

The image features a solid red background. In the top left corner, the word "RUTGERS" is written in a white, serif font. Below it, in a smaller, white, sans-serif font, are the words "THE STATE UNIVERSITY OF NEW JERSEY". A large, faint, circular seal of Rutgers University is visible in the background, centered behind the main text. The seal contains the text "RUTGERS UNIVERSITY" and "THE STATE UNIVERSITY OF NEW JERSEY" around its perimeter, with a sunburst design in the center.

RUTGERS
THE STATE UNIVERSITY
OF NEW JERSEY

Financial Aid

Money Matter\$

What is Financial Aid?

- Scholarships
- Grants
- Loans
- Employment

Types of Need-Based Aid

- Gift aid: Grants and Scholarships
- Self-help: Loans and Employment

Types of Merit-Based Aid

- Academic scholarships
- Prizes (Rotary Club, PTA, Kiwanis, etc)
- Collegiate scholarships

Quick Links

- Check Award Status
- Check Required Documents
- Sign Your Stafford Master Promissory Note
- Entrance Counseling
- Tuition Payment Plan Options
- Parent PLUS Loan

Financial Aid Self-Service

- Contains answers to the most frequently asked questions
- Provides links to other important websites
- Explains timelines and highlights important dates

IRS Data Retrieval Tool

- Option for most filers to retrieve tax data directly from IRS into FAFSA
- 1040 no longer an eligible document
- Families must supply a “tax transcript” ordered directly from IRS
 - Slows down process, delays aid
- Using IRS Data Retrieval Tool streamlines verification if selected
 - Tax transcript not required
 - Quick and efficient
 - Completes file much more quickly

Financial Aid - TV

- Provides short easy to understand video clips about all aspects of financial aid.
- Can be stopped and reviewed anytime during the clip
- Contains information about Rutgers financial aid and term bill submission

New Jersey State Aid

- Eligibility determined by New Jersey
- May require separate verification
- You must submit data directly to NJ either through the FAFSA or at www.hesaa.org
- FAFSA filing deadline for NJ state aid eligibility is October 1 for first year students and June 1 for continuing undergraduates

Appeals for Additional Funds

- Change in Family Circumstances
 - Loss of Employment
 - Death of Parent
 - Extreme financial hardship
- We do not “negotiate” aid packages
- Appeals granted on a very limited basis
- Most appeals are considered in late July and August

Other Options For Financing

- Parent PLUS Loans
- Tuition Payment Plans
- Private Educational Loans

Financial Aid and the Term Bill

- Awarded Financial Aid is used as a credit to the term bill and reduces the balance due
- Federal Work-Study does not credit, it is earned
- In some cases financial aid is offered after the term bill is generated and does not show as credit
- Check the box indicating additional financial aid and subtract from the balance due
- You cannot “zero out” your balance due online

So you will need to print and mail the term bill with a zero balance due. Receipt of the term bill confirms student's attendance at the university.

TERM BILLS - Understanding the Process

- University Board of Governors establishes and approves tuition and fee rates annually in mid-July for the upcoming academic year.
- Tuition and fee charges are based on several conditions:
 - full-time / part time
 - in state / out of state
 - school of attendance and program fees
- Other charges include:
 - Housing
 - Dining
 - RU Express Card
 - Course related fees
- Students are emailed at the end of July that the term bill is viewable online at our website at www.studentabc.rutgers.edu. The Fall Semester Term Bill Due date is August 13, 2012.

TERM BILLS - Understanding the Process

Welcome To The Student Accounting Financial Services Homepage - Windows Internet Explorer

http://www.studentabc.rutgers.edu/

File Edit View Favorites Tools Help

Prospective Students Current Students Faculty/Staff Parents Alumni

RUTGERS NEW BRUNSWICK
Student Accounting Financial Services

VIEW YOUR STUDENT ACCOUNT
TERM BILL INSTRUCTIONS
CONTACT INFO
FREQUENTLY ASKED QUESTIONS (F.A.Q.'s)
FINANCIAL AID

Confirm Your Attendance
Pay Your Bill Online
Contact Info
Costs
Term Bills
RU Book Advance
Payment Options
Payment Plans
Cashier Offices
Fees
Financial Holds

Important Announcements *(as of April 20, 2011)*

NEW - [Click here to view the Summer Session Registration and Payment Calendar.](#)

Please click on a headline for additional information about that topic.

Exit Interviews for Federal Loan Recipients
1098T Form Now Available Electronically
Housing and Dining Adjustments
Use Electronic Direct Deposit for Faster Student Refunds
Livingston Cashier's Office Closed Permanently as of December 1
I received a Notice of Unpaid Balance. What should I do?
RU Book Advance for New Brunswick & Newark Financial Aid Students
Confirmation of Attendance
Cancellation of Registration
Board of Governors Tuition And Fee Rates, 2010-2011

https://finservices.rutgers.edu/otb

Student Account Statement

The screenshot shows a web browser window with the following content:

Student Accounting & Cashiering - Student Account System

Student Account Login Options

 or

* Required for Electronic Refund setup.

Login Help

Visiting students with a valid RUID and PAC use RUID Login to access term bill.

[RUID Lookup \(Rutgers students\)](#)

[RUID Lookup \(visiting students\)](#)

[PAC Change \(Rutgers students\)](#)

For assistance, contact the Student Accounting Office between 8:30 AM and 5:00 PM, Monday through Friday at (732) 445-7590.

Normal Hours Of Operation

Mon-Fri 6:30 AM - 11:59 PM
 Saturday 6:30 AM - 11:59 PM
 Sunday 6:30 AM - 11:59 PM

Important Notices

The university will no longer mail paper term bills to your home address. Use this web page to access your account. Here you can view your semester charges based on your registration and financial credits applied to your account. Each semester you must confirm your attendance at the university by paying the term bill. If your term bill balance is zero, you can confirm your attendance by logging in and following the link for Confirmation of Attendance. Please be advised that electronic bills not paid by the due date will be assessed late fees.

Electronic Refund ^{new}

RU ScholarRefund is a new service which allows students to enroll to receive their refund checks electronically deposited directly to their bank account.

* RU ScholarRefund setup requires NetID login.

Important Links

- [Emergency Notification & Contact Information](#)
- [Financial Aid Home Page](#)
- [Student Accounting & Cashiering home page](#)

Privacy Statement

The information on your account is considered to be part of your education records under the Family Educational Rights and Privacy Act ("FERPA"). Your [written consent](#) is generally required for others to view information from your educational records.

Student Account System Support

For questions, comments or suggestions contact [Camden Help Desk](#), [Newark Help Desk](#), or [New Brunswick/Piscataway Help Desk](#).

Student Account Statement

Student Accounting & Cashiering - Student Account - Windows Internet Explorer

https://finservices.rutgers.edu/otb/viewSummary.htm

File Edit View Favorites Tools Help

Student Accounting & Cashiering - Student Account

Term Selection → Account Summary → Payment Adjustments → Verify Payment Adjustments

Account Summary - SCHOOL OF ARTS AND SCIENCES - Spring 2011 - RUBY RUTGERS | 000000001 [Term Bill Information \(help\)](#)

! Your Student Account Status

- Attendance has been confirmed/Term Bill has been received.
- Your Term Bill is due on 1/28/2011.
- Financial Holds \$0.00
- Term Billable Credit Hours 12.0

OUTSTANDING BALANCE

TOTAL CHARGES	\$6,301.70		
TOTAL PAYMENTS	\$0.00		
TOTAL BALANCE:	\$6,301.70		

Charges		Payments / Account Credits	
TUITION	\$4,963.00		
SCHOOL FEE	\$45.50		
COMPUTER FEE	\$144.25		
CAMPUS FEE	\$1,127.00		
PIRG	\$11.20		
TARGUM	\$10.75		
TOTAL CHARGES:	\$6,301.70	TOTAL PAYMENTS:	\$0.00

PAYMENT OPTIONS

- **Pay Online By Electronic Check**
You may pay by e-check, which is an electronic withdrawal from your checking or savings bank account. No additional fee is charged for the e-check, unless the electronic payment is returned as unpaid from your bank to the university. Returned e-checks are assessed a \$10.00 return check service fee and \$50.00 late fee.
- **Pay Online By Credit Card**
Master Card, American Express and Discover Card may be used to pay tuition and fees online. A service fee will be assessed to your credit card for this convenience. In-person credit card payments are no longer accepted by the Cashier's Offices at the University.

NOTE: Any payments made online will be reflected on your account within three to five business days.

- **Pay in Person or by Mail**

Done Internet 100%

Methods of Payment:

- Can pay by electronic check
- or by credit card with a 2.5 % convenience fee
- or by enrolling in the Rutgers Partial Payment Plan.

Visit our web site for more detailed information.

Tuition Payment Plans

RU Tuition Payment Plan (RUTPP):

- Easy, affordable plan to extend term bill payments for the:
 - Academic year (2 semesters) over a 12, 10, 8, or 6 month period. (Budget double semester charges).
 - One semester over a 5, 4, 3, or 2 month period.
- For more information and to enroll, go to our website at www.studentabc.rutgers.edu or complete a paper enrollment form.

Tuition Payment Plans

The screenshot shows a web browser window with the URL <http://www.studentabc.rutgers.edu/#>. The page title is "Welcome To The Student Accounting Financial Services Homepage".

Navigation Menu (Left):

- FREQUENTLY ASKED QUESTIONS (F.A.Q.'s)
- FINANCIAL AID
- Confirm Your Attendance
- Pay Your Bill Online
- Contact Info
- Costs
- Term Bills
- RU Book Advance
- Payment Options
- Payment Plans** (highlighted with a red arrow)
- Cashier Offices
- Fees
- Financial Holds
- Forms
- Loans
- Exit Interviews
- Refunds
- Remission
- Tax Benefits For Education
- Withdrawals
- RU Aware
- Student Accounting Offices
- Summer Session
- School Codes
- Online Services

Main Content Area (Right):

Please click on a headline for additional information about that topic.

- Exit Interviews for Federal Loan Recipients
- 1098T Form Now Available Electronically
- Housing and Dining Adjustments
- Use Electronic Direct Deposit for Faster Student Refunds
- Livingston Cashier's Office Closed Permanently as of December 1
- I received a Notice of Unpaid Balance. What should I do?
- RU Book Advance for New Brunswick & Newark Financial Aid Students
- Confirmation of Attendance
- Cancellation of Registration
- Board of Governors Tuition And Fee Rates, 2010-2011

About Student Accounting/Cashiering

Welcome to the Rutgers University **Student Accounting Financial Services** website.

Our Office ensures the proper billing of students' accounts and provides professional, prompt, courteous services to students resolving financial problems on an individual basis.

Our offices manage the following areas:

- Cashiering:** Responsible for all types of student bill payments. Distributes student financial refund checks.
- Student Accounts (SAR):** Keeps track of your financial status, which includes tuition

Mandatory Health Insurance

- Due to state law, Rutgers provides a mandatory group insurance plan for full-time students that will be included on your electronic term bill/student account charges. Students will be billed \$375.00 per semester.
- Students who have comparable outside coverage , can deduct the amount of the health insurance fee from the term bill, providing they can show proof of adequate insurance and complete the online Health Insurance Waiver by the term bill due date of August 13th.
- Log into United Health Care’s web site at www.firststudent.com to waive or enroll in health insurance coverage every semester.
- More details are included as a handout.

Direct Deposit

- Students receiving Financial Aid where their aid is greater than their billable charges, can enroll in direct deposit of their refund checks into their bank accounts for faster refunds.
- Visit www.studentabc.rutgers.edu for more details regarding this service. Brochures are also included in your handout.

FERPA

Family Educational Rights and Privacy Act

- Federal law gives students rights with respect to their educational records.
- Educational records must be kept confidential.
- We cannot disclose "personally identifiable information" without the student's prior written consent.
- In order for us to discuss your child's account with you, your child must sign the FERPA Release Form. Students/parents can access the form through our website at www.studentabc.rutgers.edu.

Contact Us

Student Accounting Help Desk 848-932-2254

Office of Financial Aid 848-932-7057

Office Hours: 8:30am – 5:00pm, Monday - Friday

Website www.studentabc.rutgers.edu

Website www.studentaid.rutgers.edu

Today's presentation will be available for download from
www.studentabc.rutgers.edu/parents