



Dear Student,

We're looking forward to welcoming you to RISD this fall. Before you start your fall semester, we wanted to share the helpful resources that Student Financial Services offers to you and your family.

Enclosed with this letter is your current billing statement for the fall semester. This statement includes tuition, fees, residence life and health insurance charges. Additionally, your balance will reflect your pending financial aid for the fall semester. All grants, scholarships and loans are detailed on your statement.

Financial arrangements need to be in place by August 15, 2016 to avoid any registration issues.

Student Accounts Center: You may view your monthly e-statements and real-time account information by visiting the Student Accounts Center at risd.afford.com. You will log in using your RISD credentials. Once logged in, you can enroll in a payment plan, make a one-time payment or give shared access to another payer. All statements going forward will be sent electronically to your RISD email address. It is strongly suggested that you enroll your parents/guardians/payers in the shared access feature of the Student Accounts Center to ensure that all parties receive important account information. The Student Accounts Center is the official portal for all things related to your student account. If you have any questions or issues related to the Student Accounts Center, please contact service@afford.com.

Payments: RISD accepts payments by checking or savings account, MasterCard, Visa, American Express and Discover at risd.afford.com. All payments should be made online with the exception of Scholarship and 529 payments. Interest free payment plans are available through Tuition Management Systems (TMS). The fall payment plan begins August 1st and includes 5 monthly installments for a fee of \$60. Enrollment can be completed online through the Student Accounts Center or by calling 800.279.1869. International bank transfers may be made through flywire. Flywire offers a best rate guarantee and tracking at www.flywire.com/risd.

Health Insurance: RISD policy requires that all students be covered by a comprehensive health insurance plan. The College meets this requirement by providing United Healthcare coverage, administered by University Health Plans. The plan begins September 1, 2016 and covers you through August 31, 2017. Your account has been automatically charged \$1,236. If you have comparable coverage through another insurance carrier and do not wish to enroll in the United Healthcare health insurance, you must complete the online waiver at www.universityhealthplans.com. It is your responsibility to review your plan in comparison with the RISD plan. Should you choose to not take the RISD plan, you are attesting to the fact that you are familiar with both plans and that your coverage is comparable. The health insurance waiver is available now and must be completed before August 15, 2016 to ensure that the health insurance charge is removed from your account by the balance due date. After you have successfully completed the waiver, you'll receive a confirmation email from University Health Plans, which we recommend saving for your records. Failure to submit the online waiver by the deadline will result in automatic enrollment in the program.

All international students will be enrolled in the plan automatically, with the exception of the international students for which their health insurance company's primary home office is based in the US and the policy provides comparable coverage to the College's plan. International students who do not fall under those conditions must purchase the College's plan. If you wish to be considered for a special international waiver, please contact University Health Plans directly at 800.437.6448.

If you wish to enroll in the RISD health insurance plan, there is nothing additional we need from you. You will be notified by University Health Plans with details on how to access your health insurance card and policy information. If you have any questions, please contact University Health Plans at 800.437.6448.

Tuition Insurance: RISD has partnered with Dewar, Inc. to offer The Tuition Refund Plan. This coverage is purchased on an optional basis through Dewar. It is designed to refund up to 75% of semester tuition and on-campus room and board when a student withdraws at any time during a semester for covered medical reasons. To review the policy coverage and application, please visit www.collegerefund.com. If you are interested in purchasing the Tuition Refund Plan, the application must be submitted prior to the first day of classes.

Credit Balances and Refunds: Students will automatically receive a refund for any excess financial aid funds (credit balance) on their student account each semester. Students should log on to WebAdvisor to complete direct deposit information prior to the start of classes. Any credit balance generated from a Parent Plus loan will be returned to the parent borrower and mailed to the parent directly.

Federal Direct Subsidized/Unsubsidized and PLUS Loans: You will receive information and instructions from Student Financial Services on how to complete the necessary online requirements for any federal loan that has been awarded and accepted.

Additional information is available through the Student Financial Services website at www.risd.edu/sfs. We will be happy to work with you and your family to ensure that financial arrangements are completed by August 15, 2016.

Please refer to the contact information below for assistance with answering any additional questions you may have.

Billing	Student Financial Services	401.454.6445	Studentacctts@risd.edu	Risd.edu/sfs
Financial Aid	Student Financial Services	401.454.6661	Financialaid@risd.edu	Risd.edu/sfs
Student Accounts Center	TMS	800.279.1869	Service@afford.com	Risd.afford.com
Health Insurance	University Health Plans	800.437.6448	Moneill@univhealthplans.com	Universityhealthplans.com
Tuition Insurance	Dewar, Inc	617.774.1555	TRP@dewarinsurance.com	Collegerefund.com
Room and Board	Residence Life	401.454.6650	Housing@risd.edu	Risd.edu/students/residence_life

We look forward to helping you meet your educational goals.

Sincerely,

Student Financial Services