



# 2016-2017 STUDENT FINANCE CHECKLIST

**ROSS UNIVERSITY SCHOOL OF VETERINARY MEDICINE OFFICE OF STUDENT FINANCE**

485 US Highway 1 South  
Building B, 4th Floor Iselin,  
NJ 08830

**TELEPHONE**  
732-509-3051

**FAX**  
732-509-4821

**EMAIL**  
finaid@rossu.edu  
bursar@rossu.edu

**ONLINE**  
rossu.edu/vet

## GET PREPARED

- Determine your eligibility for federal aid
- Review the “Eligibility for Federal Programs” section inside the first panel of the Student Financial Aid Guide to see if you are eligible for federal financial aid
- Gather financial documents needed to complete the Free Application for Federal Student Aid (FAFSA®)\*
- Discuss “Additional Resources” with your Student Finance Advisor – prepare any additional documents you may need

## APPLY FOR FINANCIAL AID

- Apply for your FSA ID online at <https://fsaid.ed.gov/npas/index.htm>
- If you do not already have a FSA ID or forgot your FSA ID, visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) and follow the on-screen instructions
- Complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**Ross University School of Veterinary Medicine Federal School Code: G22779**

## PREPARING TO COMPLETE YOUR FAFSA

### Identification

- Social Security Card and Driver’s License (or state ID)
- If you are not a U.S. citizen, documentation of your eligible noncitizen status

### Income And Tax Information

IF YOU PLAN ATTENDING FROM	THEN YOU SHOULD FILE THE FAFSA FOR	YOU CAN SUBMIT THE FAFSA FROM	USING INCOME & TAX INFO FROM
July 1, 2016-June 30, 2017	2016-2017	Jan. 1, 2016-June 30, 2017	2015
July 1, 2017-June 30, 2018	2017-2018	Oct. 1, 2016-June 30, 2018	2015
July 1, 2018-June 30, 2019	2018-2019	Oct. 1, 2017-June 30, 2019	2016

After completing your FAFSA, print the FAFSA Confirmation Page for your records. If you have already completed a FAFSA for another school, click on “Make a Correction to a Processed FAFSA” and add the school code (G22779).

## WHY COMPLETE A FAFSA?

To apply for federal financial aid, students must complete the Free Application for Federal Student Aid (FAFSA). Once you submit your FAFSA (including the required signatures), the U.S. Department of Education will send your data to Ross University School of Veterinary Medicine. We will then send you an award letter with loan instructions approximately two months prior to the semester start. You will also be invited to speak with a Student Finance Advisor to discuss your Personalized Financial Plan.

## CALL OR E-MAIL YOUR STUDENT FINANCE ADVISOR TO DISCUSS YOUR PERSONALIZED FINANCIAL PLAN

Discuss your personalized financial plan and review your award letter by calling the Office of Student Finance at (732)-509-3051 or [FinAid@RossU.edu](mailto:FinAid@RossU.edu).

\*FAFSA is a registered trademark of the U.S. Department of Education.

## **BORROW WISELY!**

Students are encouraged to borrow only the amount of funds needed to cover tuition and fees, as well as any living expenses. Total funding including loans, scholarships, and other aid cannot exceed the published cost of attendance for a given semester.

## **PURCHASE SUPPLIES**

All recommended supplies for each semester are available by visiting the online bookstore at <https://rusvmbookstore.rossu.edu>. We encourage all students to use the online store as a one-stop shop for all your veterinary and school supply needs.

## **SIGN UP FOR DIRECT DEPOSIT**

Sign up for Direct Deposit for faster receipt of any credit balances you may incur. To access TouchNet (Google Chrome is the preferred browser. Enable pop-ups for the TouchNet link to work):

- Login into myROSS (<https://myross.rossu.edu>)
- There will be two links that reference TouchNet at the bottom of the page. Click either link to enter the TouchNet system. A new window will appear and you'll be logged into the system.

## **UNDERSTANDING YOUR RESPONSIBILITIES**

Please review the Student Handbook and refer to it often for policy and procedural updates. There is a quick link located at the bottom of our website : [www.rossu.edu/veterinary-school](http://www.rossu.edu/veterinary-school).

## **READ YOUR RUSVM EMAIL**

Your RUSVM student email account is our main form of communication with our students. Please check your email regularly so that you do not miss out on anything, including important notices! New students : Check your designated personal email address until your RUSVM email account is set up.

## **TUITION BILLS**

Tuition bills are due two weeks before classes start. Please check your email regularly regarding payment schedule and don't forget to add your parent(s) to the TouchNet payment system if you would like them to be able to view and make payments on your bill.

## **PAYMENT OPTIONS**

- **Online** - Utilize TouchNet via myROSS if paying by credit card or electronic check (ACH).
- **Wire** - If you are an International Student, visit <https://www.flywire.com/pay/rossuвет> to initiate a wire payment.
- **On Campus** - Pay by credit card or check on campus.
- **Mail** - Send a check payable to:  
Ross University School of Veterinary Medicine  
485 US Highway 1 South  
Building B, 4th Floor  
Iselin, NJ 08830

\*\* Please be sure to include your name and student ID when sending checks and wire payments.

## **ELECTRONIC BOOKS**

Ross University School of Veterinary Medicine uses electronic books (ebooks) for all of their semesters in basic sciences. Students are charged for the cost of their ebooks within the semester tuition. RUSVM has developed relationships with the publishers and receives the ebooks at a discounted cost and is thus able to pass a savings onto students.

Students are given the ability to opt out of the ebooks by logging onto the myRoss website and completing the Opt Out form. Students who opt out will need to independently purchase the complete list of all required books. Students will only be able to opt out during a 2 week period, the week prior to the start of classes and during the first week of classes. After the Opt Out form is received by the Office of Student Accounts, it will be reviewed and a credit will be issued to the student's account. The credit will be the total cost of the books offered for the semester the student is registered for. All students will have the option to opt out each semester.

Please note to students that decide to purchase their books from other providers; not all vendors offer all the required books as new, used, for rent or electronic; thus students may have to purchase books from several vendors. The cost of the books often exceeds the cost of the RUSVM ebook option. Students will be required to pay sales tax, value added tax (VAT tax) and international shipping charges. The cost of the taxes and shipping alone can exceed the total cost of the books. Books may need to be shipped by the student and personally cleared by customs, as these options on vendor sites may not be available ship to the Caribbean islands (i.e. Amazon).

Books are required and essential for learning the material needed for basic sciences. A faculty member may request to review that a student has purchased all required materials.

## HEALTH INSURANCE

Health insurance is mandatory for all Veterinary Students while attending school.

View the Aetna Plan at: [www.AetnaStudentHealth.com](http://www.AetnaStudentHealth.com)

As a member you can Sign up for Aetna Navigator to view:

- Your claims
- Who is covered under your plan
- “On Call” Emergency Services
- Life Insurance Coverage

### Waiving Health Insurance

- If you have your own health insurance please visit [www.Rossu.edu/inswaiver](http://www.Rossu.edu/inswaiver) to submit a waiver. Have your RUSM student ID (\*last six digits) and a copy of your private insurance card available. You will be required to provide your insurance information which will be verified to determine active coverage.
- During the waiver process you will be notified if you’ve provided incorrect or incomplete information as this may prevent you from waiving coverage. Once your waiver is submitted and processed, you will receive an online confirmation at the end of the process which will indicate if your waiver request was approved or declined. Approvals are temporary until insurance with your private carrier has been validated (approx. 10-14 business days after your waiver submission).

If the validation is denied, you will be notified and your RUSM Student Account will be rebilled the Aetna insurance premium. If validation is approved, you can expect the insurance charge to be removed from your student account in 5-7 business days after your waiver has been submitted successfully.

- Please see the RUSVM Student Handbook for more information and instructions regarding coverage and how to waive health insurance.

### BASIC SCIENCE TUITION FEE SCHEDULE PER SEMESTER

Tuition	\$18,310.00
Health Insurance	\$695.00
Student Government Fee	\$24.00
Visa Fee (1st Semester Students)	\$150.00
Education Resource Fee (1st Semester Students) <sup>1</sup>	\$780.00

### CLINICAL SCIENCE TUITION FEE SCHEDULE PER SEMESTER

Tuition	\$22,985.00
Health Insurance <sup>2</sup>	\$695.00

<sup>1</sup> Education Resource Fee is a mandatory, one-time fee and is for the RUSVM issued Apple iPad.

<sup>2</sup> Students who are completing their clinical rotations in Australia may incur some additional fees from the affiliate school.

**Please note:** Tuition, Fees, and Health Insurance amounts are subject to change.

### ON-CAMPUS HOUSING<sup>3</sup>

Damage Deposit <sup>4</sup>	\$250.00
Efficiency, Single Occupant	\$3,850.00
Two Bedroom, Double Occupant	\$2,860.00
Two Bedroom, As a Couple	\$5,720.00
Three Bedroom, Triple Occupant	\$2,620.00

<sup>3</sup> Semester 1 Basic Science students only – based upon availability

<sup>4</sup> Damage Deposit Fees less any damages incurred are refundable; see the Campus Living Handbook for additional information.

**Please note:** Tuition, Fees, and Health Insurance amounts are subject to change.

## ELECTRONIC COMMUNICATION CONSENT FORM

Your consent is required for Ross University School of Veterinary Medicine to participate in electronic transactions for all financial information provided or made available to student loan borrowers, and for all notices and authorizations to Federal Student Aid recipients required under 34 CFR 668.165. This allows Ross University School of Veterinary Medicine to communicate important information from the Office of Student Finance, which includes Financial Aid information (such as award letters, missing requirement notices, and disclosures) and Student Accounts information (such as disbursement, credit balance, and billing notifications).

### To Opt-Out of Electronic Communications from the Office of Student Finance:

1. Log on to myRoss
2. Click on the “Student Finance” Tab
3. Select the “Financial Aid Forms” link
4. Select the Electronic Communication Consent Form
5. Please read the disclosure thoroughly before selecting “Yes” or “No”