrollment
Fannon Institute for Student Success (FISS)	(401) 874-2993	Via Starfish	uri.edu/success
Health Services	(401) 874-2246	health@uri.edu	health.uri.edu
Housing & Residential Life	(401) 874-4151	housing@uri.edu	uri.edu/housing
IT Service Desk	(401) 874-4357	helpdesk@uri.edu	uri.edu/its
New Student Transitions	(401) 874-2133	rhode2ram@uri.edu	uri.edu/newram
Undergraduate Admission	(401) 874-7000	admission@uri.edu	uri.edu/admission

Private 30-minute Financial Aid Counseling:
Prior to June 1st: Contact Enrollment Services at 401-874-9500
After June 1st: schedule Starfish appointment: uri.edu/starfish

ENROLLMENT SERVICES

Your One Stop Shop for Billing, Registration & Financial Aid

Phone: 401-874-9500
Fax: 401-874-2002
Email: enrollment-group@uri.edu
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

Enrollment Services Website: https://uri.edu/enrollment/

Do you need immediate assistance?

Drop in our virtual zoom lobby:
uri.edu/enrollment/contact/

Zoom Lobby Hours:
- **Monday:** 9:00am - 3:00pm
- **Tuesday:** 9:00am - 3:00pm
- **Wednesday:** 9:30am - 3:00pm
- **Thursday:** 9:00am - 3:00pm
- **Friday:** 9:00am - 3:00pm

*Closed on Saturdays and Sundays

Financial Aid Walk-Ins Hours at Green Hall:
- **Monday:** 9:00am - 3:30pm
- **Tuesday:** 9:00am - 3:30pm
- **Wednesday:** 9:30am - 3:30pm
- **Thursday:** 9:00am - 3:30pm
- **Friday:** 9:00am - 3:30pm

*Closed on Saturdays and Sundays

*Note: This is for simple financial aid questions in 10-15 minute blocks

Section 1: Quick Start Guide to Enrollment Services

March
- ☐ File Free Application for Federal Student Aid (FAFSA) to be considered for financial aid

May
- ☐ Submit enrollment and housing deposit
- ☐ Explore financing options including:
    - ▪ Federal Direct Parent PLUS Loan
    - ▪ Private (Alternative) Student Loan
- ☐ Activate **your @uri.edu email**
- ☐ Enroll in a URI Monthly Payment Plan for Fall
- ☐ After deposit, <u>accept or decline</u> student financial aid through e-Campus
- ☐ Complete your Financial Agreement
- ☐ Complete "<u>To Do List</u>" items in **e-Campus**
- ☐ Review "<u>Rhode to Becoming a Ram</u>" website **(uri.edu/newram)** once a month for updates.
- ☐ Financial aid offer letters viewable via URI Applicant Portal (Incoming Students) & e-Campus (Current Students)
    - ▪ (Students receive email notification when offer letters are ready for viewing)

June
- ☐ June 1, 2026: 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 Direct Student Loans

July

- [ ] July 1, 2026: Last day to enroll in a 4-month tuition payment plan for Fall
- [ ] Fall bills created and e-Bill notifications sent to **your @uri.edu email**
- [ ] Add parents or supporters to e-Bill account as authorized users/payers
- [ ] Set up refund delivery preference with **BankMobile**
- [ ] Submit health insurance waiver (if applicable)
- [ ] Recheck "To Do List" in **e-Campus** for outstanding items

August

- [ ] August 1, 2026: 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

September

- [ ] Fall semester balance due September 1
- [ ] September 9, 2026: First Day of Classes- Launch your college career!

Websites		
System	**Explanation**	**Website Link**
Bank Mobile	This is the system used for refunds.	uri.edu/tuition-billing/student-refunds/
E-Campus	URI portal to access registration, grades, billing and financial aid.	its.uri.edu/ecampus/
Enrollment Deposit	This is where you will submit your deposit to secure your spot at URI.	uri.edu/tuition-billing/pay-a-deposit/
Financial Agreement	A document that explains the student's financial responsibilities at URI.	uri.edu/tuition-billing/student-financial-responsibility-agreement/
Flywire	This is the system used to make payments.	uri.edu/tuition-billing/view-your-e-bill-and-make-payment/
FAFSA	Free Application for Federal Student Aid, this is used to determine a student's financial aid.	studentaid.gov/h/apply-for-aid/fafsa
Housing & Residential Life	This website contains everything related to housing at URI.	uri.edu/housing/
Orientation Sign Up	This is where students and families can sign up for orientation.	uri.edu/newram/orientation/
Rhode to Becoming a Ram	This is a resource to guide students and families with applying for URI.	uri.edu/newram/
Student Portal/Resources	Students can access Starfish, parking permits, academic calendars,and more.	uri.edu/gateway/students/
URI Monthly Payment Plan	This website explains the monthly payment plan and deadlines.	uri.edu/tuition-billing/tuition-payment-plan/
Zoom Lobby	To access immediate assistance for Enrollment Services related inquiries.	uri.edu/enrollment/contact/

Glossary	
Terms	**Definition**
Cost of Attendance (COA)	Total estimated expenses for one year including tuition, food and housing, books, supplies, transportation, loan fees, and miscellaneous expenses.
Contributor	Anyone who is asked to provide information on an applicant's FAFSA. Example: parent(s), guardian(s), spouse.
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.
Free Application for Federal Student Aid (FAFSA)	a form available every year that determines your eligibility for college-related financial assistance.
The Family Educational Rights and Privacy Act (FERPA)	Federal law enacted in 1974 that protects the privacy of student education records.
Internal Revenue Service (IRS)	Administers and enforces U.S. federal tax laws.
Master Promissory Note (MPN)	A legal document that contains the Borrower's Rights and Responsibilities and Terms and Conditions for repayment.
Single Sign-On (SSO)	An identification method that enables users to log in to multiple applications and websites with one set of credentials.
Student Aid Index (SAI)	An eligibility index number that your college's Financial Aid office uses to determine how much federal student aid you would receive if you attended the school.
University of Rhode Island (URI)	Home of the Rhody Rams!

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, 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 **its.uri.edu/getting-started-students.**

If you forgot your password or username:
- You must contact the IT Service Desk via Zoom or walk-in with a valid picture ID. Note: IT is unable to change passwords over the phone.

Submit Enrollment Deposit

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

After You've Been Accepted
- **Complete your Enrollment Confirmation Form through the URI Applicant Portal**- 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 admitted student portal 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 notifications and financial aid information to your **@uri.edu email.** It is important that you check it frequently throughout the summer and while attending the University.

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 (this is the first part of your URI email).
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.

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 partners will **BankMobile** for the delivery of student refunds. We offer three options for receiving refunds:
1. Direct deposit to any bank account
2. BankMobile online bank account with debit card
3. Paper check by mail

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 delays. It's easy to do - simply log into e-Campus and navigate to URI Student Financials → My Refunds and follow the prompts.

Health Insurance Requirements and Waivers

The University partners with Academic Health Plans (AHP) for the processing of health insurance waivers. To submit your health insurance waiver, please visit: **uri.myahpcare.com/.**

For information about the insurance waiver requirements and process, please visit: **uri.edu/healthservices/insurance/.**

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 2026-27 academic year starting in early May 2026.

Monthly Payment Plans Fall 2026		
	Enroll By	**Installments Due**
5-month plan	June 1	June 1, 2026 - October 1, 2026
4-month plan	July 1	July 1, 2026 - October 1, 2026
3-month plan	August 1	August 1, 2026 - October 1, 2026
2-month plan	September 1	September 1, 2026 - October 1, 2026
Monthly Payment Plans Spring 2027		
	Enroll By	**Installments Due**
5-month plan	November 1	November 1, 2026 - March 1, 2027
4-month plan	December 1	December 1, 2026 - March 1, 2027
3-month plan	January 1	January 1, 2027 - March 1, 2027
2-month plan	February 1	February 1, 2027 - March 1, 2027

Please note that you may need to estimate your Fall and Spring costs when establishing your plans, because Fall 2026 will not be available until mid-July 2026, and Spring 2027 bills will not be available until mid-December 2026. 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!

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.

Section 3: Courses & Grades

Sign Up for Courses (Registration)

After completing their first semester at URI students will use e-Campus to register for classes. Incoming first-year students register for their courses with their academic advisor. Transfer students should check **uri.edu/transfer** 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 e-Campus. 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 e-Campus profile tile, and is available to all campus community members, along with the newly added gender and pronoun selections.

Students:
1. Go to your My Apps page and navigate to your **Flywire Payment and e-Bill Portal** tile.

2. You will be able to view your **Account Summary** to find your balance due. Your **Account Activity** will allow you to view your account details and print a term statement. The **Manage Authorized Users** link will allow you to designate parents or other supporters as authorized users on your account so they will have the ability to view and pay your balance.
3. Click **Make a Payment** to submit 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.
3. **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.

For more information on:
- Tuition- visit: **uri.edu/tuition-billing/tuition-and-fees**
- Housing- visit: **uri.edu/housing**
- Food- visit: **uri.edu/dining**

View Your Bill

URI invoices students electronically. We do not mail paper bills.
- Fall semester e-Bills are posted in mid-July:
  - Payment is due on September 1.
- Spring semester e-Bills are posted in mid-December:
  - 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/sickness insurance will be charged, but an adjustment will be posted if a waiver is submitted and approved **(see p. 17).** 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.

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 (FAFSA). 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). You should review the report and verify all of the information is correct. If necessary, corrections should be made through your FAFSA application.

To file and access 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 (2026-27).

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 (COA), which includes tuition, fees, books, housing, food, 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

Some students are selected for verification, which requires documentation of FAFSA data. 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.

Your financial aid will remain in pending status until this process is finalized. Please be sure to submit the requested documentation promptly to avoid delays.

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 view your Financial Aid Offer through the URI Applicant Portal. As an upperclass student, you will receive an email to your name@uri.edu email account starting 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.

URI Costs

The net cost of URI depends on whether the student is a Rhode Island resident, the number of credits enrolled, housing and food choices, eligibility for financial aid, etc. For details, visit: **uri.edu/tuition-billing/tuition-and-fees**

*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.

Rhody Ram Fact:
Did you know that the state of Rhode Island is only 48 miles long and 37 miles wide?

Accept or Decline Federal Direct Student Loans:
1. Log in to e-Campus.
2. Click on the "Financial Aid" tile.
3. Click on "Accept/Decline".
4. 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 "Grants and Loans".
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 at URI must complete the following:
1. Go to: **studentaid.gov.**
2. Select "Grants and Loans".
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.

If approved, proceed to next step:
1. Parent completes a Master Promissory Note (MPN) in the parent's name at **studentaid.gov.**
2. Parent completes the URI Supplemental Parent Loan application at: **uri.edu/enrollment/parent-plus-loan-program.**
   a. Parents may use this calculator: **https://web.uri.edu/financial-aid/loans/parent-plus-loan/** when it comes to calculating their PLUS Loan.

*If not approved, the borrower may, obtain an endorser, or appeal the credit decision following directions on **studentaid.gov.** Students may also be eligible for additional Unsubsidized Student Loans. If the student wishes to pursue this additional loan offer and the PLUS Loan credit check was denied, the student should email: **esloancoordinator-group@uri.edu.** to request the additional Unsubsidized Student Loan. Parents & students also have the option to borrow through a private lender.

See your Financial Aid award in e-Campus:
1. Click on the "Financial Aid" tile.
2. Click on "Summary or Accept/Decline" for details.
3. All first loan borrowers must complete the Federal Entrance Counseling and the Master Promissory Note via **studentaid.gov.**

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 Direct Student Loans** are borrowed through the U.S. Department of Education and must be repaid when a student graduates, withdraws, or drops below halftime 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 **uri.edu/financial-aid/loans/.**
- **Private/Alternative Loans** are borrowed through private lenders and issued in the student's and/or parent's name. In most cases, private/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, and Loans

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:
- **uri.edu/financial-aid/grants-andscholarships/scholarship-guidelines.**
- URI will accept these on your behalf.

Grants (University, Founders, Federal Pell Grant, Federal Supplemental Opportunity Grant (SEOG)) do not need to be repaid and are based on financial need. Federal grants include the Pell Grant and Federal SEOG. 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 is a need-based program, which provides students with the opportunity for part-time employment during the academic year. The award represents the maximum amount a student may earn during the academic year. This money is paid to the student in a paycheck (first paycheck is a paper paycheck, second paycheck, and onward will be via direct deposit) based on hours worked and is not applied to the bill. Jobs may be with University departments or certain private non-profits. 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 2026-27 over the summer. These interest rates for 2025-26 Federal Direct Subsidized, Unsubsidized and PLUS loans are shown as reference.

Federal Direct Student Subsidized Loan:
Borrower: Undergraduate students who demonstrate financial need.
About: The federal government pays the borrower's interest while the student is in school and during certain other periods, thereby subsidizing these loans.
- **Interest Rate: 6.39%**
- **Origination Fee: 1.057%.**

Federal Direct Student Unsubsidized Loan:
Borrower: Undergraduate students; not need-based.
About: Borrower pays the interest throughout the life of the loan.
- **Interest Rate: 6.39%**
- **Origination Fee: 1.057%**

Federal Direct PLUS Loan for Parents:
Borrow: 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.
For more information visit: **studentaid.gov/understand-aid/types/loans/plus**
- **Interest Rate: 8.94%**
- **Origination Fee: 4.228%**

Health Profession Student Loan:
Borrower: Full-time students enrolled in specific majors with demonstrated financial need (based on the student's FAFSA).
About: Repayment begins 12 months after graduation or end of at least half-time enrollment.
- **Interest Rate: 5%**
- **Origination Fee: None**

Nursing Student Loan:
Borrower: Undergraduate students enrolled in specific majors with demonstrated financial need (based on the student's FAFSA).
About: Repayment begins 9 months after graduation or end of at least half-time enrollment.
- **Interest Rate: 5%**
- **Origination Fee: None**