

# FREQUENTLY ASKED QUESTIONS ABOUT TERM BILLS



This packet answers the following:

1-8 - How to Pay Your Term Bill

9-17 - Registration/Credits/Charges on Term Bill

18-22 - Scholarships & Financial Aid

23-30 - Refunds & Loans

## PAYING YOUR TERM BILL

1

When will term bills be released?

Rutgers will contact you when they are released. To check, click here.

2

When are they due?

The due date can be found online when you view your bill.

3

Why can't I access my bill?

You can only access it once Rutgers Student Accounting has released your account.

4

What if I need more time to pay?

You must contact Student Accounting and request an extension to set up a payment plan. Rutgers Global does not have the ability to provide extensions.

5

Where can I pay my bill?

Click here to pay.

I receive tuition remission, how will it be applied when I go abroad?

The remission amount is based on your school of enrollment. For example, if you're in SAS, it would be the tuition of a SAS student, regardless of the cost of studying abroad.

6

Can I sign up for a payment plan and for what amount?

Yes, visit here. The plan is administered by Rutgers and Tuition Management Systems (TMS), a third-party billing service.

7

Should I enroll in the payment plan before term bills are released?

Yes, you can enroll based on the program cost on the brochure page. You CAN adjust the amount once your bill is released.

8

Can I pay my bill by check or card?

Both, please click here for further information. To pay by check, send to the following address:

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



# FREQUENTLY ASKED QUESTIONS ABOUT TERM BILLS

## REGISTRATION, CREDITS, & CHARGES ON YOUR BILL

9

How do I know if I'm registered for my study abroad program?

Check WebReg. Your term bill will have a line charge called "Program Fee" for your study abroad program.

10

What if I think the amount of the program cost is incorrect?

Please check the cost against the amount on your program's brochure page. If they are different, please email [cgebusiness@global.rutgers.edu](mailto:cgebusiness@global.rutgers.edu)

10

Why does WebReg state that I'm attempting 12 credits when I'm taking more?



All students are registered at 12 credits, since that is required to be considered full-time. 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.

12



There is a housing charge on my term bill. Is that for the program?

No, that is the Rutgers housing charge and it needs to be removed. Make sure that you have turned in your key and you have emailed housing ([oncampus@rci.rutgers.edu](mailto:oncampus@rci.rutgers.edu)) to let them know you will be studying abroad.

13



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 [click here](#) for additional information and to submit an online request.

14



There is a "Debit" charge on my term bill. What is it?

This may be an automatic charge you placed on your RUEXpress card. Please click here to submit a refund request.

15



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. If you normally pay for it, then we strongly suggest that you don't 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 on Rutgers Health Insurance, please click here.

16

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?

Rutgers Global-Study Abroad 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 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.



## SCHOLARSHIPS, FINANCIAL AID, & OTHER FUNDS



## Why are some or none of my financial aid and/or scholarships posted on my term bill?

Check the status of your award letter and required documents on the Rutgers Office of Financial Aid by clicking [here](#).

If you are not missing any required documents with the 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.

19

How can I know how much financial aid and scholarships I will be receiving?

Log in here to view your Award Letter. Also, click here for a guide on understanding your award letter.

20

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, 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 your term bill.

21

I paid a program deposit. Where is it?

It takes a few weeks for the deposit to be credited on your term bill. When you are making a payment, subtract this amount from the total cost.

22

I already paid a \$300 confirmation fee for a CIEE program, why isn't it on the term bill?

You paid the CIEE confirmation deposit directly to CIEE. The program cost does not include the deposit & that's why it's not being credited on your term bill.

# REFUNDS & LOANS



23



What is ACH 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. Instructions on how to enroll can be found here.

24

When will refunds be processed? When will I receive my refund?

ACH will start to be processed 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. Rutgers Student Accounting will email you when a refund will be generated.

25

I am not receiving enough financial aid to pay for the cost of the program. What should I do?

Please visit Rutgers Financial Aid here for further information on federal PLUS and private loans.

26

When should I start applying for loans?

Fall Semester-In July  
Winter Semester-In October  
Spring Semester- In December  
Summer Semester-In April once summer aid is open.

Check your award letter, reference the program's budget, & Rutgers Financial Aid's website for further information.

27

How much should I ask for?

Please use our budget estimates on how much money you may need abroad & don't request a larger amount than our numbers. Federal and private loans require Financial Aid certification, and if you request more than we've estimated, it may be rejected. For example, if you need \$3,000 to finish paying for the program, plus \$4,000 for expenses abroad, & you submit a loan request for \$15,000, it may be rejected. If it is, please contact Rutgers Financial Aid for further information.

28

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. If it wasn't rejected due to the amount, please forward the rejection email along with the amount you requested to [cgebusiness@global.rutgers.edu](mailto:cgebusiness@global.rutgers.edu) and we will work with you and Financial Aid.

29



What should I do to make sure my private or PLUS loan is being processed?

If you are applying for a private or PLUS loan, email [dl\\_support@ofa.rutgers.edu](mailto: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.

30



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

Please visit this link to see if your question is listed there. If it isn't, then please email your question to us at [cgebusiness@global.rutgers.edu](mailto:cgebusiness@global.rutgers.edu)