



WHAT

UR

SPIDERS

NEED TO



KNOW

ABOUT

THEIR TUITION

ACCOUNT



Important information and Reference
Guide for students and parents

Student Accounts Office
Box R
University of Richmond, VA 23173
804-289-8147
866-241-8893

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Our Pledge To You

It is our mission to support and advise students in understanding their financial obligations to the University of Richmond by employing patience and effective communication.

The Bursar's Office is dedicated to the development, education, and success of our students by:

- providing exceptional service
- maintaining accuracy of accounts
- being responsive to their needs
- encouraging their development into financially responsible adults

It is our pledge to serve with respect, honesty and compassion in a professional and individualized manner.

A NOTE TO NEW SPIDERS

(And their parents)

Welcome to our web!

It is finally here! High School is now a memory and you are college bound! You have worked hard for many years to accomplish this goal, a goal that has prepared you for this new chapter in your life. In this next chapter there will be a lot of “NEWS,” new excitement, new friends, new experiences and new responsibilities. Yes, that’s right, now the responsibilities really begin. There will most likely be some that you have never had to consider. It is important that you understand that college is a very different place from high school. Your parents, while still very important in your lives, are not in charge of your college life, and that includes your money. While most parents will help pay for their children’s college education, it is ultimately YOUR responsibility to make sure that your finances are in order. YOU will receive the invoices, and YOU must make sure that they get paid. Do not expect your parents to ask you what needs to be paid.

We want you to:

- **Be** proactive
- **Be** aware
- **Be** responsible for and learn about your finances
- **Become** accountable to self and society

And also:

Be assured that we are here to assist you....

Because, not all of your college education will come from your classes!

YOUR TUITION ACCOUNT

(YOURS...Not your parent's)

About Your Invoices

Now that we have established that the account is ultimately the responsibility of *and belongs to* the student, we still recognize that parents are the primary source of payment for college tuition and other charges.

Our policy is to provide the invoices to the students electronically through our on-line invoicing system.

Students will access account information using BannerWeb, and will receive notification of new invoices through their University email address.

Parents will access invoices using QuikPay *if the student* has added them to their student account as an **Authorized Payer**. *Once set up, an Authorized Payer* will receive the same email notification of the current statement that the student receives.

Please note:

- *We do not mail paper invoices.*
- *Failure to review and acknowledge the electronic statement does not relieve responsibility for timely payments.*
- *The Student Accounts Office is prohibited from discussing your account with anyone that is not listed as an Authorized Payer or without a student signed FERPA waiver.*

FREQUENTLY CALLED NUMBERS

Questions about Charges?

The Office of Student Accounts cannot remove charges assessed by another department.

If you have a question regarding a departmental charge, you must contact the issuing department.

Boatwright Library	(804) 289-8876
Financial Aid Office	(804) 289-8438
Housing Office	(804) 289-8060 or 8471
One Card Spidercard Meal Plans	(804) 289-8478
Parking Services	(804) 289-8703
Richmond College <i>Dean's Office</i>	(804) 289-8061
Richmond College <i>Residential Life</i>	(804) 289-8930
Student Health Center	(804) 289-8064
Telecommunications	(804) 287-6554
Westhampton College <i>Dean's Office</i>	(804) 289-8468
Westhampton College <i>Residential Life</i>	(804) 287-6076

IMPORTANT DUE DATES

For your financial planning and scheduling:

FALL INVOICES are emailed during the first week in July and the *due date for payment is the 1ST Monday in August*

SPRING INVOICES are emailed the first week in November and *the due date for payment is the 1st Monday in December*

SUMMER SEMESTERS payment for all charges is due no later than the *first day of each individual summer term even if you have not received an invoice.* For students registering after the due date for any term, payment is due upon registration.

Under normal circumstances, financial aid recipients will see *anticipated* financial aid awards on each term's statement. *Each Term Statement* will include charges for tuition and fees. Room and meal charges are also reflected if applicable to the student. Federal, state and institutional assistance is applied directly against the student charges if the financial aid applications are complete. *Only the Federal Work-Study award is not credited to the account, since it is paid directly to the student based on the number of hours worked.*

MONTHLY INVOICES

Miscellaneous charges that are not part of basic charges **are invoiced monthly**. The due date for any amount owed is indicated on the invoice. The invoice will also indicate any activity (payments received, etc.) on the student account since the previous month. While not exact, it is our intention to email invoices on the 1st Wednesday of each month. Please ensure that payment is received on time as requested.

ADJUSTMENTS ON ACCOUNTS

Students are required to monitor their account balances by accessing their online account to view any adjustments. *Payment in full, including adjustments, is required by the due date on the original invoice.*

**ANNUAL HOUSING AND GENERAL FEE DEPOSITS ARE
DUE BY MID FEBRUARY**

TO REQUEST HOUSING and to confirm your enrollment for the NEXT ACADEMIC YEAR, a deposit of \$600.00 is required of all students (\$500/housing deposit and \$100/nonrefundable general fee).

*****Once you have a room assignment, the housing fee is also nonrefundable. The Housing and the Enrollment deposits will be reflected as a payment on your July (fall term) tuition invoice. *****

THE HOUSING OFFICE will accept your \$600.00 advance deposit ONLINE at: <https://housing.richmond.edu>

This option is ***ONLY available on the housing website***. To make your online payment *from your checking account*, log on to the housing website. Sign on to StarRez and navigate to the Deposit page. You may pay by credit card, debit card or check. If you prefer, you may mail a check to Student Accounts, Box R, 28 Westhampton Way, Richmond, VA 23173. Make the check payable to the University of Richmond in the amount of \$600. Include your student's name and UR account #.

****ADVANCE DEPOSITS ARE NOT ACCEPTED ON THE QUIKPAY SITE AND WILL NOT BE RELECTED ON YOUR MONTHLY INVOICE.***

STUDENTS NOT REQUESTING HOUSING ARE REQUIRED TO MAIL a \$100.00 general fee payment to:

Student Accounts

Box R

University of Richmond, VA 23173

(Students' name and UR id number MUST be included)

If you have further questions, please call the HOUSING OFFICE at 804-289-8471.

INVOICE TERMINOLOGY

Current Statement is the most recent invoice emailed to you. This page will show recent activity on the account, pending credits, and the due date for any amount you owe. Invoices are only updated once per month.

Account Status reflects *daily activity* on the account. New charges, payments or adjustments made to accounts can be viewed immediately on this page. Because the Account Status page is constantly updating, ***it will often show a different balance than can be viewed on your invoice.***

Statement History archives your older invoices. They can be accessed by clicking on the magnifying glass by the invoice you want to open.

Transaction History archives the payments made via the QuikPay system. Echeck and Credit Card payments can be viewed by clicking on the magnifying glass next to the payment you want to view. This is also helpful in determining why a payment may have been rejected.

For a paper copy of the invoice, select the PDF icon on the "Current Statement" screen and print your invoice from your home.

*Please remember that your invoice is a static "snapshot" of your account and is only updated once a month, just prior to being sent. **For up to date information, check the ACCOUNT STATUS page.**

AUTHORIZING PARENTS TO RECEIVE INVOICE

If you are a student and wish to view and/or pay your invoice online, please go to <https://bannerweb.richmond.edu> and log in. Upon log in, click the Student Services link and select "Pay Tuition and Fees".

If you would like someone else to receive or pay your invoice (i.e. parents), *YOU* must set the person up as an *"Authorized Payer"*.

How to Set Up an Authorized Payer

Go to: <https://bannerweb.richmond.edu> and log in. Upon log in:

- *select **Student Services** *select **"Pay Tuition and Fees"**
- *select **"Authorize Payers"** (on the navigation bar on the left side of the screen)

Complete *the requested information to create a user name and temporary password for each authorized payer.* (The temporary password must be changed by the authorized payer when he or she first logs in to the site.)

Authorized payers will then receive an automated email notification with the login name informing them that they have been authorized. *You must provide the temporary password to the authorized payer.*

If you are a parent/guardian/authorized payer and want to view or pay your student's invoice, please go to:

<https://quikpayasp.com/richmond/studenttuitionaccount/authorized.do>

*(making this link a "favorite" or "bookmarking" this site will make it easy to check the account at any time)

PAYMENT OPTIONS

The preferred method of payment is electronic (on QuikPay) by using either your checking account information or by credit card. Making electronic payments on QuikPay will give you immediate confirmation of your payment as well as automatically remove a hold.

Echeck—is a *free* electronic service on QuikPay by using your checking account information

Ecard— credit card using your **MASTERCARD, DISCOVER, VISA or AMERICAN EXPRESS** (a **2.75% service fee** will be applied)

International Payment – to wire funds via **FLYWIRE**

- **Mailed payments** should be sent to:
Student Accounts
Box R
University of Richmond, VA 23173
- **Express/Overnight Mail address:**
Student Accounts
The Queally Center
Suite #306
28 Westhampton Way
University of Richmond, VA 23173

(For mailed payments, please include the remittance advice that is included on the *printable statement*.)

Installment Payment Plan

This option has been made available for undergraduates and Law Students through the services of Higher One Tuition Payment Plan. They offer a payment schedule of 10 equal monthly installments for the academic year from June through March. The five payments for the fall semester begin on June 1 (ending with the October payment) and the five payments for the spring semester begin with the November payment (ending with the March payment)

TUITION PLAN USERS

Higher One will mail information to returning students in April of each year. Incoming freshmen will be notified in May.

To determine the amount of your contract, please refer to the fee schedule at: <http://controller.richmond.edu/tuition/index.html>

To enroll in the Higher One program, go to:

<https://tuitionpay.higherone.com/TuitionPay/Welcome.aspx?richmond>

TUITION PLAN USERS

If you have elected to participate in the monthly installment plan through Higher One, please remember:

- The payment plan runs from June through March. Because invoices for fall are not sent until July, *you may need to estimate your contract and make adjustments later if necessary.*
- Payments made from June to October must satisfy the fall term balance. Payments made from November to March must satisfy the spring term balance.
- Your contract requires that your *payments be received by the first day of each month.* Payments not received on time are assessed a late fee by reducing the amount that is transmitted to us.
- *You will continue to receive monthly invoices from the University's Bursars office. It is very important that you open and view your UR invoice each month.*

Your UR invoice will reflect:

- *monthly payments received
- * anticipated payments based on your contract
- * any additional amount owed— *If your UR invoice*

indicates an amount due that will not be satisfied by your monthly payments, please pay the amount indicated directly to the University by the due date on the invoice.

Need to adjust your contract?

Over or under estimating your payment plan is a common occurrence. Your payment amounts can easily be adjusted, but you must request any changes. **CONTRACT ADJUSTMENTS ARE NOT AUTOMATIC.**

Higher One payment plan ***does not have access to your University of Richmond account.*** They are only aware of our basic costs and not what your individual tuition invoice for the year is.

If you are OVER PAYING on your contract and need to decrease your payment amount, contact your UR account representative to assist you. *** ***Do not just skip your payments. ********

continued

If you are UNDERPAYING on your contract you will need to contact Higher One and let them know to increase your contract.

******Do not just send in additional funds without a contract increase as additional funds will just be applied to the next month.***

Contact information for Higher One Payment Plan:

Higher One

P O Box 11953

Newark, NJ 07101-49531

(1-800-635-0120)

SAVING YOUR PAYMENT INFORMATION

How to save your Bank Account and Credit Card information in the QuikPay system

For those who wish to avoid re-entering checking account or credit card information each time a payment is made online, there is an option available to you that will store your information for later use.

While logged into the QuikPay site, select "Payment Profiles" on the navigation bar on the left side of the screen. Click "Add eCheck/Credit Card Profile" and then complete the form. Once your payment profile is completed and has been saved, you will not have to re-enter your bank account or credit card information in the system each time you make a payment.

********PLEASE DOUBLE CHECK YOUR CHECKING ACCOUNT, ROUTING AND CREDIT CARD NUMBERS FOR ACCURACY BEFORE SAVING.***

ACCOUNT HOLDS/UR POLICY

ACCOUNT HOLDS

- ***Any charges unpaid by the due date on the current statement will result in a hold on your account and prevent registration or transcript activity.*** The hold will remain on the account until payment is received.
- No credit is given for a terms work nor a degree conferred until all charges have been satisfactorily settled. Failure to make satisfactory financial arrangements can result in delay of graduation, denial of registration privileges, removal from classes, withholding of transcripts and/or referral to a collection agency or attorney.
- If the University deems it necessary to engage the services of a collection agency or attorney to collect or settle any dispute in connection with an unpaid balance on a student account, the student will be liable for all reasonable collection costs including attorney fees and other charges necessary for collection of this debt. Accounts referred to a collection agency are reported to a credit bureau(s).
- **Per the University Communications Policy, ***email is the official means of communication for the University of Richmond.** We do not mail paper invoices except for summer school.

Do I call Student Accounts or Financial Aid?

While the Student Accounts Office and the Financial Aid Office often work in concert, they are two separate offices with very different functions. Please do not assume that each office is aware of issues the other may be involved with and communicate with both!

The Financial Aid Office function is to assist you with obtaining funding for your education when needed.

It is incumbent upon the student to ensure that ***all of the requirements for financial aid is complete prior to the start of the fall term.*** Timely completion of these requirements will permit your funding to be disbursed on the first day of class and eliminate the risk of a hold or late fee on your account.

The Student Accounts Office is responsible for processing invoices for charges assessed to the Student Tuition Account as well as processing payments received. Additionally, the Student Accounts Office monitors these accounts to ensure timely payment, placing holds and applying late fees to delinquent accounts.

Should you have questions regarding a charge placed on a student account, please contact the issuing department. The Student Accounts Office has no authority to remove charges assessed by another department. Please refer to **FREQUENTLY CALLED NUMBERS** listed on page 5.

FINANCIAL AID ON YOUR INVOICE

Financial Aid packages need to be in place *PRIOR TO* the beginning of the term. Please ensure that you have *completed the entire financial aid application, *promissory notes are properly signed and *students have completed the required Entrance Counseling. ***Funds will not disburse until these requirements are satisfied.***

Financial aid awards will appear as anticipated aid on your invoice once ***you have accepted your award package.***

The University of Richmond requires that you complete the FEDERAL STUDENT loan application every year. Your award package will show what you are eligible to receive in loans ***but you must still complete the application.***

Your invoice will include the anticipated financial aid transactions when calculating the balance you need to pay.

Financial aid is disbursed to your account on the first day of the term ***if*** you have completed all required applications and provided all required documentation and information.

Only the Federal Work-Study award is not credited to the account as it is paid directly to the student based on the number of hours worked.

Do not wait until you arrive on campus to start the process for loans or other financial assistance. The Office of Student Accounts will apply holds and late fees to unpaid accounts.

Tax extensions from the IRS are not compatible with University due dates. A student's account will need to be paid by the due dates on your invoice. Refunds will be issued should you later qualify for financial assistance.

FOR QUESTIONS REGARDING YOUR FINANCIAL AID, PLEASE CALL THE FINANCIAL AID OFFICE AT 804-289-8438 or email: www.financialaid.richmond.edu

ONLINE SPIDERCARD DEPOSITS

Parents have the ability to check balances as well as make online deposits to their student's spidercard account at <https://spidercard.richmond.edu>

When making an online deposit, you will need:

- University ID number
- Students' Last name
- Credit card or Checking Account information
- Credit card or checking account holders billing address (address where credit card or bank statement is delivered *denotes a required entry)

Funds are credited to the Spider Card Account within 30 minutes.

If you have questions or need assistance, please contact the One Card Office at 804-289-8476

TUITION REFUND POLICY

Tuition and Room Refund policy for Fall and Spring Terms

Withdrawal on/before 1st day of term	100% less deposits
1 st week of term	85%
2 nd week of term	70%
3 rd week of term	50%
4 th week of term	25%
5 th week of term	25%
6 th week of term	25%
After 6 th week of term	0%

Meal Plan Refund Policy - Prorated on a daily basis through the sixth week of the term.

Summer School Refund Policy

No refunds are given for summer housing and meal plans.

For classes that meet for 5 weeks

By 3rd day of term	100%
Day 4 – 7 of term	50%
2 nd week of term	25%
After 2nd week of	0%

For classes that meet for 6 weeks

By 3rd day of term	100%
Day 4 -7 of term	50%
2 nd week of term	50%
3 rd week of term	25%
After 3rd week of term	0%

For classes that meet for 8 and 10 weeks

3rd day of term	100%
Day 4 – 7 of term	50%
2 nd week of term	50%
3 rd week of term	25%
4 th week of term	25%
After 4 th week of term	0%

TUITION REFUND INSURANCE

Withdrawal/Refunds/Tuition Insurance

While it is not common for students to leave mid-semester because of a serious illness or injury, unfortunately there are times when it is unavoidable. It is important to note, depending on the date of withdrawal, the financial aspect may not be in your favor. As outlined in the Tuition Refund Policy on page 18, a percentage of the tuition cost is refunded up to the 6th week. After the 6th week of the term, there is no refund for withdrawal.

Because we feel that your college is an investment worth protecting, the University of Richmond has partnered with Allianz Global Assistance to make tuition refund insurance available to our families. This is a completely optional service. The University feels that it is our responsibility to provide you with as much information as possible to assist you in making an informed decision for your family.

Allianz Tuition Insurance acts as an extension of the University's refund policy—securing reimbursement for your tuition payment, housing and meal fees, and other nonrefundable expenses if you withdraw for a covered reason at any time during the semester.

To get a quote or learn more about tuition insurance, call Allianz at 1-888-427-5045 or visit their website at: AllianzTuitionInsurance.com/UR

Tuition Insurance is available to all Undergraduate, Law/MBA and School of Continuing Studies students through **Allianz Tuition Insurance**.

Application must be submitted no later than the first day of the term.

1098T TAX Reporting Information

Form 1098T is furnished to assist you and your tax preparer in calculating any education tax credits that you may be eligible for when completing form 8863 which attaches to your tax return. Qualification for an Educational tax credit should be determined in consultation with your personal tax advisor. ***The University cannot provide tax advice or make this determination for you.***

Forms 1098T are mailed no later than January 31st to the student at the permanent address of record if they meet the IRS reporting requirements. Currently enrolled students can also access 1098 T information and transactions details on bannerweb. **** The IRS requires*** that the University of Richmond report **** EITHER **** the amounts ***invoiced*** (Box 2) **** OR **** ***payments*** received (*not both*) as well as scholarships and/or grants received (Box 5). ***The University reports the amount invoiced*** for qualified tuition and fees and ***does not include information on payments made.*** Please consult your banking records or student account history to retrieve this information.

To retrieve payment history Log in to BannerWeb. At the main menu select Student Services. Select Student Records; Account Summary by Term. Statements for the last 24 months are also available on QuikPAY.

Our website gives you more specific information regarding these tax credits and can be viewed at:
oncampus.richmond.edu/administration/controller/stuaccts/index.html

You may also contact the IRS Public Liaison office at 1-800-829-1040 or visit one of the following websites:

IRS publication 970-Educational Tax Benefits

AND

IRS Tax information for Students

<http://www.irs.gov/individuals/students/article/0,,id=96674,00.html>

SOCIAL SECURITY NUMBER REQUIREMENTS

The University of Richmond is **required by the IRS** to send the Form 1098T each tax year to **all** students who attend the University of Richmond. This form is furnished to help determine whether you or the person who can claim you as a dependent, may take either the tuition and fees deduction or claim an education credit to reduce federal income tax. If we have been notified that the name and/or social security number we have on file for you is incorrect or we do not have your Social Security # on file, **Per IRS requirements** we have to verify this information by sending a W-9S form for you to fill out and return to the University so that we have the correct information. Please include your exact name *as it appears on your social security card, your social security number and sign the form and return to us.*

You have two options:

*1. Please click on this link <http://www.irs.gov/pub/irs-pdf/fw9s.pdf> read, complete, print, sign and return to The Queally Center, Student Accounts or mail to:

University of Richmond
Attn: Andrea Stadler
Box R
University of Richmond, VA 23173

*2. Decline to provide your social security number to the University of Richmond. Please note that by not providing this information, the IRS could fine you up to \$100.

If this information isn't received, a hold will be placed on your account that will prevent you from registering for classes or receiving your transcripts.

Please do not email your social security number.

Quick and Helpful Tips

- **Open your UR invoice every month**—you may have new charges to pay (lab fees, fines, etc.) ***Do not ignore your UR invoice because you are using the monthly tuition installment plan.***
- **Students receive their monthly invoices** emailed to their UR email address and can access their invoice via bannerweb.
- **Parents link for invoices:**

<https://quikpayasp.com/richmond/studenttuitionaccount/authorized.do>

save/bookmark this link on your toolbar for easy access and viewing

- **It is never necessary to request that an invoice be resent.** Once an invoice has been generated and sent, it is always available to the student through bannerweb and for the parents on the Quikpay link (listed above)
- **We strongly encourage anyone anticipating an overpayment or refund** from your Financial Aid award, to sign up for direct deposit. By having your refund directly deposited into your bank account, you will have access to your funds much quicker than waiting for it to arrive in your mailbox or risk your check getting lost in the mail. Please complete and return your Direct Deposit Authorization form to the Accounts Payable Office in Maryland Hall. The direct deposit form can be found at: <http://controller.richmond.edu/forms/>
- **Please have UR id #** whenever contacting or corresponding with the Student Accounts Office.
- **If you receive a call or an email** from your student account representative, please respond as quickly as possible.
- **If leaving a voice mail message**, it is very helpful if you will speak slowly and clearly when leaving a telephone number to avoid misinterpretation of the correct number or name.
- **Invoices will only update once per month. For adjustments made between invoicing cycles, check the ACCOUNT STATUS page.**

QUIKPAY CHECKLIST

Students should complete each item below to ensure they receive the full benefit of QuikPay services.

- 1. Students: Log into QuikPAY directly from Bannerweb.** Enter your UR id# and PIN, select the “Student Services” tab, and click on the “Pay Tuition and Fees” option.
- 2. Check the Message Board** for important announcements/ deadlines/instructions.
- 3. Select “Current Statement”** to view the most recent invoice. Check the “payment due date” listed on the invoice; make sure to remit payment no later than the date listed to avoid holds and late fees.
- 4. Select the “Authorize Payers” option** from the menu (on the left) to provide parents or other third parties with the ability to view and pay the invoice via their own login and password. Students may assign access to multiple individuals—this option is especially valuable for those families sharing payment responsibility. “Authorized Payers” receive an email via the address designated by their student notifying them that a new electronic invoice is now available.
- 5. Select the “Make Payment” option** from the menu on the left to pay your balance quickly and securely. A payment made using your checking account information is free of charge. MasterCard, VISA, Discover, and American will charge a 2.75% service fee.
- 6. To view older statements:** Click on the Statement History page. Click on the magnifying glass (left-hand column) by the date of the invoice you want to view.

Electronic invoices are the exclusive billing method for the University of Richmond. Paper invoices are not mailed to students. Students can print their QuikPAY statement if needed. *

