



**WHAT  
UR  
SPIDERS  
NEED TO  
KNOW  
ABOUT  
THEIR STUDENT  
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**

## TABLE OF CONTENTS

Office Directory .....	1
Mission Statement.....	2
Note to Spiders .....	3
Your Tuition Account .....	4
<i>(Not your parents)</i>	
Frequently Called Numbers .....	5
Important Due Dates.....	6 - 7
Invoice Terminology.....	8
Authorizing Parents to Receive Invoices.....	9
Payment Options .....	10 –12
Tuition Plan Users .....	10 –12
Saving Payment Information .....	13
Account Holds/UR Policy .....	14
Student Accounts vs Financial Aid .....	15
Financial Aid on your Invoice.....	16
Online Spidercard Deposits .....	17
Tuition Refund Policy.....	18
Tuition Protection Plan.....	19
1098T Tax Reporting Information .....	20
Social Security # requirements .....	21
Quick and Helpful Tips.....	22
Checklist.....	23 & 24
Statement of Student Responsibility.....	25 & 26
Frequently Asked Questions.....	27 - 29

## STUDENT ACCOUNTS OFFICE DIRECTORY

**SPCS/MBA** ..... Frances Dickerson-King  
804-289-8148.....[fdickers@richmond.edu](mailto:fdickers@richmond.edu)

### **UNDERGRAD A – F**

**COMPLIANCE/COLLECTION**.....Andrea Stadler  
804-289-8116.....[astadler@richmond.edu](mailto:astadler@richmond.edu)

**UNDERGRAD G – L/LAW**.....Heidi Benson  
804-289-8769.....[hbenson@richmond.edu](mailto:hbenson@richmond.edu)

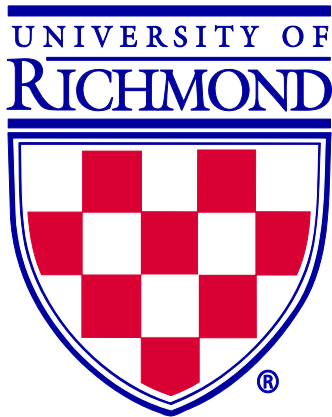
**UNDERGRAD M – Z** ..... Jean Himelspach  
804-289-8146.....[jhimelsp@richmond.edu](mailto:jhimelsp@richmond.edu)

**CASHIER** ..... Cheryl Moss  
804-289-8143.....[cmoss2@richmond.edu](mailto:cmoss2@richmond.edu)

**ASSOCIATE BURSAR**.....Charley King  
804-289-8149.....[mking@richmond.edu](mailto:mking@richmond.edu)

**ASSOCIATE BURSAR**..... Suzanne Kallighan  
804-287-6562..... [skalligh@richmond.edu](mailto:skalligh@richmond.edu)

**BURSAR**..... Annemarie Weitzel  
804-289-8147..... [bursar@richmond.edu](mailto:bursar@richmond.edu)



### 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 "news" 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 are 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 be learned in the classroom!

## YOUR STUDENT 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) 289-8471
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 1<sup>st</sup> Monday in August***

SPRING INVOICES are emailed the first week in November, and ***the due date for payment is the 1<sup>st</sup> 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 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 your term 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 1<sup>st</sup> 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 IN EARLY MARCH**

***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, **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, University of Richmond, VA 23173. Make the check payable to the University of Richmond in the amount of \$600. **Include your student's name, UR account # and identify the payment as an advance deposit.**

***\*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 and payment should be noted as a deposit.)***

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

## INVOICE TERMINOLOGY

***Invoice information***- is the most recent invoice emailed to you. This box section will show pending credits, balance due and the due date for any amount you owe. Invoices are only updated once per month.

***Current Activity***- reflects "real time" activity on the account. New charges, payments or adjustments made to accounts can be viewed immediately on this page.

***Invoice History***- ***archives your older invoices***. They can be accessed by clicking on the ***Invoice Billing Date*** 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 ***transaction date*** 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, ***click the "Download PDF" tab*** located in the **Invoice Information Box** and print your invoice from your home. The printable invoice will include a personalized voucher to use if mailing your payment.

\*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 "Current Activity" box on the View and Pay Accounts 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)

*If the parent/guardian/authorized payer has a change in email address, the student will have to make the change in QuikPay.*

## PAYMENT OPTIONS

The preferred method of payment is electronic (on QuikPay) by using your checking account information or by credit card. Making electronic payments on QuikPay will give 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 or debit 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**

**3<sup>rd</sup> Floor**

**142 UR Drive**

**University of Richmond, VA 23173**

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

### Tuition Installment/Payment Plan

This option has been made available for Undergraduate and Law Students through the services of **Tuition Management Systems (TMS)**. TMS offers a payment schedule of 4 or 5 equal monthly installments for both fall and spring semesters.

- The Fall term (5) June 1- October 1
- The Fall term (4) July 1 - October 1
- The Spring Term (5) November 1 – March 1
- The Spring Term (4) December 1 – March 1
- Because invoices for fall are not sent until July, ***you may need to estimate your contract and make adjustments later if necessary.***

### TUITION PAYMENT PLAN USERS

**TMS** will mail information to returning students in April of each year. Incoming freshmen are 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 TMS payment plan, go to:

<https://www.richmond.afford.com> or call 1-800-722-4867

## **PAYMENT PLAN REMINDERS**

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

- Payments made from June/July to October must satisfy the fall term balance. Payments made from November/December to March must satisfy the spring term balance.
- Your contract requires that your ***payments be received by the first day of each month.***
- *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.*** TMS payment plan ***does not have access to your University of Richmond account.*** TMS is only aware of our basic costs and not what your individual tuition invoice is for the semester.

***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. \*\*\*\*\****

***If you are UNDERPAYING*** on your contract you will need to contact TMS 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 Tuition Management Systems:**

Tuition Management Systems  
 P O Box 645113  
 Cincinnati, OH 45264 - 5113  
 (1-800-722-4867)

**EXAMPLE: How to calculate your monthly payments**

To determine cost of tuition, room and meal choices, log on to <http://controller.richmond.edu/tuition/room-board/indexhtml>

**Contract Calculator**

Tuition - Semester Charge	\$
Room - Semester Charge	\$
Meal Plan - Semester Charge	\$
<b>Total Charges/Semester *</b>	<b>\$</b>
<b>Financial Aid/Miscellaneous Deductions</b>	
Grants	\$
Scholarships	\$
Private loan amount	\$
Fed Subsidized loan (net amount)	\$
Fed Unsubsidized loan (net amount)	\$
Payments from 529 account?	\$
Payments from other investment?	\$
Payments from someone else?	\$
Other payment	\$
<b>Total deduction amount/Semester**</b>	<b>\$</b>
<b>Total Charges * =</b>	<b>\$</b>
<b>Subtract Total Deduction Amount ** =</b>	<b>\$</b>
<b>Balance Amount to Contract for =</b>	<b>\$</b>

## 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 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.



## 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 are 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 producing invoices for charges assessed to the Student 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 pending 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*** any pending 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: [finaid@richmond.edu](mailto:finaid@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 <sup>st</sup> week of term	85%
2 <sup>nd</sup> week of term	70%
3 <sup>rd</sup> week of term	50%
4 <sup>th</sup> week of term	25%
5 <sup>th</sup> week of term	25%
6 <sup>th</sup> week of term	25%
After 6 <sup>th</sup> 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 <sup>nd</sup> week of term	25%
After 2nd week of term	0%

#### For classes that meet for 6 weeks

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

#### For classes that meet for 8 or 10 weeks

By 3rd day of term	100%
Day 4 – 7 of term	50%
2 <sup>nd</sup> week of term	50%
3 <sup>rd</sup> week of term	25%
4 <sup>th</sup> week of term	25%
After 4 <sup>th</sup> week of term	0%

## TUITION PROTECTION PLAN

### **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 6<sup>th</sup> week. **After the 6<sup>th</sup> 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 offer a tuition protection plan to our families. While this is an 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 Protection Plan 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:  
[www.AllianzTuitionInsurance.com/UR](http://www.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 mailed to the student at their permanent address no later than January 31<sup>st</sup> and is furnished to assist you and your tax preparer in calculating any education tax credits that you may be eligible for.

**Please make sure that you have provided your (student's) correct Social Security Number to the Bursars Office for accurate 1098T reporting purposes.**

### Important IRS Changes Regarding Your Taxes

#### **Regulatory Change for 1098T Reporting**

The Internal Revenue Service has implemented a change to the requirements that universities must follow when producing IRS tax form 1098T for the upcoming 2018 tax year. Because this may impact your decision as to when to pay your Spring 2019 tuition bill, it is important that you review the information below.

#### **2018 1098T**

*(Student tuition account activity posted January 1, 2018 – December 31, 2018)*

IRS regulations **will require** the University of Richmond (and all universities) to report the amount of **paid qualified tuition and fees** in Box 1. *This is different because the reporting of tuition and fees billed in Box 2 will no longer be allowed.* Please refer to your tuition invoices or view the tuition charges online at

<https://controller.richmond.edu/tuition/fees/index.html>

With the Spring tuition bill due on the first Monday in December 2018, please consider the due date as well as the IRS regulatory change when determining whether to pay your Spring 2019 bill prior to or after January 1, 2019. ***You may want to consult with your tax advisor before making this decision or view the IRS websites below.*** You may also contact the IRS Public Liaison office at 1-800-829-1040.

<https://www.irs.gov/newsroom/tax-benefits-for-education-information-center>

<https://www.irs.gov/help/ita/am-i-eligible-to-claim-an-education-credit>

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

[oncampus.richmond.edu/administration/controller/stuacct/index.html](http://oncampus.richmond.edu/administration/controller/stuacct/index.html)

**The University of Richmond cannot offer any tax advice regarding 1098T forms.**

## SOCIAL SECURITY NUMBER REQUIREMENTS

The University of Richmond is **required by the IRS** to send the Form 1098T each tax year to degree - seeking 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 do not have your Social Security # on file or have been notified that the name and/or social security number we have on file for you is incorrect, ***Per IRS regulations***, 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, UR id #, sign the form, and return to us.***

**You have two options:**

\*1. Please log on to 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 is not 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 or stolen. To sign up for direct deposit, please go to [BannerWeb](#) and click on Manage/Sign Up for Direct Deposit. Once you have completed the form, it will automatically be sent to the Accounts Payable Office. If you have any questions, please email Accounts Payable at [ACCTPAY@richmond.edu](mailto:ACCTPAY@richmond.edu)
- **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 CURRENT ACTIVITY BOX on the View and Pay Accounts page.**



## MISCELLANEOUS CHECKLIST

Students should review and address each item below to assist in a smooth transition to college life prior to arrival on campus.

- 1. Provided** Student Social Security Number or electronic refusal to Bursar's Office by completing IRS form W9S (see page 21) <http://www.irs.gov/pub/irs-pdf/fw9s.pdf>
- 2. Completed** all Financial Aid Requirements (if applicable) \*loan forms signed, \* entrance counseling for loans, etc.
- 3. Activated** UR email and QuikPay accounts
- 4. Signed** up parents (on QuikPay) to receive invoices
- 5. Reviewed** the online "New Spider Checklist" <http://newspiders.richmond.edu/checklist/>
- 6. Have read and understand the Tuition Refund Policy** and the availability of Tuition Protection Plan (pages 18 & 19)
- 7. Ensured** that all addresses and phone numbers are correct and up-to-date.



## QUIKPAY CHECKLIST & GUIDE

Students should become familiar with our online invoicing system 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.** Click on the link **“View Latest Invoice”** 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. Click on the “Make Payment” button** located on “View and Pay Accounts” page to pay your balance quickly and securely. A payment made using your checking account information is free of charge, however if using a MasterCard, VISA, Discover, or American Express, you will be charged a 2.75% service fee.
- **6. To view older Invoices:** Click on the Invoice History tab. Then click on the Billing Date (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 by clicking on “Download PDF” found on the View and Pay Account page.**

## Statement of Student Responsibility

Students who register at the University of Richmond:

Assume responsibility of full payment for tuition and fees generated from that registration.

Assume full responsibility of all room, meals, and miscellaneous charges, if applicable.

Must keep a current mailing address for invoicing purposes on file at the Student Accounts Office. Failure to receive an invoice because of an incorrect address does not relieve responsibility of timely payments.

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.

Students whose accounts are referred to a collection agency will be liable for all reasonable collection costs including attorney fees and other charges necessary for collection of this debt. Accounts referred to collections are reported to the credit bureau(s).

By registering for classes, students acknowledge receipt of this information and their acceptance of the associated responsibilities.

### Holds

Access to Web registration can be prevented by holds. Students may access [BannerWeb](#) to query their holds. To avoid incurring a late-payment fee, a hold on a student account, delays in housing, registration, and other areas, individuals are urged to pay fees when due. Failure to make satisfactory financial arrangements can result in a hold on a student account, which can result in delay of graduation, denial of registration privileges, removal from class, and/or the withholding of transcripts.

**Please contact the appropriate office with questions about holds.**

### Registration Splash Screen

Prior to registration, students will be prompted on BannerWeb to acknowledge the following statement:

**To enroll in courses at the University of Richmond I understand and agree to the following terms and conditions:**

All tuition and fees owed to the University of Richmond must be paid by the first day of the term, or have a University approved payment arrangement or Financial Aid in place. I am personally responsible for payment of all debt incurred.

I am responsible for payment of all sums when due regardless of my eligibility for financial aid or other financial assistance.

I must acknowledge notifications sent to me through my University of Richmond email address. The official University e-mail address is used for invoicing and sending important communication. It is essential that UR emails are read on a regular basis to ensure I have the most current information.

I understand I am responsible for maintaining my current address and phone number through BannerWeb.

I may be contacted regarding my student account at any personal telephone number provided to the University of Richmond.

Communication may be made to home telephone or mobile device using auto-dialer, text message, or pre-recorded message.

I am subject to and responsible for complying with all University of Richmond policies and procedures as stated in the University of Richmond Handbook.

By my registration, I acknowledge that I am responsible for payment of all charges on my student account. I understand that if my account is referred to a collection agency I will be responsible for all reasonable collection costs including attorney fees and other charges necessary for collection of this debt. I also understand that if my account is referred to collections that my credit report may also be affected.

I have read this agreement and understand it. By clicking the "accept" button, I affix my electronic signature and consent to this agreement.

This acknowledgement must be accepted before you can register for classes.



## Frequently Asked Questions

- **How do I pay my bill?**

There are several payment options. You may use one or a combination of them. Pay online with an e-check, which is free or with a Master Card, VISA, Discover or American Express card. Credit cards are only accepted on-line. There is a 2.75% convenience fee if you choose to pay with a credit card. Payment can be mailed to Student Accounts, Box R, University of Richmond, VA 23173. Please include voucher found on **Printable Statement** portion of your invoice. Pay in person with cash or check at the Student Accounts Office/Cashier window 3<sup>rd</sup> Floor, Queally Center.

A payment plan through Tuition Management Systems is another option. There is a deadline each semester to enroll. Payments must be made by the 1st of each month to TMS. This plan is not for past due balances owed to the University.

- **If I disagree with a charge on my account, who should I contact?**

Contact the department that has assessed the charge. They will be the only one that can explain or adjust the amount you are questioning.

- **I made a payment online. When will my account balance reflect the payment?**

You should be able to view your payment immediately on the View and Pay Account page (Current Activity Below tab) on QuikPay. This information contains real time charges and payments. Invoices are only updated monthly.

- **How do I take care of a hold?**

To pay a financial hold, you can pay your account online via QuikPay and the hold is automatically released. You can also make a cash or check payment in person at the Student Accounts/Cashier Office located on the 3<sup>rd</sup> floor of the Queally Center.

- **Why do I see charges on "Current Activity" that are not on my invoice?**

Your invoice is generated during the first week of each month and is a snapshot of your account as of that day. Once an invoice is generated, a new billing cycle begins. Any new charges will be included on the next month's invoice. The Current Activity box is simply "real time" and updates constantly (new charges, payments, credits, or other adjustments).

- **I did not receive a bill in the mail. Where did you mail my bill?**

The University of Richmond does not mail paper invoices to students. Instead, students are notified via their UR email that a new electronic invoice has been generated each month. To view your current statement, login to bannerweb, select Student Services and Pay Tuition and Fees.

- **Why can't you give me information regarding my child's account? I pay the bill.**

A federal law under the Federal Educational Rights and Privacy Act (FERPA) requires that students provide authorization to Student Account Services before we can release financial information to anyone. We understand that many parents, spouses, or other individuals pay or need to discuss charges on a student's account. To assist students who want Student Account Services to communicate with other individuals, students must setup an Authorized Payer in QuikPay or have signed a FERPA waiver on file in the Registrar's Office. Instructions are included on your NEW SPIDER CHECKLIST.

- **Can I create online access for another person?**

Yes, students can provide online access to designated individuals. Login to bannerweb, select Student Services and then Pay Tuition and Fees. This will take you to the QuikPay site. Select "AUTHORIZE PAYERS" and complete the required information.

- **How do I access the QuikPay system?**

**Students access** their invoices by logging onto bannerweb, click on Student Services, and then Pay Tuition and Fees.

**Parents access** the QuikPay system? Parents must be signed up by the student to receive invoices. Once signed up, access is via the parent portal at <https://quikpayasp.com/richmond/studenttuitionaccount/authorized.do>

- **When is my payment due to TMS?**

Tuition Management System payments are due on the 1st of the month. Payments not made by the 5th of the month are considered past due.

- **How will UR know that I enrolled in the TMS payment plan?**

We try to log onto TMS to identify new enrollments, however, there are times that we will not know until we have received the first payment. It is helpful and much appreciated if you notify us via email at [bursar@richmond.edu](mailto:bursar@richmond.edu).

- **What happens if my payments are late?**

A hold will be placed on your UR account preventing you from enrolling in future semesters or receiving a transcript until your account is paid in full. A late payment will be assessed to your UR account if not paid by the first day of the term. If you are enrolled in the TMS payment plan, and your monthly payment is past due by more than 30 days, your account will be cancelled by TMS and , you will owe all outstanding amounts to UR immediately.

- **Do I have to notify anyone if I need to update or adjust my payments to TMS?**

Yes! Monitor your account by checking your UR invoices each month and comparing it to your TMS balance. If it is determined that you owe more to the University than what is contracted, you can either

increase your contract with TMS by calling them at 1-800-722-4867 or you can simply pay the additional amount owed directly to the University of Richmond by the due date on the invoice and continue paying your monthly contracted amount.

- **Can I send my TMS payment to UR?**

No – please do not do that. A payment that we expect from TMS but is paid to UR directly makes for inaccurate record keeping. For proper credit to your TMS account, all TMS payments should be sent directly to TMS at Tuition Management Systems PO Box 645113 Cincinnati, OH 45264-5113. Remember to pay by the 1<sup>st</sup> of each month. Miscellaneous charges will be invoiced to you monthly and that should be paid directly to UR as it is not part of your contracted amount with TMS.

- **When will TMS send my payment to the University of Richmond?**

TMS forwards your payments to us weekly. TMS must receive the required

payment by the 1<sup>st</sup> of the month that the payment is due. Please remember that TMS will cancel your contract if payment is past due by 30 days. If this occurs, you will owe all outstanding amounts to UR immediately and be subject to UR late payment fee policy.

- **Does TMS have access to my University account or prepay my account balance?**

TMS does not prepay your bill nor does TMS have access to specific details on your UR account.

- **How do I enroll in TMS?**

You can enroll online at [www.richmond.afford.com](http://www.richmond.afford.com) or by calling 1-800-722-4867 for assistance.

