

Frequently Asked Questions about Term Bills:

AFTER READING THESE FAQs, IF YOU HAVE FURTHER QUESTIONS, PLEASE REVIEW RUTGERS STUDENT ACCOUNTING'S [OVERVIEW ABOUT TERM BILLS](#). IF YOU HAVE QUESTIONS ABOUT THE CHARGES ON YOUR TERM BILL, CONTACT RUTGERS GLOBAL–STUDY ABROAD.

PAYING YOUR TERM BILL:

- **When will term bills be released?**
Rutgers will contact you once term bills have been released. Check your [Rutgers term bill!](#)
- **When are they due?**
The due date for your term bill can be found online when you log in to view your term bill.
- **Why can't I access my term bill?**
You can only access your term bill once Rutgers Student Accounting has released your account.
- **What if I need more time to pay my term bill?**
You must contact Student Accounting and request an extension to set up a payment plan. Rutgers Global–Study Abroad does not have the ability to extend due dates.
- **Where can I pay my term bill?**
<https://finservices.rutgers.edu/otb/>
- **Can I sign up for a payment plan?**
Yes, the plan is administered by [Rutgers and Tuition Management Systems \(TMS\)](#), a third-party billing servicer.
- **Should I enroll in the tuition payment plan (TMS) now before term bills are released? Can I make adjustments later?**
Yes, you can enroll in the [tuition payment plan](#) based on the program cost on the program's brochure page. You can later adjust the amount once your term bill has been released.
- **Can I pay my term bill by check or credit card?**
Yes, please visit [Rutgers Student Accounting](#) for further information.
- **I receive tuition remission; how do I claim this?**
You must submit the remission form each semester to deduct the remission credit from your term bill. Please reference [Tuition Remission](#) for further information and forms. The tuition remission amount is based on Rutgers tuition and not the study abroad rate. Reference the tuition and fee rates for [semester credits](#), for [summer credits](#), and for [winter credits](#).
- **Can I mail a check to pay my term bill?**
Yes, please mail all checks to the address below and include your name & RUID in the memo:
Rutgers, The State University of New Jersey
Term Bill Processing Unit
P.O. Box 2021
New Brunswick, NJ 08903

REGISTRATION AND CREDITS:

- **How do I know if I am registered for my study abroad program?**
You can check WebReg. Your term bill will have a line charge called “Program Fee” for your study abroad program.
- **Why does WebReg state that I am attempting 12 credits when I am taking more?**
We register all students at 12 credits since that is required for you to be considered a full-time student. Once we receive your transcript from the university abroad, your grades and credits will be updated. Please remember that you must be enrolled abroad for a minimum of 12 Rutgers credits to a max of 20.5 credits.

CHARGES ON YOUR TERM BILL:

Program Cost

- **What if I think the amount of the program cost is incorrect?**
Please check the cost against the amount provided on your program’s brochure page. If the amounts are different, please email cgebusiness@global.rutgers.edu and we will look into it.

Housing

- **There is a housing charge on my term bill. Is that for the program?**
No, that is a Rutgers housing charge and it needs to be removed from your term bill. Make sure that you have turned in your key and you have emailed housing (oncampus@rci.rutgers.edu) to let them know you will be studying abroad.

Dining

- **There is a meal plan charge on my term bill. Is it for the program abroad?**
No, that is a Rutgers Dining charge and you need to cancel it. Please go to [Dining Services](#) for additional information and to submit an online request.
- **There is a “Debit” charge on my term bill. What is it?**
This may be an automatic charge you placed on your RU Express card. Please go to their website to submit a [refund request](#).

Health Insurance

- **There is a Health Insurance charge on my bill. Can I cancel it?**
If you normally waive the Rutgers Health Insurance, then please follow the same directions as before. If you normally pay for Rutgers Health Insurance, then we strongly suggest that you do not waive it. All study abroad students are provided with ISOS International Health Insurance (included in the cost of the program), which covers you while you are abroad. ISOS only covers your international travel and not your US coverage. As listed on our website, your program fee doesn’t include major medical insurance (US-based insurance). For more information visit [Rutgers Health Insurance](#).

If housing, dining, or health insurance charges are still present

- **Should I pay my term bill if there is a housing, meal plan and/or debit charge?**
YES! You are responsible to pay what you owe regardless if there are other charges on the account. You must pay for the program cost. The other charges (housing, meal plan, etc.) will be removed later. Please reference the “How to Pay your Term Bill Instructions.” You CANNOT wait for those charges to be removed because Student Accounting will place a \$125 late fee. Do NOT wait! Pay what you owe before the due date.
- **What happens if I pay my term bill by the due date but the housing charge and/or meal plan is still on my term bill?**

We will be monitoring selected term bills with these odd charges. We will keep asking Student Accounting to remove the late fees once the charges are removed. **However, we will not be able to request a removal of a late fee if the term bill is not paid by the due date.** Please remember to just pay for the program cost and the health insurance (if you are not waiving it). If you are not sure if you should pay for a particular charge on your term bill, please contact us so we can advise you. **Disclaimer:** If you're from a specific school at Rutgers, such as a Douglass student, there may be fees associated with your school that you cannot waive, so please take that into account.

CONFIRMING YOUR ATTENDANCE

- **What does it mean 'to pay what you owe'?**
Total balance (minus) housing, meal plan, debit charge, program deposit, scholarship and financial aid [payments/accounts credits] (equals) what you owe
- **What does it mean to confirm my attendance? How can I do that?**
It means that you have confirmed that you will be taking classes and accept the charges. You can confirm your attendance in two ways: paying your term bill online or signing up for a tuition payment plan. Please reference [Rutgers Student Accounting's instructions](#).
- **What if I don't owe anything? How can I confirm?**
You can confirm your attendance online without submitting a payment if your total credits are more than your charges. This means you are awarded more than the charges. Please reference [Rutgers Student Accounting's instructions](#).
- **I am out of the country or out of state. How can I confirm my attendance?**
 - [Pay your term bill in full](#)
 - If your aid, scholarships or loans cover the balance, [confirm your attendance online](#), or
 - Enroll in the [Rutgers University Tuition Payment Plan](#) (RUTPP).
- **What happens if I do not pay my term bill by the due date?**
Student Accounting will automatically place a \$125 late fee. You will also be in danger of being deregistered for your study abroad course.
- **Can Rutgers Global–Study Abroad remove the late fee?**
No. We do not have control when a late fee is placed on a term bill. BUT we can dispute a late fee on your term bill IF you pay what you owe by the due date. We cannot guarantee that the fee will be removed, but we will advocate on your behalf.

Scholarships and Financial Aid

- **Why are some or none of my financial aid and/or scholarships posted on my term bill?**
 1. Check the status of your award letter and required documents on the [Rutgers Office of Financial Aid](#).
 2. If you are not missing any required documents with Office of Financial Aid, then your financial aid and scholarships will post when you confirm your attendance. It may take a few days. Please check your award letter for the exact amount.
- **How can I know how much financial aid and scholarships I will be receiving?**
View your [Award Letter](#) (see Financial Aid's guide to [understanding the award letter](#)).
- **I received a Rutgers scholarship but I don't see it. When will it be applied?**
Once your Rutgers Global–Study Abroad scholarship is processed, then it will appear on your award letter. These scholarships may only post on your term bill after the semester has started at Rutgers. When the scholarship has been processed by Rutgers Financial Aid, your award letter will be updated to reflect the change. Please subtract the scholarship amount when you pay the term bill.

Deposits

- **I paid a program deposit, where is it?**
It takes a few weeks for the program deposit to be credited on your term bill. When you are making a payment, subtract this amount from the total cost.
- **I already paid a \$300 confirmation fee for a CIEE program, why is it not on the term bill?**
The CIEE confirmation deposit you paid directly to CIEE. The program cost does not include the deposit we are billing you and that is why it is not being credited on your term bill.

Refunds

- **What is ACH, RU ScholarRefund or electronic refund? How can I enroll?**
This means that when you are issued a refund, the funds will be sent directly to your bank account and Student Accounting will not provide a check. The funds will be available to you immediately. You can enroll [online](#).
- **When will refunds be processed? When will I receive my refund?**
Electronic checks can only be issued, for now, for fall or spring semesters. If you receive a check for the winter or summer, a paper check will be created and mailed to your home address. Rutgers Student Accounting will start to process refunds after the first day of class at Rutgers. Paper checks will be processed after Rutgers add/drop period and will be mailed to your home address. If you are signed up for an electronic check, Rutgers Student Accounting processes those refunds quicker than paper checks. Rutgers Student Accounting will email you when a refund will be generated.

Loans & paying your term bill

- **I am not receiving enough financial aid to pay for the cost of the program. What should I do?**
Please go to [Rutgers Financial Aid page](#) for further information on federal PLUS and private loans.
- **When should I start applying for loans?**
For the Fall semester, in July. For the Winter semester, in October. For Spring semester, in December. For Summer semester, in the beginning of April once the summer financial aid application is available. Check your award letter and reference the program's budget. Reference the [Rutgers Financial Aid](#) website for further information.
- **How much should I ask for?**
Please use our budget estimates on how much money you may need abroad and do not request a larger amount from our numbers. Federal and private loans require Financial Aid certification, and if you request more than we have estimated, then it may be rejected. For example, if you need \$3000 to finish paying for the term bill, an additional \$4000 for expenses abroad and you submit a loan request for \$15,000, it may be rejected. If it is rejected, please contact Rutgers Financial Aid for further information.
- **I was rejected for a loan. What can I do now?**
If you are rejected, please contact the lender and/or Rutgers Financial Aid to ask why it was rejected. If it wasn't rejected due to the amount, please forward the email of the rejection along with the amount you requested to cgebusiness@global.rutgers.edu and we will work with you and Financial Aid.
- **What should I do to make sure my private or PLUS loan is being processed?**
If you are applying for a private loan or PLUS loan, email dl_support@ofa.rutgers.edu, to self-identify that you have applied for a PLUS or private loan. This will help ensure that your loan is certified for the correct amount.

My question isn't listed here, what should I do?

Please visit <http://studentabc.rutgers.edu/faq> to see if your question is listed there. If it is not, then please email your question to us at cgebusiness@global.rutgers.edu.