

**Ross University School of
Veterinary Medicine**

Office of Student Finance

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Get Prepared

- Refer to the [Federal Student Aid](#) website to see if you are eligible for U.S. federal financial aid.
- Gather the financial documents needed to complete the Free Application for Federal Student Aid® (FAFSA®).
- Discuss “Additional Resources” with your student finance advisor and prepare any additional documents you may need.

Apply for U.S. Federal Financial Aid

- Complete the FAFSA online at studentaid.gov.
- If you do not already have a Federal Student Aid (FSA) ID or forgot your username or password, visit studentaid.gov/fsa-id/sign-in/landing and follow the on-screen instructions.

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

If You Plan on Attending	Then You Should File the FAFSA for	Using Tax Info From
Fall 2025	2025–2026	2023
Spring 2026	2025–2026	2023
Summer 2026	2025–2026 & 2026–2027	2023 & 2024

FAFSA for subsequent award years is generally available in October.

After completing the FAFSA, print the confirmation page for your records. If you have already completed the FAFSA for another school, click “Make a Correction to a Processed FAFSA” and add Ross Vet’s school code (G22779).

Why Complete the FAFSA?

To apply for federal financial aid, students must complete the 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. After we have determined your eligibility, we will send you an aid offer with instructions to secure your loan(s) approximately two months prior to the semester start.

Call or Email Your Student Finance Advisor to Discuss Your Personalized Financial Plan

Discuss your personalized financial plan and review your aid offer by calling the Office of Student Finance at 732-509-3051 or emailing finaid@rossu.edu.



Borrow Wisely!

Students are encouraged to borrow only what's 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 rusvmbookstore.rossu.edu. We encourage students to use the online store as a one-stop shop for all their books and veterinary supplies.

Sign Up for Direct Deposit

It is recommended that you sign up for direct deposit to receive any credit balance payments. To learn more about direct deposit signup and view an instructional video, visit vetcommunity.rossu.edu/s/article/How-to-Sign-Up-for-Direct-Deposit-in-ECSI-for-RUSVM.

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.

Check 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 Payments

Tuition payments are due on the first day of class. Please check your email regularly regarding the payment schedule in the Financial Payment Gateway.

Tuition & Fees

The schedule of tuition and fees can be found at veterinary.rossu.edu/admissions/dvm-admissions/financialaid/tuition-fees.html.

Payment Options

- Online: Use the Financial Payment Gateway via the [My Ross Vet](#) student portal if paying by credit card or electronic check (ACH).
- Wire: If you are an international student, visit paymytuition.com/paynow/rossuвет to initiate a wire payment.
- Mail: Send a check payable to Ross University School of Veterinary Medicine to one of the following addresses:

Standard Address:

Ross University School
of Veterinary Medicine
P.O. Box 74007515
Chicago, IL 60674-7515

Overnight Address:

Bank of America Lockbox Services
Ross University School of Veterinary Medicine
540 W. Madison, 4th Floor
Chicago, IL 60661

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

Electronic Books

Ross University School of Veterinary Medicine uses electronic books (ebooks) for all semesters in basic sciences. Students are charged for the cost of their ebooks as part of the semester tuition. RUSVM has developed relationships with the publishers and receives the ebooks at a discounted cost.

Students are given the ability to opt out of the ebook option by logging on to the My Ross Vet student portal 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 two-week period in semester 1 only: the week prior to the start of classes and 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 for the total cost of the books offered during the semester in which the student is registered.

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

RUSVM requires all students to have health insurance coverage while enrolled at the university. To that end, the university offers a health insurance plan to its students, their legal spouses, and their dependents. Students must either be enrolled in the RUSVM-sponsored medical plan or prove coverage under another plan. Our coverage year is from 8/25/2025 to 8/24/2026. The coverage year is broken into trimesters for the purpose of billing. Students attending RUSVM clinical affiliates must learn about the health insurance requirements at their affiliate. Some affiliates require students to accept their institutional insurance. You may want to request a waiver from the RUSVM health insurance plan during the waiver period. Insurance is automatically billed to all registered students at the start of each semester.

Billing Periods

Health Insurance Billed	Coverage Dates
Fall	8/25/2025–12/31/2025
Spring	1/1/2026–4/28/2026
Summer	4/29/2026–8/24/2026

View the RUSVM-sponsored medical plan at www.AetnaStudentHealth.com/RUSVM.

As a member, you can create an account to view:

- Your claims
- Who is covered under your plan
- On-call emergency services

Waiving Health Insurance

Students are automatically charged and enrolled in health insurance coverage once they are billed for tuition, and they are responsible for those insurance charges unless they provide a valid insurance waiver during the open waiver period (August 15–September 30). New incoming students will be eligible to waive in their entering term and then every subsequent fall semester. Please be sure to verify your enrollment status at the start of each billing period.

Electronic Communication Consent Form

Your consent is required for Ross University School of Veterinary Medicine (RUSVM) 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 RUSVM to communicate important information from the Office of Student Finance, which includes financial aid information (such as aid offers, missing requirement notices, and disclosures) and student account information (such as disbursement, credit balance, and billing notifications).

To opt in to electronic communications from the Office of Student Finance, visit vetcommunity.rossu.edu/s/article/How-to-update-electronic-consent-in-the-My-Ross-Vet-community-portal.