Welcome Parents
Student Administrative Services
Student Services are delivered through many Departments working together:

- Undergraduate Admissions
- Registrar’s Office
- Financial Aid Office
- Student Life, Assignment Office and Housing Office
- Dining Office & RU Express Cards
- Billing, Student Accounting and Cashier’s Office
- Student Health Centers
- Parking and Transportation
- Office of Information Technology – Visit our web sites!

The two day New Student Orientation session includes a parent orientation on the first day, with a special session on Financial Aid, money matters & more.
Welcome! Use this site as your convenient guide through the enrollment process to help you complete all the necessary steps on schedule. Click on the icons for important additional information. A check next to an icon indicates you have completed that step. "IP" and a check next to an icon indicates you have partially completed that step.

Visit your school of enrollment website: [School of Arts and Sciences](#)

### REQUIRED ITEMS

- **Placement Testing**
  - Incoming students may be required to take placement tests before meeting with an academic adviser to select first-semester courses. [Exemptions from testing](#)

- **Academic Planning & Advising**
  - You will meet with an academic adviser to choose your fall semester courses and talk about your interests and goals. Click on the icon for more information about your school’s academic planning and advising process.

- **Summer Orientation Program**
  - Rutgers University’s Summer Orientation Program is a dynamic and interactive program that provides enrolling students with essential information. All students are expected to register for and attend an Orientation session. Choose an Orientation program date by the June 1, 2015 priority deadline for the best date availability.

- **Immunizations**
  - All incoming Rutgers University students are required by state law and university regulations to provide the university with a Pre-Entrance Immunization Record.

- **Final Transcript**
  - Your final official transcript is due in July. Click on the icon for details and a complete description of your conditions of enrollment.

### CAMPUS LIFE

- **Parent/Family Information**
  - It’s important for us to have contact information for your parent(s) or guardian so we can inform them about campus events and unique opportunities, and help ensure they have a positive experience of Rutgers while you are a student here.

- **Explore, Discover, Connect**
  - Become a part of the wonderful world of Rutgers Learning Communities, where students and faculty share common interests and build relationships inside and outside the classroom.

- **Advanced Placement**
  - Once Advanced Placement (AP) exam results are available in July, the formal evaluation of AP exams, including credits and course equivalencies, will be
Housing/Dining

Housing is assigned on a first-come, first-served basis. We recommend you submit your housing and/or dining agreement and nonrefundable deposit as soon as possible.

Rutgers NetID and Services

Most of Rutgers' services including email, the myRutgers portal, and instructional applications are accessed online using a unique identifier, a NetID. You will need to activate your NetID and select available services here.

Go Rutgers

Join Go Rutgers, our special social network especially for admitted and enrolling students that will enable you to connect with other incoming Rutgers University-New Brunswick students, faculty, and staff to get your questions answered in real time.

Emergency Contact

Please provide your cell phone number and emergency contact information in the event of an emergency (campus closing or a campus safety issue).

U.S. Military Service

Are you affiliated with U.S. uniformed services in any way? Did you serve in uniform, or are you a family member of a person who served in uniform? Providing this information on the following page can help our veterans’ services team connect you with veterans’ services, benefits, and community and ease your transition to Rutgers.

Extended Orientation Experiences: Camp UKnight & Start with Service

Camp UKnight and Start with Service are extended orientation experiences for incoming students interested in leadership and community service opportunities at Rutgers.

‘Q’mmunity’ Extended LGBTQ+ Orientation Experience

An extended one-night orientation experience and leadership retreat designed for incoming first-year and transfer students identifying as Lesbian, Gay, Bisexual, Transgender, Queer, Gender Nonconforming, Asexual or as an Ally.

Lesbian, Gay, Bisexual, Transgender, Queer and Questioning (LGBTQ) Resources

Click on the icon to learn more and get connected.

MONEY MATTERS

Financial Aid

Virtually all undergraduates who seek financial aid receive assistance. The university makes every effort to offer financial support to students with demonstrated financial need.

Term Bill

Term bills are available on a rolling basis beginning in July for students entering the university in the fall. The specific payment due date will be displayed on your bill. Click on the icon for important information about fall semester term bills.

INTERESTS

Douglass Residential College – for commuters and residents

Rutgers is the only public university in the nation to have a community like Douglass that focuses on women’s success, achievement and leadership.

Non-Traditional Student

Non-traditional students are adult, veteran and/or part-time learners, including returning adults whose formal education has been interrupted, students needing to pursue higher education on a part-time basis, post-baccalaureate students pursuing a second undergraduate degree or major, and
What is a NetID?

All faculty, staff, students and guests are assigned a Rutgers unique identifier known as a NetID, comprised of Rutgers, you need to activate your Rutgers NetID. Your assigned NetID will appear on the activation screen.

What does NetID and Services Activation do?

- Sets your authentication password
  This is the password you will use for most electronic services.
- Allows you to setup your security questions and answers
  You can choose to select three questions and answers that will help you reset your password.
- Allows you to select services
  You can choose services for which you are eligible, including ScarletApps (Google for Rutgers), or locally provided services.
- Establishes your Rutgers email address
  This is the email address to which Rutgers University will send official communications and notices.
- Allows you to choose where you would like your official Rutgers email delivered
  You can choose to have your Rutgers email address forwarded to a different account, or you can choose to
Students access most of Rutgers' services including email, the myRutgers portal, and instructional applications online using a unique identifier, a NetID and password, or with their nine digit student Identification number.

It is important for students to keep their email addresses in the Rutgers Online Directory up to date at all times. Failure to do so may cause students to miss official emails from the University, including messages from Student Accounting, the Registrar, Financial Aid, or for their online class assignments in Sakai, Blackboard or eCollege.

Students can review their email settings at netid.rutgers.edu

Click on "Manage Email Address" on the left bar (second to last link) Review "Manage Email Address" and "Manage Display Address" tabs

For help and more information, go to: nbcs.rutgers.edu/helpdesk/alias/ or contact your local Computing Help Desk:

Newark: 973/353-5083
Office Of The Registrar, New Brunswick

Popular Links

- Undergraduate Academic Calendars
- Campus status during weather alerts
- Undergraduate Registration Schedules
- Degree navigator to check graduation fulfillments
- View grades and transcripts
- In-State Residency
- Veteran’s Benefits

Students - Getting Started

Use the side navigation or click on one of the categories below to find more information.

- **Academic Calendar**
  Find information and dates for class registration, office closings, and class cancelations.

- **Class Registration**
  Find information on registration schedules, services, and office visits.

- **Confidentiality/Security**
  Know your rights regarding personal records, data access, and directory information.

- **Enrollment Verifications**
  Enrollment verifications can be requested for external agencies such as prospective employers and others.

- **Grade/Transcripts**
# University Academic Calendar

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall Semester Begins</td>
<td>Tues Sept 2</td>
<td>Tues Sept 1</td>
<td>Tues Sept 6</td>
</tr>
<tr>
<td>Changes in Designation of Class Days</td>
<td>Wed Nov 26 - Friday Classes</td>
<td>Wed Nov 25 - Friday Classes</td>
<td>Wed Nov 23 - Friday Classes</td>
</tr>
<tr>
<td>Thanksgiving Recess</td>
<td>Thurs Nov 27 - Sun Nov 30</td>
<td>Thurs Nov 26 - Sun Nov 29</td>
<td>Thurs Nov 24 - Sun Nov 27</td>
</tr>
<tr>
<td>Regular Classes End</td>
<td>Wed Dec 10</td>
<td>Thurs Dec 10</td>
<td>Wed Dec 14</td>
</tr>
<tr>
<td>Reading Days</td>
<td>Thurs Dec 11 &amp; Fri Dec 12</td>
<td>Fri Dec 11 &amp; Mon 14</td>
<td>Thurs Dec 15</td>
</tr>
<tr>
<td>Final Exams Begin</td>
<td>Mon Dec 15</td>
<td>Tues Dec 15</td>
<td>Fri Dec 16</td>
</tr>
<tr>
<td>Final Exams End</td>
<td>Mon Dec 22</td>
<td>Tues Dec 22</td>
<td>Fri Dec 23</td>
</tr>
<tr>
<td>Winter Recess Begins</td>
<td>Tues Dec 23</td>
<td>Wed Dec 23</td>
<td>Fri Dec 23</td>
</tr>
<tr>
<td>Winter Recess Ends</td>
<td>Fri Jan 16</td>
<td>Fri Jan 15</td>
<td>Fri Jan 13</td>
</tr>
<tr>
<td>Spring Semester Begins</td>
<td>Tues Jan 20</td>
<td>Tues Jan 19</td>
<td>Tues Jan 17</td>
</tr>
<tr>
<td>Spring Recess Begins</td>
<td>Sat March 14</td>
<td>Sat March 12</td>
<td>Sat March 11</td>
</tr>
<tr>
<td>Spring Recess Ends</td>
<td>Sun March 22</td>
<td>Sun March 20</td>
<td>Sun March 19</td>
</tr>
<tr>
<td>Regular Classes End</td>
<td>Mon May 4</td>
<td>Mon May 2</td>
<td>Mon May 1</td>
</tr>
<tr>
<td>Reading Days</td>
<td>Tues May 5 &amp; Wed May 6</td>
<td>Tues May 3 &amp; Wed May 4</td>
<td>Tues May 2 &amp; Wed May 3</td>
</tr>
<tr>
<td>Final Exams Begin</td>
<td>Thurs May 7</td>
<td>Thurs May 5</td>
<td>Thurs May 4</td>
</tr>
<tr>
<td>Final Exams End</td>
<td>Wed May 13</td>
<td>Wed May 11</td>
<td>Wed May 10</td>
</tr>
</tbody>
</table>
Residence Life - Login

**NOTICE** This application site does NOT work on mobile devices!

Fall 2015 Housing

Incoming First-Year, Transfer, and Graduate Students (Camden, New Brunswick, and Newark)

Welcome to Rutgers University! Living on campus will provide you with extraordinary and fulfilling experiences, and new friends that will last a lifetime. Make sure you check our website to see all the great reasons to live on campus at Rutgers.

Keep in mind that you need to activate your NetID before being able to login. Once you get your NetID, it may take a few days for it to become active in the housing system.

The New Brunswick Fall 2015 housing application for first year students is now available! The transfer student application will be available soon.

New Brunswick Continuing Undergraduate Students

The Housing Lottery for the 2015-2016 year has begun! Make sure you apply for a lottery number by the deadline. To apply, log in below and fill out the lottery application on the next page. For more information on the housing lottery, head to http://nuoncampus.rutgers.edu/lottery

Summer Housing 2015

Summer housing will be available this year at the Richardson Apartments, located on the Busch Campus. Students who are taking classes this summer (or conducting research within a Rutgers Department) may submit an application online.

Students can log in below using your Official Rutgers NetID and Password.

Difficulty Logging In?

NetID: Most applications are now using the Rutgers NetID for authentication. If you have a NetID, and do not remember what it is, you may look it up using the NetID Lookup application. If you do not yet have a NetID, you may create an account and NetID.

Forgot your password? Please visit the password reset page.

If you are a new student, you may need to wait 2-3 business days after you make your NetID to login to this system.

NetID: 
Password: 
Submit
Housing Assignments - oncampus@echo.rutgers.edu

- Housing campus preferences are based on a first come, first serve basis. Apply early.

- Student have until the first week in June to make changes to their campus preferences and roommate request fields. Students can go back into the application until the first week of June and make additions or changes. After that RU starts processing assignments and no further changes can occur.

- Housing assignments will be released the first week in August. Students will receive an email that directs them to a website which informs them of their housing assignment and contact information for their assigned roommate.

Any questions - email: oncampus@echo.rutgers.edu.
Staff monitors and reviews the emails and responds within 48 hours.
Meal Plans

Rutgers meal plans are designed with the needs of the university community in mind. Dining Services works continuously to satisfy diverse tastes, preferences, and schedules by providing different locations and menus on each campus, number of meals in each plan, and extended take-out hours within each dining hall.

The RUconnection Card is the official photo identification card issued to faculty, staff, students, and guests on all Rutgers University campuses. This unified photo ID card serves as the primary form of identity verification throughout the university.

Each meal plan is accessed through the RUconnection card, the university identification card, at any dining hall throughout the New Brunswick / Piscataway or Camden campuses.
MEAL PLAN DESCRIPTIONS

- **285 Plan .................. $2,543 per semester** in Fall 2014 – Spring 2015

  This plan allows an average of 19 meals each week, which means you could take advantage of all meal periods offered by Dining Services or enjoy two meals during the same meal period. We recommend this plan for a student with an active lifestyle or for anyone who wants the assurance of having enough meals for the entire semester.

- **255 Plan .................. $2,456 per semester** in Fall 2014 – Spring 2015

  This plan provides an average of 17 meals each week. It is ideal for students who want the convenience of three meals each weekday. This plan also allows for an evening takeout meal once or twice during the week.

- **210 Plan .................. $2,293 per semester** in Fall 2014 – Spring 2015*

  The 210 plan offers an average of 14 meals per week. This is a good plan for students whose schedules may not allow time for breakfast, but who want to eat lunch and dinner each day, plus a few weekend or late night meals.
RU Express

Rutgers University Dining Services designed RU Express, the official university debit account administered in both the Rutgers Camden and New Brunswick/Downtown campuses. RU Express offers a convenient cash-free alternative that allows students, faculty, and staff to use their RU connection card like a debit card.

More than 100 on-campus and off-campus locations are accessible through the swipe of your university ID card.

Besides, everyone needs a change of pace! Use your RU Express account on and off campus and get MORE:

- Spending Power
- Accepted at your favorite local restaurants
- Special off-campus discounts and promos
- Flexibility / Freedom
- Flexibility to eat when and where you want
- Unused account balances carry over
- Easy to budget, track and add money
- BOTH on-campus and off-campus convenience
- Security
- Safer than cash or credit cards
- Parent peace-of-mind
- Convenience
- Easy online account access and deposits

One account for everything you need, your RU connection card does it all!
Welcome!

Begin by watching the introductory segment or by accessing the short clips below, which are organized by playlist.

GET STARTED
Steps in the Financial Aid Process

1. File FAFSA in January  
   www.fafsa.gov

2. Receive Planning Letter  
   February through May

3. Submit required documents  
   As requested

4. Receive official award notification  
   in June

5. Research other financing options, apply for other loans-  
   June-July

6. Student receives an email that their term bill is viewable at studentabc.rutgers.edu  
   Late July, due August 12th
Financial Aid and the Term Bill

• Students can check their financial aid award status at www.studentaid.rutgers.edu.

• Students can also:
  – Check required documents
  – Sign their Stafford Master Promissory Note
  – Complete Entrance counseling
  – Find information about various loans, such as the Parent Plus Loan and NJCLASS loans through HESAA

Can check on state aid through www.HESAA.org

Did you answer the four additional questions on the FASAA – in order for HESAA to award NJ State Aid?
Financial Aid & Scholarships
Academic Year 2015 - 2016

Please enter your Rutgers University ID number (RUID) and Date of Birth.
RUID is not your Social Security Number.

Your RUID can be found on your Rutgers status screen, https://admissionservices.rutgers.edu/ugrad/login.jsp

To view your award(s), you will need one of the following supported browsers:
Microsoft Internet Explorer 8 or higher; Mozilla Firefox; or, Macintosh Safari. If using a browser that is not supported, your award(s) information may not display properly.

To identify the browser currently running on your computer, go to "HELP" on the
Peak Processing

We are currently experiencing a delay in processing documents sent to our office. Tens of thousands of documents are received during peak processing. If you submitted your documents to the correct address, fax number or used the Document Management Program, we have them. We will contact you if we need additional information.

Financial Aid Required Documents

SSN (123456789 or 123-45-6789)

Birth Date (mm/dd/yy) must include slashes

Year 2015 - 2016

LOG IN

Financial Aid Questions

- New Brunswick 848.932.2254
- Newark 973.353.5423
- Camden 856.225.6021

Login Help

If you receive an error message, please try again. If you continue to receive error messages, please contact your advisor.

- The Office of the University Registrar has your correct SSN on file.
- Rutgers school code 002629 is listed on your FAFSA.
- Too early. Please check at a later time.

Related Links

- Office of Financial Aid homepage
- Financial Aid Award Status

Option to Submit Documents Online

For your convenience, you may manage your documents online using the Document Management Program.

Term Bill Questions, Late Fees, Payments, Refunds

- New Brunswick 848.932.7057
- Newark 973.353.5151
- Camden 856.225.6039

Status as of Friday, April 24, 2015
www.HESAA.org
TERM BILLS - Costs of Attendance

- University Board of Governors establishes tuition & fee rates annually in mid-July for the 2015-16 academic year.

- Tuition and fee charges are calculated based on:
  - full-time or part time per credit hour enrollment
  - in state or out of state tuition charges
  - School, campus fees, school fees, computer 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](http://www.studentabc.rutgers.edu).

- The Fall Semester Term Bill Due date is August 12, 2015.
The Office of Student Accounting, Billing, and Cashiering provides access to your online term bill, processes refunds, administers payment plans, coordinates exit counseling, and assists with issues that arise with your student account. Our department is also referred to as the Bursar’s Office, the Campus Business Office, or the Cashier’s Office.

Please feel free to review our website for information about your student account. If you need to speak to a customer service representative, you may contact us using our online form or via our call center at 848-932-2254.

Managing Your Student Account

VIEW AND PAY YOUR TERM BILL

View your student account, make payments/apply credits, manage your refunds, and confirm your attendance. Students may also print their term bill form by selecting the ‘PRINT YOUR TERM BILL’ link under ‘Payment Options’ when viewing your student account. Term bill payments mailed and postmarked by the due date will not be assessed late fees.

Cancellation of Registration

If your registration was cancelled due to non-payment of your term bill, you must contact your Student Accounting or Campus Business Office for further instructions on how to have your registration reinstated.

2014-2015 Tuition and Fees

View tuition and fee rates by school, and learn more about mandatory and optional fees.

Explore Tuition Payment Plans

Enroll in the best plan for you, annually or by semester.

Electronic Checking

Payment with e-check, an electronic withdrawal from your bank account, is the most secure and convenient way to pay your tuition and fees. Students can also make payments from international banking institutions via our partnership with

Mandatory Exit Counseling for Students with Federal Educational Debt

COMPLETION DEADLINE - APRIL 27, 2015

All students with Federal Educational Loan Debt who are graduating, enrolled for less than 6 credits in the upcoming semester, and/or transitioning to graduate school are required to complete mandatory exit counseling. This includes students with Perkins Loans, Direct Stafford Subsidized and Direct Stafford Unsubsidized Loans.

View more details.

Education Tax Credits

An education credit helps with the cost of higher education by reducing the amount of tax owed on your tax return if the credits exceed the cost of tuition and fees.
Estimating Your Total Cost

Use the cost calculators to estimate the cost of your education at Rutgers. There are two options.

**Please note:** only in-person, on-campus costs are able to be calculated at this time. Students in the fully online programs can view current program costs for undergraduates and graduates, respectively.

**Net Price Calculator**
For prospective first-year undergraduates
Take 10-15 minutes to estimate your college costs.

**Cost of Attendance Estimator**
For returning and prospective transfer students
Use this calculator to estimate tuition, fees, and other charges.

Contact the Rutgers Office of Financial Aid for information on available financial aid.
College Information

At which campus will you be registered?

- Camden
- New Brunswick
- Newark

Are you enrolling as an undergraduate or as a graduate student?

- Undergraduate
- Graduate

Next Page

Click here to view current year tuition tables in PDF format.

For questions or comments about this site, contact sfsadmin@rci.rutgers.edu
This application was developed by the Microcomputer Support Services Group.
9399 completed estimates.

Last Updated: 09-04-2008

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Dining

Select a meal plan option:
- No Meal Plan
- 285 Plan (19 Meals Weekly)
- 255 Plan (17 Meals Weekly)
- 210 Plan (14 Meals Weekly)
- 150 Plan (10 Meals Weekly)
- 110 Plan (7 Meals Weekly)
- 75 Plan (About 5 Meals Weekly)
- 50 Plan (About 3 Meals Weekly)

RU Express

How much would you like to deposit in your RU Express account? (Type 0 or leave blank for no contribution, otherwise the minimum deposit is $10). » MORE INFORMATION

25

Next Page

Click here to view current year tuition tables in PDF format.
For questions or comments about this site, contact sfsadmin@rci.rutgers.edu
This application was developed by the Microcomputer Support Services Group.
9534 completed estimates.
Last Updated: 09-04-2008

© 2015 Rutgers, The State University of New Jersey. All rights reserved.
Your estimated charges for the 2014-2015 academic year are as follows:

**College: Arts & Science**

<table>
<thead>
<tr>
<th>Item</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Annual Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition - In State</td>
<td>$5,477.00</td>
<td>$5,477.00</td>
<td>$10,954.00</td>
</tr>
<tr>
<td>Campus/School Fee</td>
<td>$1,274.00</td>
<td>$1,274.00</td>
<td>$2,548.00</td>
</tr>
<tr>
<td>Computer Fee</td>
<td>$155.50</td>
<td>$155.50</td>
<td>$311.00</td>
</tr>
<tr>
<td>Freshman Orientation Fee</td>
<td>$175.00</td>
<td></td>
<td>$175.00</td>
</tr>
<tr>
<td>NJPIRG Fee</td>
<td>$11.20</td>
<td>$11.20</td>
<td>$22.40</td>
</tr>
<tr>
<td>TARGUM Fee</td>
<td>$10.75</td>
<td>$10.75</td>
<td>$21.50</td>
</tr>
<tr>
<td>RU Express (Deposit + Admin fee)</td>
<td>$50.00</td>
<td>$50.00</td>
<td>$100.00</td>
</tr>
<tr>
<td><strong>Total (2014-2015)</strong>^</td>
<td><strong>$7,153.45</strong></td>
<td><strong>$6,978.45</strong></td>
<td><strong>$14,131.90</strong></td>
</tr>
</tbody>
</table>

* The SEVIS Admin. Fee applies to international students with a J1 or F1 Visa. [MORE INFORMATION]

^ There are other course related fees not included in these totals. [MORE INFORMATION]

**Notes:**
- Rates increase annually in mid-July for the upcoming academic year.
- These rates are an estimate.

**Forecast Tuition:**

Duration: 2 years

Estimated annual tuition increase: [ ] % (typically between 2% and 5%)

[Forecast Tuition]
Your estimated charges for the 2014-2015 academic year are as follows:

College: Arts & Science

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<tr>
<td>TARGUM Fee</td>
<td>$10.75</td>
<td></td>
<td>$21.50</td>
</tr>
<tr>
<td>Housing: Residence Hall, Academic Year</td>
<td>$3,581.50</td>
<td>$3,581.50</td>
<td>$7,163.00</td>
</tr>
<tr>
<td>Meal Plan: 210 Plan (14 Meals Weekly)</td>
<td>$2,293.00</td>
<td>$2,293.00</td>
<td>$4,586.00</td>
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<tr>
<td>RU Express (Deposit + Admin fee)</td>
<td>$50.00</td>
<td>$50.00</td>
<td>$100.00</td>
</tr>
<tr>
<td><strong>Total (2014-2015)</strong></td>
<td><strong>$13,027.95</strong></td>
<td><strong>$12,852.95</strong></td>
<td><strong>$25,880.90</strong></td>
</tr>
</tbody>
</table>

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^ There are other course related fees not included in these totals. [MORE INFORMATION]

Notes:
- Rates increase annually in mid-July for the upcoming academic year.
- These rates are an estimate.

Forecast Tuition:
Duration: 2 years
Estimated annual tuition increase: % (typically between 2% and 5%)
Forecast Tuition

Related Links:
- Payment Options (studentabc.rutgers.edu/paymentopt.htm)
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 earned & paid through payroll office.
• Always check studentaid.rutgers.edu for up-to date financial aid offers.
• You may subtract the additional financial aid from the balance due, including outside scholarships.
• If your Financial Aid is more than the balance due, students can confirm their attendance on the web site.
• If you owe a balance, pay by the term bill due date to confirm your attendance and to avoid late fees.
• If you need more funding, apply for third party loans early, or enroll in our Tuition Payment Plan.
University Mandatory Health Insurance

– All full time undergraduate student are required to have health insurance or show proof of having adequate health insurance every semester. Students who are covered by their parent’s insurance plan are allowed to waive the health insurance requirement. Students without adequate health insurance can enroll in the university’s mandatory group insurance plan for full-time students. The charge is included in the grand total of the student’s electronic term bill/student account charges. Students need to enroll or waive every semester.

– Students who have comparable outside coverage need to waive through the University Health Plans, Inc. website at http://universityhealthplans.com, every semester. Students can deduct the amount of the health insurance fee from the term bill, provided that they show proof of adequate insurance and complete the online Health Insurance Waiver by the term bill due date of August 12th.

– To waive or enroll, log into University Health Plans web site at http://universityhealthplans.com/
Students! Click on your school’s name from the list to visit their insurance programs:

American Baptist College
Assumption College
Babson College
Bard College at Simon’s Rock
Bay State College
Becker College
Bentley University
Blackburn College
Brandeis University
Bridgewater State University
Brown University
Bryant University
Cape Cod Academy
Clark University

Massachusetts State Universities
MCPHS University
MGH Institute of Health Professions
Montserrat College of Art
New York School of Interior Design
Pine Manor College
Rhode Island College
Rhode Island School of Design
Rochester Institute of Technology
Rutgers, The State University of New Jersey
Salem State University
Salve Regina University
Sarah Lawrence College
School of Visual Arts
Dear Rutgers Student and Parents:

Rutgers University is pleased to present you with information about the Rutgers University Student Health Insurance Plan. The Student Health Insurance Plan (SHIP) is serviced by University Health Plans (UHP) and underwritten by UnitedHealthcare Insurance Company (UHC).

**Full Time Domestic Students**

All full time Undergraduate Students taking 12 or more credit hours, all full time Graduate Students taking 9 or more credit hours and all full time students as defined by the student’s department are required to have Health Insurance each semester. Student Insurance eligibility may be affected if an enrollment status change occurs (part time to full time or full time to part time) during open enrollment. Contact the Student Insurance Office at insure@rci.rutgers.edu only if it affects your eligibility. Students must actively attend classes for at least 31 days after the date for which coverage is purchased.

The Student Insurance premium is added to your Rutgers term bill each semester. You are automatically* enrolled after the deadline in the Student Insurance Plan unless comparable coverage is provided. You must waive online, before the deadline at www.universityhealthplans.com to void your automatic enrollment.

*Exception: Graduate Fellows and Less than full appointment Teaching and Graduate Assistants-No Waiver action required.

**Full appointment Teaching and Graduate Assistants MUST waive each semester.**

When you access your term bill for the first time each semester, you will select to waive or enroll. This only indicates your intention. The enrollment or waiver process is still incomplete. You have the option to follow the link on your term bill to complete the enrollment or waiver form or continue to confirm your attendance first, and then complete the waiver or enrollment form at www.universityhealthplans.com.

The charge will be removed from your term bill within 4 days after waiving. Failure to waive online before the deadline will result in a non-refundable charge and students will be responsible for the premium.
Managing Your Student Account

We're here to help you manage your student account. On our website you can:

View and Pay Your Term Bill
Review your account and pay your tuition and fees each semester.

Learn More about Tuition and Fees
Download tuition rates, and learn more about mandatory and optional fees.

Explore Tuition Payment Plans
Enroll in the best plan for you, annually or by semester.

Students with Financial Holds

Please be advised that students with financial holds will be unable to register for the fall 2013 semester if the total balance of their financial hold is not paid in full before the start of fall registration on April 7th.

Learn more about Financial Holds.

Important Dates
Student Account Statement

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

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.
Sample Term Bill – View Your Student Account Statement
Methods of Payment:

• Can pay by electronic check
• or by credit card with a 2.5 % convenience fee
• or by enrolling in the Rutgers Tuition Payment Plan
• or by printing the term bill and mailing it in, (which results in longer processing time.)

Visit our web site for more detailed information: studentabc.rutgers.edu
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).
- Per semester over a 5, 4, 3, or 2 month period.

For more information and to enroll, visit our website at www.studentabc.rutgers.edu or complete a paper enrollment form.
Payment Options

Term bill payments are accepted in the form of cash, money order, check, credit card (online only, Visa is not accepted), and electronic check. Payments can be made through the mail, online, or in person at a campus Cashier’s Office. Payments are not accepted via phone.

Checks

Checks or money orders, made payable to Rutgers, The State University of New Jersey, are accepted through the mail or in person.

- Indicate the student’s name, telephone number, and student ID number on the payment.
Rutgers Tuition Payment Plans

The Rutgers University Tuition Payment Plan (RUTPP) allows you to pay your term bill charges in convenient monthly payments. By planning early you can include your college payments in your monthly household budget, which allows you to avoid the large lump sum payment due at the beginning of each semester. If you budget with Rutgers you may be able to reduce the amount of loans you will need, and in turn reduce your indebtedness.

- Choose the number of months to spread your installment payments. The installment period is interest free.
- There is a $60 enrollment fee to join the annual plan and a $50 enrollment fee for the semester plan. This fee is nonrefundable and due at the time of enrollment.
- This is an interest free plan. Unlike a loan, you can join this plan and pay monthly without accruing interest or having a large debt at the time of graduation.
- The plan is administered by Rutgers and a third-party billing servicer, University Accounting Service (UAS).
- Tuition Protection Insurance on the plan member is provided at no additional cost. If the plan member, the person financially responsible for paying the bill, dies during the contract period, the balance of the contract, up to the total tuition and fees owed at the time of death, will be paid by Rutgers University, provided that your monthly contract payments are current.

ONLINE WEB ACCESS

University Accounting Service (UAS) offers online account access to your RUTPP information, where you can review your installment account and payments for any semester you have attended Rutgers.

- View your Rutgers University Tuition Payment Plan
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](http://www.studentabc.rutgers.edu) for more details regarding this service. Brochures are also included in your handout.
FERPA

The Family Educational Rights and Privacy Act

The Family Educational Rights and Privacy Act, is a federal law that gives students in higher education various rights with respect to their educational records. Rights afforded to you under FERPA include the right to inspect and review your educational records, the right to request amendment of records you believe are inaccurate or misleading, and the right to prevent disclosure of information from your educational records without your prior consent, subject to some specific exceptions. The Office Student Affairs Compliance publishes an annual notice about your rights under FERPA. FERPA permits disclosure of “directory information” such as name, phone number, address, and email address without your prior consent unless you specifically request that it be kept confidential. For more information regarding directory information, view the Confidentiality Definition Statement.

Consistent with its mission of educating students, Rutgers treats its students as adults and supports them as they develop individual responsibility, maturity and independence. The Policy on Parental Notification provides the circumstances under which Rutgers will disclose information about a student to the parent(s) or legal guardian(s) of the student with the prior consent of the student.

If you have further questions about your rights under FERPA, you may contact:
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 and Thank You!

Student Accounting and Cashiering

- Help Desk 848-932-2254
- Website www.studentabc.rutgers.edu
- Office Hours: 8:30am – 5:00pm, Monday - Friday

Office of Financial Aid

- Help Desk 848-932-7057
- Website www.studentaid.rutgers.edu
- Office Hours: 8:30am – 5:00pm, Monday – Friday

Our goal is to provide you with excellent, individual Customer Service.

Today’s presentation is available for viewing at: www.studentabc.rutgers.edu/parents