



STUDENT FINANCE CHECKLIST

ROSS UNIVERSITY SCHOOL OF VETERINARY MEDICINE OFFICE OF STUDENT SERVICES & FINANCE

630 US Highway 1
2nd Floor Suite 2001
North Brunswick, NJ 08902

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 and follow the on-screen instructions
- Complete the FAFSA online at 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.

*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.

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.

TUITION & FEES

The schedule of tuition and fees can be found at:
<http://veterinary.rossu.edu/admissions/tuition-fees.html>

PAYMENT OPTIONS

- **Online** - Utilize TouchNet via myROSS if paying by credit card or electronic check (ACH).
- **On Campus** - Pay by credit card or check on campus.
- **Mail** - Send a check payable to:

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- **PayMyTuition by Mtfx International Education Payments –**
For international payments Ross has partnered up with PayMyTuition by MTFX. PayMyTuition is simple and easy to use. Simply choose your preferred payment method - bank transfer or credit card - and receive detailed instructions. PayMyTuition link: <https://www.paymytuition.com/main/rossuvt>

** 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.

VETERINARY SCHOOL HEALTH INSURANCE

RUSVM requires all students to have health insurance coverage while enrolled at the University. To that end, the University makes a health insurance plan available to its students, their legal spouses and dependents. Students must either be enrolled in the RUSVM sponsored medical plan or prove coverage under another plan.

Our coverage year is from Aug. 25 of the current year to Aug. 25 of the following year. The coverage year is broken into three trimesters for the purpose of billing.

Students attending RUSVM clinical affiliates must learn about the health insurance requirements at their affiliate. Some affiliates require that you accept their institutional insurance and you may want to request a waiver from the RUSVM health insurance plan.

Insurance is automatically billed to all students at the start of each semester.

Billing periods:

BILLED IN	COVERAGE FOR
July/August	August 25 – December 25
November/December	December 26 – April 23
March/April	April 24 – August 24

View the Aetna Plan at: 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

Students are automatically enrolled in the coverage once they are billed for their first semester of tuition and are responsible for those insurance charges unless they provide a valid insurance waiver during the open waiver period (August-October 1st). Please be sure to verify your enrollment status at the start of each billing period. This coverage is also automatically applied to students on approved leaves of absence, vacation, and temporary withdrawals. Insurance for all students will continue to be charged until the student officially graduates or is permanently withdrawn from the University. Please note: completion of the clinical year does not constitute official graduation. Please contact the Office of the Registrar to confirm your official graduation date.

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”