

Greetings,

We look forward to welcoming you to the RISD community this fall– whether that will be in person or remotely. In the meantime, we'd like to share some information about tuition billing, payment options and financial resources that might be helpful to you and your family.

You are receiving this letter because you are currently enrolled for the fall 2020 semester. We understand that these are unusual times and that many of you may be impacted by the effects of the COVID-19 pandemic. The latest information about RISD's plan to open a de-densified campus for 2020–2021 can be found at [covid.risd.edu](https://covid.risd.edu). If your plans have changed or you have concerns regarding your enrollment, please contact us immediately via the information at the bottom of this letter.

### **STUDENT ACCOUNTS CENTER // RISD.AFFORD.COM**

As the official portal for all things related to your tuition account, [risd.afford.com](https://risd.afford.com) is where you can view real-time account activity including charges and outstanding balances, enroll in a payment plan, and make a payment. If you have any questions or issues related to your account or the Student Accounts Center, please contact [service@afford.com](mailto:service@afford.com) or (800) 279-1869.

### **Account access and authorization**

Log in to [risd.afford.com](https://risd.afford.com) with your RISD email and password. Once logged in, you can ensure that all parties receive important information by authorizing access for your parents/guardians/other payers via the “shared access” feature of the Student Accounts Center. Monthly reminders to view your student account will be sent to you via RISD email and to any other authorized users.

### **Payments**

Tuition and fees for the fall semester will be posted to your account by **July 10** (through the Student Accounts Center at [risd.afford.com](https://risd.afford.com)) and must be paid by **August 15, 2020**. Your fall charges include tuition, fees, residence life and health insurance charges (see below for more on health insurance requirements at RISD). Additionally, your balance will reflect pending financial aid for the semester, with all grants, scholarships and loans detailed. Payments can be made at [risd.afford.com](https://risd.afford.com) using a checking or savings account or any of these credit cards: MasterCard, VISA, American Express or Discover. International bank transfers may be made through Flywire ([risd.flywire.com](https://risd.flywire.com)). With the exception of funds from scholarships and 529 college savings plans, all payments should be made online.

### **Payment plans**

Interest-free payment plans are available through TMS/Nelnet. You can enroll online through the Student Accounts Center. The fall payment plan begins on August 1 and for an enrollment fee of \$65/semester, breaks your bill into five equal monthly installments.

**Financial arrangements must be in place by August 15 to avoid any registration issues and/ or late fees.**



### **Credit balances**

Students will automatically receive a refund for any excess financial aid funds (credit balances) in their student account each semester. Prior to the start of classes, students should log on to WebAdvisor to complete direct deposit information. Credit balances generated from a Parent Plus loan will be mailed to the parent borrower or the student, as specified by the parent borrower on the loan application.

### **STUDENT HEALTH INSURANCE // UNIVERSITYHEALTHPLANS.COM**

RISD policy requires that all on-campus students be covered by a comprehensive health insurance plan. The college provides coverage through United Healthcare, administered by University Health Plans. All on-campus students are automatically enrolled in the plan on an annual basis and charged \$1,826. The charge is billed along with your fall semester tuition and fees.

The insurance plan begins on September 1, 2020 and covers you through August 31, 2021. University Health Plans will notify you directly with details about how to access your health insurance card and policy information. If you have any further questions, please call (800) 437- 6448 or email representative Marcia O'Neill at [moneill@univhealthplans.com](mailto:moneill@univhealthplans.com).

#### **Annual domestic student health insurance waiver option**

If you have comparable coverage through another carrier and do not wish to enroll in the United Healthcare policy, you must **complete the student health insurance waiver at [universityhealthplans.com](http://universityhealthplans.com) before August 15, 2020** (your balance due date) to ensure that the health insurance charge is removed from your account. **This waiver must be completed on an annual basis.**

Please keep in mind that it is your responsibility to compare your plan with RISD's United Healthcare option. Should you opt out of RISD's plan, you need to be certain that your coverage is comparable. After you have successfully completed the waiver, you'll receive a confirmation email from University Health Plans, which we recommend saving for your records. **Failure to submit the waiver by the deadline will result in automatic enrollment in the plan.**

#### **Annual international student health insurance waiver option**

All international students are automatically enrolled in the United Healthcare policy. If your health insurance is provided by a company with a US-based home office and you do not wish to enroll in RISD's plan, you must **complete the student health insurance waiver at [universityhealthplans.com](http://universityhealthplans.com) before August 15, 2020** (your balance due date) to ensure that the health insurance charge is removed from your account. **This waiver must be completed on an annual basis.**

Please keep in mind that it is your responsibility to compare your plan with RISD's United Healthcare option. Should you opt out of RISD's plan, you need to be certain that your coverage is comparable. After you have successfully completed the waiver, you'll receive a confirmation email from University Health Plans, which we recommend saving for your records. **Failure to submit the waiver by the deadline will result in automatic enrollment in the plan.**

### **Remote online programs student health insurance information**

Students enrolled in an entirely remote online program this fall will not be billed for the annual RISD student health insurance policy. Students will be enrolled and billed for the policy once physically on campus. Students who have comparable coverage through another US-based carrier and do not wish to enroll in the United Healthcare policy will be provided waiver information at that time. More information will be sent to students closer to arrival on campus.

### **TUITION INSURANCE // GRADGUARD.COM/TUITION/RISD**

RISD has partnered with GradGuard and Allianz Global Assistance to offer the Tuition Protection Plan. An easy, affordable way to protect investments made in education, the plan is designed to refund semester tuition and on-campus room and board if a student withdraws for covered medical reasons.

Coverage is purchased on an optional basis through the Student Accounts Center. **Your application must be completed prior to the first day of classes.** For more information or to view the policy coverage, please visit [gradguard.com/tuition/risd](https://gradguard.com/tuition/risd). You can also contact (866) 724-4384 or [customerservice@gradguard.com](mailto:customerservice@gradguard.com).

Our team is eager to work with you and your family to ensure that financial arrangements are in place by August 15, and we look forward to helping you meet your educational goals. Should you have further questions about financing your education at RISD, please check the Student Financial Services website ([risd.edu/sfs](https://risd.edu/sfs)) or contact us at [sfs@risd.edu](mailto:sfs@risd.edu) or (401) 454-6661.

Wishing you a successful year ahead,  
The Student Financial Services Team