THE STUDENT ACCOUNT HANDBOOK

Understanding your
Financial Responsibilities

Important Information and Reference
Guide for Students and Parents

Office of Student Accounts
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Our Pledge to You

It is our mission to support and advise students in understanding their financial obligations to the University of Richmond by employing patience and effective communication.

The Bursar's Office is dedicated to the development, education, and success of our students by:

- providing exceptional service
- maintaining accuracy of accounts
- being responsive to their needs
- encouraging their development into financially responsible adults

It is our pledge to serve with respect, honesty and compassion in a professional and individualized manner.

TO OUR NEW SPIDERS

Welcome to our Web and to your new home for the next four years. Your journey to get here is the result of hard work, dedication, and perseverance over many years. We congratulate you on your accomplishments and are proud to become part of your story.

Entering college is a life-changing event and much is expected of you. One of the first responsibilities you assume will be payment for your tuition and fees. While we understand that many parents assist in paying for your education, it is ultimately your responsibility to ensure that your finances are in order prior to the start of each semester.

The Student Accounts Office strives to be a valuable resource to you and encourage all students to be active participants in the financial aspects of their education. Open and review your monthly invoices. Ask questions. Be timely and proactive. Learn about and be responsible for your finances. Be accountable to self and society. Be assured that we are here to assist you.

Not all of your education will be learned in the classroom.

YOUR STUDENT ACCOUNT

*(**YOURS**...Not your parents')*

About Your Invoices

Now that we have established that the account is ultimately the responsibility of ***and belongs to the student***, we still recognize that parents are the primary source of payment for college tuition and other charges.

Our policy is to provide the invoices to the students electronically through QuikPAY, our on-line invoicing system.

Students will receive notification of new invoices through their university email address and will access account information via BannerWeb.

Parents will access invoices using QuikPAY ***if the student*** has added them to their student account as an ***Authorized Payer.*** *Once set up, an Authorized Payer will* receive the same email notification of the current invoice that the student receives and views the invoice through the parent portal.

Parents cannot access invoices through BannerWeb

Please note:

- *Failure to review and acknowledge the electronic invoice does not relieve responsibility for timely payments.*
- *The Student Accounts Office is prohibited from discussing your account with anyone that is not listed as an Authorized Payer or without a student signed FERPA (Family Educational Right to Privacy Act) waiver.*
- To view the FERPA policy, please go to: https://registrar.richmond.edu/ferpa/parents.html

FREQUENTLY CALLED NUMBERS

Questions about Charges?

The Office of Student Accounts cannot remove charges assessed by another department.
If you have a question regarding a departmental charge, you must contact the issuing department.

Boatwright Library	(804) 289-8876
Financial Aid Office	(804) 289-8438
Residential Life	(804) 289-8930
One Card Spider Card Meal Plans	(804) 289-8478
Parking Services	(804) 289-8703
Richmond College Dean's Office	(804) 289-8061
Student Health Center	(804) 289-8064
Westhampton College Dean's Office	(804) 289-8468

IMPORTANT DUE DATES

For your financial planning and scheduling:

FALL INVOICES are emailed during the second week in July, and the ***due date for payment is the 1ST Monday in August.***

SPRING INVOICES are emailed during the first week in November, and ***the due date for payment is the 1st Monday in December.***

SUMMER TERMS Payment for all charges **is due no later than the** ***first day of each individual summer term even if you have not received an invoice.***
For students registering after the due date for any term, payment is due upon registration.

Miscellaneous charges are invoiced monthly and the due date for any amount owed is indicated on the invoice. The invoice will also indicate any activity (payments received, etc.) on the student account from the previous month. While not exact, it is our intention to email invoices on the 1st Wednesday of each month. Please ensure that payment is received on time as requested.

ADJUSTMENTS ON ACCOUNTS

Students are required to monitor their account balances by accessing their online account to view any adjustments. ***Your invoice will only be updated once per month; however, you can view the new balance in the Student Account Details box on the View and Pay Account page.***

Payment in full, including adjustments, is required by the due date on the original invoice.

INVOICING

Electronic invoices are the exclusive billing method for the University of Richmond. Paper invoices are not mailed to students. Students can print their QuikPAY statement if needed by clicking on "VIEW PDF" found on the View and Pay Account page.

If you are a student and wish to view and/or pay your invoice online, please go to https://bannerweb.richmond.edu and log in. Upon logging in, click the Student Services link and select "Pay Tuition and Fees". This is QuikPAY. Select "View & Pay Account" to access invoice details and the payment screen.

AUTHORIZING PARENTS TO RECEIVE INVOICE

If you would like someone else to receive or pay your invoice (i.e. parents), *YOU* must set the person up as an *"Authorized Payer" in QuikPAY.*

How to Set Up an Authorized Payer

Go to: https://bannerweb.richmond.edu and log in. Upon logging in:

*Select Student Services *select "Pay Tuition and Fees"
*Select "Authorize Payers" (on the navigation bar on the left side of the screen).
*Click Add New on the right-hand side and complete *the requested information for each authorized payer.*

Authorized payers will then receive an automated email notification with the login name informing them that they have been authorized and inviting them to set up a password.

If you are a parent/guardian/authorized payer and want to view or pay your student's invoice, please go to: https://quikpayasp.com/richmond/studenttuitionaccount/authorized.do
*(making this link a "favorite" or "bookmarking" this site will make it easy to check the account at any time)
Logging in will bring you to QuikPAY. Select "View & Pay Account" to access invoice details, current activity, and the payment screen.

If the parent/guardian/authorized payer has a change in email address, the student will have to make the change in QuikPAY.

QUIKPAY CHECKLIST & GUIDE

Students should become familiar with our online invoicing system to ensure they receive the full benefit of QuikPAY services.

1. Students: Log into QuikPAY directly from Bannerweb. Enter your NetID and password, select the "Student Services" tab, and click on the "Pay Tuition and Fees" option.
2. Click on *View and Pay Accounts* and then on *"Invoice Details"* to view the most recent invoice. Check the *"payment due date"* listed on the invoice; make sure to remit payment no later than the date listed to avoid holds and late fees.
3. Select the "Authorize Payers" option from the menu (on the left) to provide parents or other third parties with the ability to view and pay the invoice via their own login and password. Students may assign access to multiple individuals—this option is especially valuable for those families sharing payment responsibility. "Authorized Payers" receive an email via the address designated by their student notifying them that a new electronic invoice is now available.
4. Click on the "Make a Payment" button located on "View and Pay Accounts" page to pay your balance quickly and securely. A payment made using your checking account information is free of charge, however if using a MasterCard, VISA, Discover, or American Express, you will be charged a 2.85% service fee.
5. To view older Invoices: Click on the Invoice History tab on the VIEW and PAY ACCOUNT page.
Then click on the Billing Date (left-hand column) of the invoice you want to view.

PAYMENT OPTIONS

The preferred method of payment is electronic (on QuikPAY) by using your checking account information or by credit card. Making electronic payments on QuikPAY will give immediate confirmation of your payment as well as automatically removing a hold.

Echeck—is a *free* electronic service on QuikPAY by using your checking account information

Credit card— credit or debit card using your **MASTERCARD, DISCOVER, VISA or AMERICAN EXPRESS** (a 2.85% service fee will be applied)

International Payment – to wire funds via ***FLYWIRE*** (a 4.25% service fee will be applied if paid by credit card)

Mailed payments (please include student id# or include voucher on PDF printable statement in QuikPAY)

Student Accounts
Box R
142 UR Drive
University of Richmond, VA 23173

Guest Payer portal :
https://quikpayasp.com/richmond/quikpay/spa/makepaymentindex.do?paymentStartTime=1760734063584&order_type=UofRInactivePmt#/payment-info

Tuition Installment/Payment Plan

You can enroll in the payment plan online via your QuikPAY account.

This option has been made available for Undergraduate and Law Students through the services of Nelnet Campus Commerce (QuikPAY) and offers a payment schedule of 4 or 5 equal monthly installments for both fall and spring semesters.

Because invoices for fall are not sent until July, you will need to estimate your contract and adjust later if you enroll in the 5 pay plan in June.

- The Fall term (5) June - October
- The Fall term (4) July - October
- The Spring Term (5) November – March
- The Spring Term (4) December – March

Parents must be set up as Authorized Payers in QuikPAY to enroll in the payment plan.

TUITION PAYMENT PLAN USERS

To determine the amount of your contract, please refer to the fee schedule at: http://controller.richmond.edu/tuition/index.html and your award letter provided by Financial Aid.

To enroll in the payment plan, log onto QuikPAY and choose the option for payment plan:

PAYMENT PLAN REMINDERS

If you have elected to participate in the monthly installment plan through Nelnet Campus Commerce (**QuikPAY**) please remember:

- Payments made from June/July to October must satisfy the fall term balance. Payments made from November/December to March must satisfy the spring term balance.
- Your contract requires **automatic scheduled payments**. You may choose from several payment dates and your monthly payments will be processed according to the payment schedule you select in the enrollment process. Your payments will then be processed on the same date each month.

You will continue to receive monthly invoices from the University's Bursar's office. **It is very important that you open and view your invoice each month.**

Your invoice will reflect:

* Monthly payments received
* Anticipated payments based on your contract
* Any additional amount owed— ***If your UR invoice indicates an amount due that will not be satisfied by your monthly payments, please pay the amount indicated directly to the University by the due date on the invoice.***

Need to adjust your Payment Plan contract?

Over or underestimating your payment plan is a common occurrence. Your payment amounts can be adjusted; however,

You must request changes. *CONTRACT ADJUSTMENTS ARE NOT AUTOMATIC. Contact your Student Account Representative for assistance if you need to reduce the amount of your payment plan.*

Contact information for Nelnet Campus Commerce
1-888-470-6014

EXAMPLE:
How to calculate your monthly payments
To determine cost of tuition, room and food choices, log on to
https://universityfinance.richmond.edu/tuition/fees/index.html

Payment Plan Calculator

Tuition - Semester Charge	$
Housing - Semester Charge	$
Food – Semester Charge	$
Total Semester Charges	$

Total Amount Financial Aid and Miscellaneous Deductions per semester	$

Total Charges	$
Subtract Deduction Amount	$
Balance owed for Payment Plan	$

ONLINE SPIDERCARD DEPOSITS

Parents have the ability to check balances as well as make online deposits to their student's Spider Card account at https://spidercard.richmond.edu

When making an online deposit, you will need:

- University ID number
- Students' Last name
- Credit card or Checking Account information
- Credit card or checking account holders billing address (address where credit card or bank statement is delivered) *denotes a required entry

Funds are credited to the Spider Card Account within 30 minutes.

If you have questions or need assistance, please contact the One Card Office at 804 – 289 - 8476

DIRECT DEPOSIT FOR STUDENT REFUNDS

We recognize the value of returning funds to our students as quickly as possible.

We ask and strongly encourage all of our students to sign up for direct deposit to expedite refunds owed to you.

By having your refund directly deposited into your bank account, you will have access to your funds much quicker than waiting for it to arrive in your mailbox or risk your check getting lost or stolen. To sign up for direct deposit, please go to BannerWeb and click on Manage Direct Deposit & Personal information. Once you have completed the form, it will automatically be sent to the Accounts Payable Office. If you have any questions, please email Accounts Payable at APINBOX@richmond.edu

1)Log into Banner Web

2) On the Main Menu page, click on the Manage Direct Deposit and Personal Information.

3) Click on the link on the next page that says Manage Direct Deposit and Personal Information.

4) Click on the Direct Deposit box on the page that says My Profile

5) Use the Proposed Pay Distribution section to enter your account number for ACCOUNTS PAYABLE direct deposits.

6) Click on the Add New button

7) Fill in the Circle to ***Create New*** and:

a. Add your bank routing number

b. Add your bank account number

c. Select the account type (Checking or Savings)

d. Check the box to authorize the institution to initiate direct credits on your behalf

e. Click on Save new deposit

This is Direct Deposit for *Refunds Only*

(Direct Deposits for payroll are via Workday)

STUDENT ACCOUNTS & FINANCIAL AID

While the Student Accounts Office and the Financial Aid Office often work in concert, they are two separate offices with very different functions. Please do not assume that each office is aware of issues the other may be involved with and communicate with both!

The Student Accounts Office is responsible for producing invoices for charges assessed to the Student Account as well as processing payments received. Additionally, the Student Accounts Office monitors these accounts to ensure timely payment, placing holds and applying late fees to delinquent accounts.

ACCOUNT HOLDS/UR POLICY

FINANCIAL HOLDS

Any charges unpaid by the due date on the current statement will result in a hold placed on your account and prevent registration. The hold will remain until payment is received.

The Financial Aid Office function is to assist you with obtaining funding for your education when needed. ***It is incumbent upon the student to ensure that all of the requirements for financial aid are complete prior to the start of the fall term***. The timely completion of these requirements will permit your funding to be disbursed on the first day of class and eliminate the risk of a hold or late fee on your account.

FINANCIAL AID ON YOUR INVOICE

Financial Aid packages need to be in place ***PRIOR TO*** the beginning of the term. Please ensure that you have *completed the entire financial aid application, *promissory notes signed and *students have completed the required Entrance Counseling. ***Funds will not disburse until these requirements are satisfied.*** ***Financial aid awards and Federal Direct Loans*** will appear as pending aid on your invoice once ***you have accepted your award package*** online via Bannerweb.

First time borrowers only – must complete entrance counseling and sign your Master Promissory Note electronically at studentloans.gov.
Your invoice will include any pending financial aid transactions when calculating the balance you need to pay.
Financial aid will be distributed to your account on the first day of the term *if you have completed all required applications and provided all required documentation and information.*

Federal Work-Study is not credited to the student account as it is paid directly to the student based on the number of hours worked and can be used for incidental/personal expenses.

Do not wait until you arrive on campus to start the process for loans or other financial assistance. The Office of Student Accounts will apply a hold and late fee to unpaid accounts.

Tax ***extensions from the IRS are not compatible with university due dates.*** A student's account must be paid by the due date on the invoice. Refunds will be issued should you qualify for financial assistance later.

FOR QUESTIONS REGARDING YOUR FINANCIAL AID, PLEASE CALL THE FINANCIAL AID OFFICE AT 804-289-8438 or email: finaid@richmond.edu

TUITION REFUND POLICY

(See Optional Tuition Refund Insurance Information and Statement of Student Responsibility, page 20)

Tuition and Housing Refund Policy for Fall and Spring Terms

Withdrawal on/before 1st day of term	100% less deposits
1st week of term	85%
2nd week of term	70%
3rd week of term	50%
4th week of term	25%
5th week of term	25%
6th week of term	25%
After 6th week of term	0%

Meal Plan Refund Policy - Prorated on a daily basis through the sixth week of the term.

Summer School Refund Policy

No refunds are given for summer housing and food.

For classes that meet for 5 weeks	
By 3rd day of term	100%
Day 4 – 7 of term	50%
2nd week of term	25%
After 2nd week of term	0%
For Classes that meet for 6 weeks	
By 3rd day of term	100%
Day 4 – 7 of term	50%
2nd week of term	50%
3rd week of term	25%
After 3rd week of term	0%
For classes that meet for 8 or 10 weeks	
By 3rd day of term	100%
Day 4 – 7 of term	50%
2nd week of term	50%
3rd week of term	25%
4th week of term	25%
After 4th week of term	0%

TUITION PROTECTION PLAN

Can you afford to lose a full semester of Payments?

PROTECTING YOUR INVESTMENT

Your education is important. So are the dollars that you spend on tuition.

Each semester, many college students find themselves unable to complete their classes due to unforeseen medical issues. Withdrawal in the middle of a semester can be costly as the timing of a withdrawal determines the refund percentage for tuition and fees.

To assist our students facing withdrawal for covered illness or injury, the University of Richmond has partnered with GradGuard to offer a Tuition Protection Plan.

If a student must withdraw for a covered reason at any time during the semester, the Tuition Protection Plan can reimburse eligible expenses which may include tuition payments, housing and food charges and other non-refundable expenses.

To make an informed decision, please review and understand the college's refund policy at: https://controller.richmond.edu/tuition/refund/index.html

For more information, please call Grad Guard at 1-866-724-4384 or visit their website at www.GradGuard.com/tuition/richmond

Tuition Insurance is available to all Undergraduate, Law/MBA and School of Continuing Studies students through **GradGuard Tuition Insurance.**

This service is completely optional, and the University receives no financial incentive from GradGuard.

****

Application must be submitted prior to the first day of the term.

****

The University of Richmond receives no benefit from your participation in this program.

STATEMENT OF STUDENT RESPONSIBILITY

Prior to registration, students are prompted on BannerWeb to acknowledge and agree to the following statement:

To enroll at the University of Richmond, I understand and agree to the following terms and conditions:

Invoicing and Due Dates for Payment

- The University of Richmond ("UR") uses electronic invoicing as its official billing method, and therefore I acknowledge and agree that I am responsible for viewing and paying my student account by the scheduled due date. I further understand that a failure to review my invoice does not constitute a valid reason for not paying my bill on time.
- I am personally responsible for payment of all debt incurred. These costs and expenses include, but are not limited to, tuition, housing, meal plans, health insurance and all other costs processed through my student account.
- All tuition and fees owed to UR must **be paid no later than the first day of the term** ***or*** have a University of Richmond approved payment arrangement ***or*** have all Financial Aid in place to sufficiently cover the balance owed.
- Miscellaneous charges that are invoiced monthly are to be paid by the due date reflected on the invoice.
- Failure to pay as agreed may result in suspension, denial of registration and delay of graduation.
- I am responsible for payment of all sums when due regardless of my eligibility for financial aid or other financial assistance.
- I am responsible for meeting the payment deadline even if no invoice is received.
- Payment for late registration is due immediately.

Effect of Withdrawal/Dropping Classes on My Financial Responsibility

- If I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of my tuition and fees in accordance with the University of Richmond's published refund schedule: https://universityfinance.richmond.edu/tuition/refund/index.html

- Withdrawal from UR after the 100% refund period or suspension due to non-payment does NOT relieve my financial obligation to pay tuition and fees.
- Failure to attend class does not constitute withdrawal.

Communication

- Email is the Student Accounts Office official method for invoicing and notifying important communication.
- I am responsible for promptly reading and responding to the emails I receive from UR or those acting on its behalf.
- I maintained my current address and phone number through BannerWeb.
- I may be contacted regarding my student account at any personal telephone number provided to UR. Communication may be made to email addresses, home telephone or mobile device using auto-dialer, text message, or pre-recorded message.
- I am subject to and responsible for complying with all UR policies and procedures stated in the UR policy library and the UR and SPCS Handbook. https://universityfinance.richmond.edu/tuition/reference-guide.PDF

Delinquency

- Failure to pay any sums owed to UR by the scheduled due date, a late fee and a "Hold" will be placed on my account until the balance is satisfied. Students may access **BannerWeb** to query their holds. To avoid incurring a late-payment fee, and hold, we urge you to pay fees when due.
- If a payment to my student account is returned, dishonored, or otherwise rejected by a financial institution for any reason (regardless of form/method of payment), I agree to immediately repay the obligation plus any institutional financial charges UR incurs as a result of dishonored/rejected payment.
- If I leave UR with an unpaid balance, I am at risk of my account being placed with a collection agency. Should my account be placed with a collection agency or attorney to collect or settle any dispute in connection with an unpaid balance on my student account, I am liable for the fees of any collection agency, which may be based on a percentage at a maximum of 40% of the debt, and all fees and

expenses, including reasonable attorney fees that UR incurs in such collection efforts. Accounts referred to a collection agency are reported to a credit bureau(s).

Governing Law

This Agreement will be governed by the laws of the Commonwealth of Virginia. Any disputes arising from this Agreement shall be determined in accordance with the law of the Commonwealth of Virginia. Any suit, action or proceeding arising in connection with this Agreement must be brought in the state courts of Henrico County, Virginia or the federal court in Richmond, Virginia.

I hereby acknowledge I have read this Agreement in its entirety and understand it. By affixing my electronic signature below, I consent to be bound by this Agreement, thereby obligating me to pay my outstanding balance, together with all fees and costs set forth above, due to the University of Richmond.

_____ _____

e-Signature **Date**

Submit

***Upon submission, a copy of this agreement will be emailed to you.**

SOCIAL SECURITY NUMBER REQUIREMENTS

The IRS requires the University of Richmond to send Form 1098T each tax year to degree-seeking students who attend the University of Richmond. This form is furnished to help determine whether you or the person who can claim you as a dependent, may take either the tuition and fees deduction or claim an education credit to reduce federal income tax. If we do not have your Social Security # on file or have been notified that the name and/or social security number we have on file for you is incorrect, ***Per IRS regulations,*** we have to verify this information by sending a W-9S form for you to fill out and return to the University so that we have the correct information. Please include your exact name ***as it appears on your social security card, your social security number, UR ID, sign the form, and return it to us.***

You have two options:

***1**. Please log on to this link http://www.irs.gov/pub/irs-pdf/fw9s.pdf read, complete, print, sign and return to The Queally Center, Student Accounts Office or mail to:

University of Richmond
Attn: Andrea Stadler
Box R
142 UR Drive
University of Richmond, VA 23173

***2.** Decline to provide your social security number to the University of Richmond. Please note that by not providing this information, the IRS could fine you up to $100.

Failure to act will result in a hold placed on your account that will prevent you from registering for classes until you have satisfied this requirement.

Please do not email your Social Security Number.

1098T TAX REPORTING INFORMATION

The IRS requires that colleges and universities issue Form 1098T "Tuition Statement" to each student no later than January 31 of each year.

Form 1098T:

- Furnished to assist you and your tax preparer in calculating any educational tax credits that you may be eligible for on your tax return.
- Needed if completing tax form 8863.
- Unlike W-2, which is an income statement, the1098-T is a Tuition Statement. Its main purpose is to determine if you qualify for educational tax credits***. It is not intended to reflect a statement of taxable income.***
- Reports the *amounts paid* for Qualified Tuition and Related Expenses (QTRE) during the ***calendar year*** (January 1 – December 31).
- Mailed to the student at their local "off campus" or permanent home address

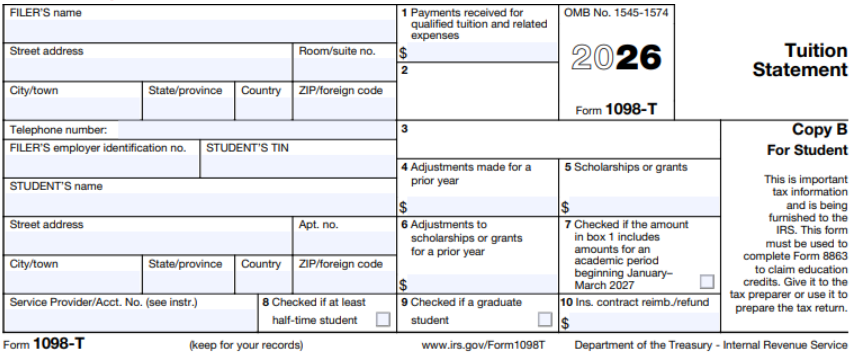
If you qualify for an educational credit, you should use your personal records and student account activity/tuition statements to determine the amounts that you actually paid toward the charges reported on the 1098-T. Tuition charges are available via your BannerWeb account.

The University of Richmond cannot offer tax advice regarding Form1098T and recommends you seek the advice of a tax professional.

You may also contact the IRS Public Liaison office at 1-800-829-1040 or visit IRS websites:

IRS Publication 970 (page 9).
https://www.irs.gov/instructions/i8863
https://www.irs.gov/newsroom/tax-benefits-for-education-information-center
https://www.irs.gov/help/ita/am-i-eligible-to-claim-an-education-credit

Please make sure that you have provided your (student's) correct Social Security Number to the Bursars Office for accurate 1098T reporting purposes.



FILER'S name				1 Payments received for qualified tuition and related expenses	OMB No. 1545-1574	Tuition Statement
Street address			Room/suite no.	$	2026	
City/town	State/province	Country	ZIP/foreign code	2	Form 1098-T	
Telephone number:				3		Copy B For Student
FILER'S employer identification no.		STUDENT'S TIN		4 Adjustments made for a prior year	5 Scholarships or grants	This is important tax information and is being furnished to the IRS. This form must be used to complete Form 8863 to claim education credits. Give it to the tax preparer or use it to prepare the tax return.
STUDENT'S name				$	$	
Street address			Apt. no.	6 Adjustments to scholarships or grants for a prior year	7 Checked if the amount in box 1 includes amounts for an academic period beginning January–March 2027 ☐	
City/town	State/province	Country	ZIP/foreign code	$		
Service Provider/Acct. No. (see instr.)		8 Checked if at least half-time student ☐		9 Checked if a graduate student ☐	10 Ins. contract reimb./refund $	

Form 1098-T (keep for your records) www.irs.gov/Form1098T Department of the Treasury - Internal Revenue Service

Box 1: Includes "payments" received for qualified tuition and related expenses. Box 1 includes scholarships and grants included in Box 5, cash receipts, payments, student refunds and financial aid loan payments. ***Box 1 is "capped" at the total Qualified Tuition and Related Expenses (QTRE)** for the tax year.
Box 2: Left blank per IRS regulatory changes
Box 3: This is a check box for a change of reporting method.
Box 4: Adjustments made for a prior year
Box 5: Scholarships and grants transmitted to the student account for the current tax year.
Box 6: Adjustments to scholarships and grants for a prior year that disbursed to the student account in the current tax year.
Box 7: Checked if any portion of the payment amount in Box 1 is for an academic period beginning January through March of the following tax year.
Box 8: Checked if the student enrolled for more than half-time in any enrollment period during the current tax year.
Box 9: Checked if the student is enrolled in any course for graduate credit.
Box 10: Reimbursements or refunds under an Insurance Contract is used by insurance companies and not reported by the University of Richmond.

*Colleges and Universities are required to report payments received during the calendar year in Box 1 up to QTRE for the same time period.
Examples:
If you have $30,000.00 in QTRE but only paid $20,000.00, $20,000.00 is what will be reported in Box 1. If you have payments of $40,000.00 but the QTRE is only $30,000.00, only $30,000.00 will be reported in Box 1.
In order to have QTRE payments to report, there must be a tuition charge to offset the amount *paid within the same calendar year*.

Example: Spring term invoices are sent in November with a December due date. If payment is not made until January, you may not have the tuition charges to offset the payment on that year 1098T form.

ACCESSING YOUR FORM 1098T ON BANNERWEB

Current Students:

- Log onto your BannerWeb account.
- Click on Student Services
- Click on Student Records
- Click on Tax Notification
- Enter the tax year of the 1098T you want to view.

Nonresident Alien Students (Noncitizens)

Per IRS regulations, the university is not required to provide the 1098T to Non-resident Alien Students.

ANNUAL HOUSING DEPOSITS

TO REQUEST HOUSING for the NEXT ACADEMIC YEAR, a deposit of $300.00 is required of all returning students and is due in early March. Notification is emailed to all students and any parents with email addresses in Banner.
Once you have a room assignment, the housing fee is nonrefundable. The Housing deposit will reflect as payment on your July (fall term) tuition invoice.
THE HOUSING OFFICE will accept your $300.00 advance deposit ONLINE at residencelife.richmond.edu/housing/
This option is *ONLY available on the Residence Life website*.

ADVANCE DEPOSIT PAYMENTS ARE NOT BILLED AND SHOULD NOT BE PAID VIA the QUIKPAY TUITION PORTAL.
DEPOSITS WILL NOT BE REFLECTED ON YOUR MONTHLY INVOICE UNTIL THE FALL INVOICE IS SENT IN JULY.

You may also pay by credit card, debit card or check. If you prefer, you may mail a check to:

Student Accounts
Box R
142 UR Drive
University of Richmond, VA 23173.

Check payments are to be payable to the University of Richmond in the amount of $300.00.

Students' name and UR id number MUST be included and payment noted as a deposit. If you have further questions, please call the HOUSING OFFICE on 804-289-8930.

STUDENT HEALTH INSURANCE REQUIREMENT

The University of Richmond requires students in the following schools to purchase the Student Health Insurance Plan (SHIP) while enrolled at the University so that an unexpected illness or accident does not hinder student wellness or academic success.

Arts and Sciences
Business (undergraduate only)
Leadership Studies
Law

Students who already have health insurance may waive out of purchasing the SHIP if they meet certain requirements.

Domestic Students

Domestic Students are enrolled in the SHIP on a hard waiver basis. Domestic Students are students who are U.S. Citizens, Dual Citizens of U.S. and another country or U.S. Permanent Residents. This means that each academic year, domestic students are required to either enroll in the SHIP or waive the SHIP by demonstrating comparable coverage based on the University waiver criteria. To waive or enroll, go to: https://studenthealthinsurance.richmond.edu/

IIMPORTANT: If you do not act to enroll in or waive the SHIP prior to the deadline, you will be automatically enrolled into the insurance plan and responsible for the semester premium.

WAIVER CRITERIA

You will be asked these questions when you go online to waive the University's Student Health Insurance Plan. Both answers must be "yes" or your request to waive will be denied.

1. My plan is currently active, and I agree to maintain health insurance coverage throughout the entire academic year.
2. My plan covers inpatient and outpatient care within the Richmond area.
3. In addition, you will be asked to certify the type of health insurance plan you have (HMO, PPO, Medicaid or Tricare) and must provide information from your insurance ID card.

MEDICAID AND HMO PLAN

Be certain that your plan benefits extend to the State of Virginia.

For those students enrolled in state Medicaid plans outside of Virginia, we strongly recommend that you enroll in the University – sponsored Student Health Insurance Plan to ensure that you have coverage for healthcare needs when you are away from home.

Please contact Financial Aid if you need assistance with the premium cost.

For those students enrolled in HMO plans, we strongly recommend that you check with your insurance provider to assure continued health insurance coverage while at the University of Richmond. Some HMOs offer guest membership plans which provide healthcare benefits to continue at the same level when away from home. Please contact your HMO insurance provider to find out if this option is available. In most cases, there is, no additional charge for this type of program.

Questions about UR SHIP?

Gallagher Student Health
https://go.gallagherstudent.com
Customer Service
1-833-882-3587

MISCELLANEOUS CHECK-OFFS

Students should review and address each item below to assist in a smooth transition to college life prior to arrival on campus.

1. Activated UR email and QuikPAY accounts and **signed up parents as Authorized Payers** (on QuikPAY) to receive invoices`

2. Provided Student Social Security Number or electronic refusal to Bursar's Office by completing IRS form W9S http://www.irs.gov/pub/irs-pdf/fw9s.pdf

3. Completed all Financial Aid Requirements (if applicable) *loan forms signed, * entrance counseling for loans, etc.

4. Ensured that all addresses and phone numbers are correct and up to date.

5. Have read and understand the Tuition Refund Policy and the availability of Tuition Protection Plan (pages 18 & 19)

6. Reviewed the online "New Spider Checklist" https://newspiders.richmond.edu/checklist/

7. Read and Understand the Statement of Student Responsibility (pages 21 – 23)

FREQUENTLY ASKED QUESTIONS

- **How do I pay my bill?**

There are several payment options. You may use one or a combination of them. *Pay online with an e-check, which is free or with a Master Card, VISA, Discover or American Express card. Credit cards are only accepted online. There is a 2.85% convenience fee if you choose to pay with a credit or debit card (4.25% for international students). *Payment can be mailed to Student Accounts, Box R, 142 UR Drive, University of Richmond, VA 23173. Please include the voucher found on ***the Printable Statement*** portion of your invoice. *Pay in person with cash or check at the Student Accounts Office 3rd Floor, Queally Center.
*A payment plan through Nelnet Campus Commerce is another option, however there is a deadline each semester to enroll. **Remember that your contract requires automatic scheduled payments**. This plan is not for past due balances owed to the University.

- **I made a payment online. When will my account balance reflect the payment?**

You should be able to view your payment immediately on the View and Pay Account page (Current Activity Below tab) on QuikPAY. This information contains real time charges and payments. ***Invoices are only updated monthly.***

- **How do I take care of a hold?**

To pay a financial hold, you can pay your account online via QuikPAY and the hold is automatically released. You can also make a cash or check payment in person at the Student Accounts Office located on the 3rd floor of the Queally Center.

- **Why can't you give me information regarding my child's account? I pay the bill.**

A federal law under the Federal Educational Rights and Privacy Act (FERPA) requires that students provide authorization to Student Account Services before we can release financial information to anyone. We understand that many parents, spouses, or other individuals pay or need to discuss charges on a student's account. To assist students who want Student Account Services to communicate with other individuals, students must set up as an Authorized Payer in QuikPAY or have signed a FERPA waiver on file in the Registrar's Office. **Instructions are included on your NEW SPIDER CHECKLIST**.

- **Can I create online access for another person?**

Yes, students can provide online access to designated individuals. *Login to Bannerweb, *select Student Services and then *Pay Tuition and Fees. This will take you to the QuikPAY site. Select "AUTHORIZE PAYERS" and complete the required information.

- **How do I access the QuikPAY system?**

Students access their invoices by logging onto Bannerweb, click on Student Services, and then Pay Tuition and Fees.
Parents access the QuikPAY system – Parents must be signed up by the student to receive invoices. Once signed up, access is via the parent portal at https://quikpayasp.com/richmond/studenttuitionaccount/authorized.do
Guest Payer portal :
https://quikpayasp.com/richmond/quikpay/spa/makepaymentindex.do?paymentStartTime=1762183754739&order_type=UofRInactivePmt#/payment-info

- **When is my payment plan due to Nelnet Campus Commerce?**

Your contract requires automatic scheduled payments. Monthly payments will be processed according to the payment schedule you select in the enrollment process. Your payments will then be processed on the same date each month.

- **How will UR know that I enrolled in the Nelnet Campus Commerce payment plan?** Student accounts are automatically updated with payment plan information.

- **What happens if my payments are late?**

A hold will be placed on your UR account preventing you from enrolling in future semesters. A late fee will be assessed to your UR account if not paid by the first day of the term. If you are enrolled in the Nelnet Campus Commerce payment plan, and your monthly payment is late by more than 30 days, your payment plan account will be cancelled, and you will owe all outstanding amounts to UR immediately.

- **Do I have to notify anyone if I need to update or adjust my monthly payments?**

Yes! Monitor your account by checking your invoices each month and comparing them to your Nelnet Campus Commerce balance. If it is determined that you owe more to the University than what is contracted, you can either increase your contract with the payment plan by calling them at 1-888-470-6014 or you can simply pay the additional amount owed directly to the University of Richmond by

the due date on the invoice and continue paying your monthly contracted amount.

- Can I send my monthly payment to UR?

No *please do not do that*. The payment that we expect from your payment plan but is paid to UR directly results in an inaccurate record keeping. For proper credit to your Nelnet Payment Plan account, all payment plan payments require automatic scheduled payments determined at the time of enrollment.

Miscellaneous charges will be invoiced to you monthly and that payment should be paid directly to UR as it is not part of your contracted amount with the payment plan.

- When will Nelnet Campus Commerce send my payment to the University of Richmond?

Payments are reflected in your account in real time. Please remember that your contract will be cancelled if payment is late by 30 days. If this occurs, you will owe all outstanding amounts to UR immediately and be subject to UR's late payment fee policy.

- Does Nelnet Campus Commerce have access to my university information or prepay my account balance?

No – they do not prepay your bill, nor do they have access to specific details on your particular UR account.

QUICK AND HELPFUL TIPS

- **Open your UR invoice every month—**you may have new charges to pay (lab fees, fines, etc.) ***Do not ignore*** *your UR invoice because you are using the monthly tuition payment plan.*
- **Students receive their monthly invoice notification** via email sent to their UR email address and access their invoice via Bannerweb.

  Parents link for invoices:
  https://quikpayasp.com/richmond/studenttuitionaccount/authorized.do
- **Please have UR ID #** whenever contacting or corresponding with the Student Accounts Office.
- **If you receive a call or an email** from your student account representative, please respond as quickly as possible.
- **If you leave a voice mail message**, it is very helpful if you will speak slowly and clearly when leaving a telephone number to avoid misinterpretation of the correct number or name.
- **Invoices will only be updated once per month.** For adjustments made in the middle of an invoicing cycle, check the CURRENT BALANCE under STUDENT ACCOUNT DETAILS (top left on View and Pay Accounts page)
  - **Current Activity Below** **Current Activity Details**
  - **Current Balance:**

- **For those who wish to avoid re-entering checking account** or credit card information each time a payment is made online, there is an option available to you that will store your information for later use. While logged into the QuikPAY site, select "Payment Profiles" on the navigation bar on the left side of the screen. Click "Add eCheck/Credit Card Profile" and then complete the form. Once your payment profile is completed and saved, you will not have to re-enter your bank account or credit card information in the system each time you make a payment.

PLEASE DOUBLE CHECK YOUR CHECKING ACCOUNT, ROUTING AND CREDIT CARD NUMBERS FOR ACCURACY BEFORE SAVING.

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