

Get Paid!

Student Financial Services: Taking Next Steps for Aid and Student Accounts



Who We Are

Student Financial Services (SFS) is comprised of 12 staff members in three areas:

- **Financial Aid** - Dan Rossi, Interim Director of Financial Aid
- **Student Accounts** - Amanda Woodward, Interim Director of Student Accounts
- **Student Employment** - Susan J. Padula, Student Employment Counselor

The Student Financial Services team is here to help you navigate your finances at RISD!



How to Reach Us

20 Washington Place - First Floor
Providence, RI 02903
8:30am - 4:30pm Monday - Friday

Walk-ins are welcome

Financial Aid & Student Accounts:

sfs@risd.edu

401 454-6661

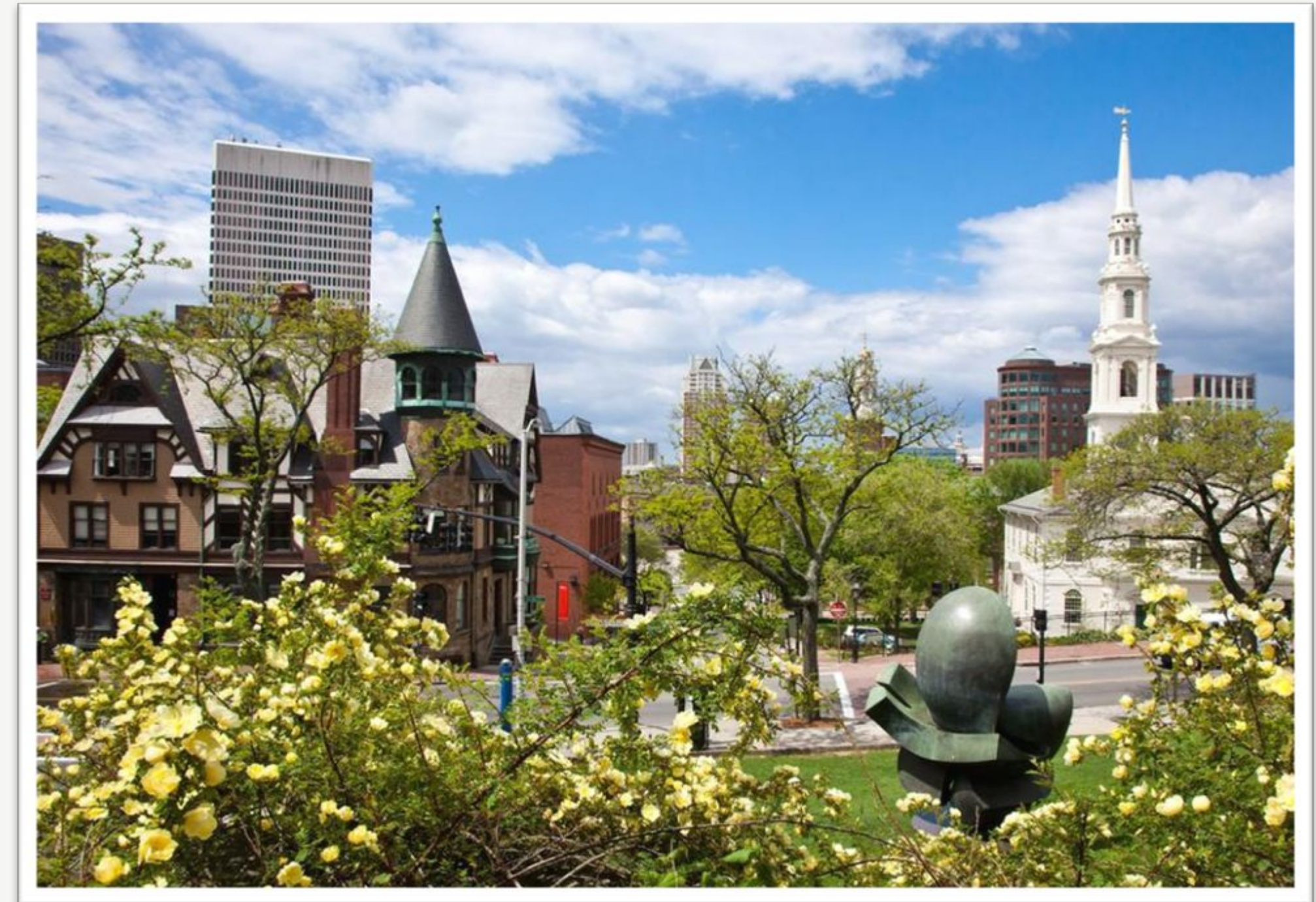
risd.edu/sfs

Zoom appointments through QLESS scheduling

Student Employment:

studentemployment@risd.edu

401 427-6955



Financial Aid

Financing your degree: A Combination of Resources

- RISD Financial Aid Offer Philosophy
- RISD Promise
- We are your resource: financing your degree counseling, Scholarship Universe, budgeting guidance, emergency financial situation options, financial wellness and more!

US Citizens/Permanent Residents only

(Federal aid determined by FAFSA)

- Federal Grants: Pell/SEOG
- Federal Work Study
- Federal Loans (finalize 2 weeks prior to bill due date)
- Parent/Private Education Loans
- Veterans Education Benefits/Yellow Ribbon

US citizens/Permanent Residents & International

- RISD Scholarship
- Outside Scholarships/Sponsorship
- Loans with a US citizen/Permanent Resident Co-signer

Student Loan Deep Dive on 6/26/23 at 7pm

Reminder! Don't Forget the Fine Print: (Terms and Conditions)

Financial Aid Terms and Conditions:

www.risd.edu/sites/g/files/upbtqy111/files/2023-05/risd-conditions-governing-financial-aid.pdf

Highlights:

- Special Attention to Enrollment Changes
- Reapplication Deadline (May 1st continuing student FAFSA due)
- RISD scholarship/fellowship increases with tuition adjustments
- Satisfactory Academic Progress

The screenshot shows the RISD financial aid website. On the left is a sidebar menu with the following links: Biden-Harris Administration's Student Debt Relief Plan, Net Price Calculator, Understanding financial aid, Financial planning and literacy, Exit counseling, Calculate your loan payments, Repayment assistance information, Other helpful links, and Forms. The main content area on the right contains the following text: 'To assist you with early financial planning for college, the RISD Net Price Calculator will help students and families estimate the total cost of attending RISD. It provides a preliminary assessment of a student's financial aid eligibility. These calculations are for information purposes only and should not be considered an actual award or expected award. Funds are based on availability.' Below this is the heading 'Understanding financial aid'. Underneath is the section 'FEDERAL STUDENT AID' with text about the US Department of Education. Then is the section 'FINAID' with text about a nonprofit organization. Finally, the section 'CONDITIONS GOVERNING FINANCIAL AID AT RISD' is highlighted with a blue circle, with text stating: 'This document lays out student responsibilities and other aspects related to receiving and retaining financial aid while enrolled at RISD.' At the bottom of the main content area is the heading 'Financial planning and literacy'.

Managing your Financial Aid Information?

- View **Job Aids** to navigate the Workday system at <https://workday.risd.edu/pages/student-support-and-training-resources/>
- Accept/Decline Financial Aid
- Print Financial Aid Notice/College Financing Plan
- Complete Financial Aid Action Items
 - Federal Loan Entrance Counseling and Master Promissory Note completed at student.aid.gov

Student Financial Services

[Navigate My Finances Dashboard](#)

[View and Manage My Financial Aid Award](#)

[Manage My Financial Aid Action Items](#)

[Make a Payment](#)

[Create a Nelnet Account](#)

[Set Up Payment Elections for Student Refunds](#)

[Report Outside Funding \(Questionnaire\)](#)

Financial Aid

RISD Estimated Costs

View Financial Aid

RISD Financial Aid Terms & Conditions

Financial Aid offer detail information

Accept/Decline Awards

Less (2)

Managing your Financial Aid Information?

Menu

Apps

Shortcuts

Your Saved Order

Academics

Finances

Performance

Personal Information

Welcome from Student Financial Services

RISD's Student Financial Services Office (SFS) is committed to working with students and parents to reach the shared goal of preparing and educating creative individuals who aspire to make a meaningful contribution to our world. SFS staff assists students and their families in...

View More

Important Dates

Fall Billing Available - Early July
Fall Balance Due - August 1...

View More

My Financial Aid Action Items

Rhode Island School of Design

Financial Aid Application (2023-2024 Award Year)

Latest Step: Completed

Show Steps

Awards

Latest Step: Completed

Hide Steps

Go to Inbox

Direct Loan Master Promissory Note - Rhode Island School of Design

Completed

Direct Loan Entrance Counseling - Rhode Island School of Design

Completed

Outstanding Charges

0.00

Past Due

31,725.00

Current Due

0.00

Future Due

Contact SFS

sfs@risd.edu

401-454-6661

Financial Aid

RISD Estimated Costs

View Financial Aid

RISD Financial Aid Terms & Conditions

Financial Aid offer detail information

Accept/Decline Awards

Less (2)

Student Accounts

View Account Activity

Make A Payment

Payment Plan

More (4)

Student Employment

RISD Student Employment Office Website

Outside Funding Reporting to RISD SFS

Create Request

Summer Outside Scholarship Tips

- Don't pay to apply for outside scholarships
- Check in at least 3-4 times annually for new outside scholarships
- Remember: a 3-4 hour time commitment could yield up to \$1,000 to \$3,000 in funding, which is a good return on your time investment
- Complete your scholarship application in its entirety - proofread any essays and upload any additional requirements
- Know that most - but not all - academic year deadlines are in February or March for the following year
- Be persistent - follow-up with organizations' new offerings and learn ability to appeal, which may not be well-publicized
- Reach out to local resources for scholarships
- Use RISD's resource, ScholarshipUniverse!

Report Outside Scholarships in Work-day

Student Accounts: Understanding the Workday student system

- Workday is the system of record for Registration, Financial Aid, and Billing at <https://wd5.myworkday.com/risd>
- Do **onboarding** in upper right corner envelop of “My Tasks” in Workday
 - Financial Agreement
 - Review My Family and Friends - consider adding third parties
 - Provide Missing SSN (if applicable)
 - 1098-T Electronic Consent - electronic delivery of tax form
 - Federal Student Aid Authorization - agree to pay miscellaneous charges with federal aid
 - Opt Out of Electronic Communication for Financial Aid
 - Direct Deposit Enrollment
- View **Job Aids** to navigate the Workday system at <https://workday.risd.edu/pages/student-support-and-training-resources/>



Student Accounts: Billing Logistics and Notes

- Look for notice to your (student's) RISD emails of **RISD charges**
 - **Fall charges** issued around July 5 and due August 1
 - **Spring charges** issued in early December and due January 15
- Consider adding **third parties** to view the Workday account and to pay your student account in Nelnet through single sign on
- View **Job Aids** to navigate the Workday system at <https://workday.risd.edu/pages/student-support-and-training-resources/>
- Complete **action items**, such as actively accepting and/or declining federal student loans, and completing requirements
- Understand **RISD Health Insurance** - Charged \$2,045 in fall for coverage 9/1 to 8/31 - waivable by 8/1/2023 if the student has comprehensive, comparable US-based coverage. See www.universityhealthplans.com.
- Consider **Tuition Insurance** by visiting <https://gradguard.com/risd>.
- Report **outside scholarships** and/or sponsorships to RISD in Workday
- Explore **loan options** now for academic year if you need to borrow
- Read your **email** daily and take action on requests in a timely manner
- **Contact us** with any questions at sfs@risd.edu or call 401 454-6661

Student Financial Services

[Navigate My Finances Dashboard](#)

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Student Accounts

View Account Activity

Make A Payment

Payment Plan

View Statement

Set Up Payment Elections

Student Health Insurance Plan and Waivers

Important Aid & Student Accounts Dates

2023

- **June** - Accept/reject any aid on Workday system
- **June** - Fulfill action items in Workday
 - If Unsub, Master Promissory Note
 - If Unsub, Entrance Counseling
- **Early July** - Fall billing available
- **July 1 to August 1** - Enroll in fall payment plan, if desired
- **August 1** - Fall payment deadline
- **August 1** - Annual RISD student health insurance waiver/enrollment deadline
- **Early December** - Spring billing available
- **Early December** - Enroll in spring payment plan, if desired

2024

- **January 15** - Spring payment deadline



Upcoming SFS Financial Wellness Sessions

- **June 26th** - DeMystifying Student Loans
- **July 13th** - Financing Your RISD Education - Ways to Pay - online session
 - Topics include viewing and understanding the bill, making payments in Nelnet, reviewing payment options, and arranging a monthly payment plan
- Academic year “**Wellness Wednesdays**”
 - Outside Scholarship Searches & Scholarship Universe
 - FAFSA completion workshop
 - Budgeting and Money 101
 - Investing Basics
 - Loan Repayment



RISD's Student Employment Office

Working on Campus 101



Introduction

Kevin Lynch

Director, Office of Student Employment

klynch@risd.edu

Nelly Hoffens Vargas

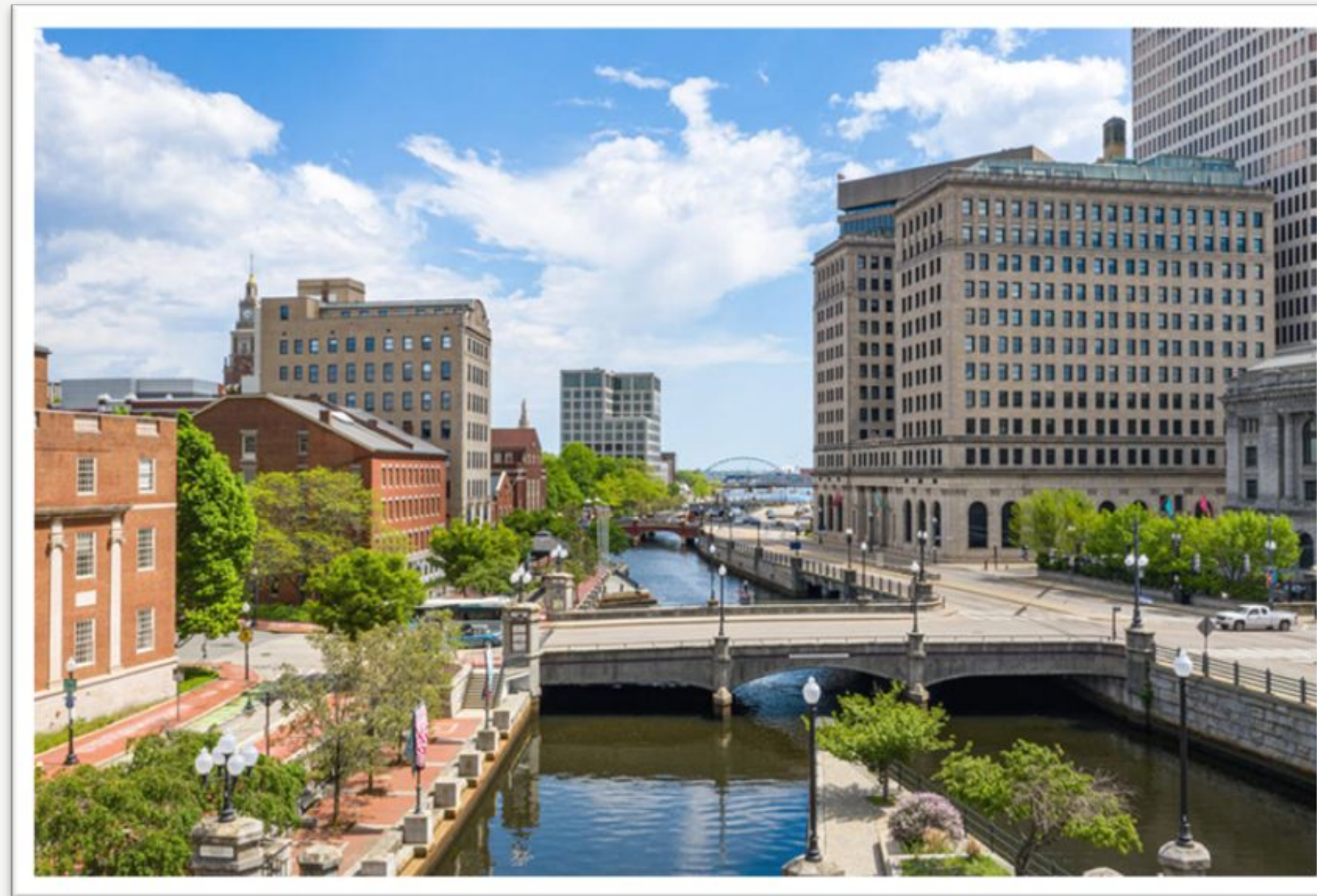
Student Employment Counselor

nhoffens@risd.edu

Susan J. Padula

Student Employment Counselor

spadula@risd.edu



Student Employment Office

Contact Information

617.427.6955

studentemployment@risd.edu

Location

20 Washington Place

(ProvWash)

Floor One

Providence, Rhode Island 02903

The Office of Student Employment Mission

- The Office of Student Employment mission is to **assist students and student supervisors in all aspects** of on-campus student employment and off-campus Federal Work-Study employment.
- We encourage a **connection between students, faculty, and staff** on campus through meaningful and effective communication in a professional on-campus work environment, while simultaneously building upon these consistent interactions **to create a solid professional skill set** for our students.
- We strive to offer *all* students the opportunity to work with incredible and creative staff and faculty in order to **gain the vital experience** to build strong portfolios and resumes.



Who Can Work in an On Campus Job?

Well, anyone can!



U.S. Citizens and Eligible Non-Citizens	International Students
Be enrolled full time in a degree-seeking graduate or undergraduate program.	Be registered full-time and have authorization from the RISD’s Office of International Student Services (ISSA).

What forms do I need to fill out to work?

What documents will I need to bring to campus?

Domestic Students

Federal I-9 Form: a federal form which verifies the identity and employment eligibility for any new employee.

It is important that you bring one of the following **ORIGINAL** documents with you when you move to campus!

- An **original**, unexpired, US Passport/**or**
- An **original** Social Security Card/**or**
- An **original** or **certified copy** of a birth certificate issued by a state, county, municipal authority or outlying possession of the United States, bearing an official seal



What documents will I need to bring to campus to complete my I-9?

International Students

It is important that you bring the following documents with you to campus:

- An unexpired passport from your home country
- Printed I-94 - [Most Recent I-94](#)
- Original I-20



Other Forms/Documents (All Students)



- **Form W-4:** The Form W-4 is a tax form. You can use it to establish the rate at which you believe you should be taxed from each of your paychecks. Even if you have filled out a Form W-4 before, you should fill one out for your job at RISD. If you are unsure of how to fill out the Form, we recommend speaking to a parent, guardian, friend, or tax advisor.

Unfortunately, our office is unable to provide advice on how to complete the Form.

- **Direct Deposit:** Direct Deposit Authorization allows RISD to deposit your paycheck directly into your bank account (checking or savings). We will help you set this up once you begin working!

The Job Hunt

Available on campus jobs will be posted on the [RISD Careers/Artworks Platform](#) beginning [August 1st!](#)

- Jobs are in virtually every department on campus
- Jobs range in complexity from checking RISD IDs at the entrance of a studio/workshop to working in dining services to assisting a professor with research



Can I have more than one job on campus?

How many hours can I work?

- Students **are allowed** to have **more than one job** on campus
- Domestic Students are allowed to work **up to 40 hours per week** (inclusive of all jobs held)
- International Students are allowed to work **up to 20 hours per week** (inclusive of all jobs held) **during the regular academic year**
 - **up to 40 hours per week** (inclusive of all jobs held) **during the summer**
- The **recommendation is** that students **work no more than 8 to 12 hours a week** during the regular academic year based on their class/studio schedule and other factors such as homework load, extracurricular clubs/activities, and taking care of your mental and physical health!
- Students are **not allowed** to work during scheduled class times!

How much will I get paid?

All jobs have to pay at least the current minimum wage in the State of Rhode Island | **\$13.00/hour**

Wage rates are **based on the complexity of the job** by the hiring department in conjunction with the Office of Student Employment. There are **four wage levels**:

- **Level I: \$13.25** - Entry-level position that involves routine or repetitive work. Little or no experience is required.
- **Level II \$13.50** - Responsibilities require basic knowledge of assigned tasks. Requirements include some previous work experience.
- **Level III \$13.75** - Responsibilities require proficiency in an area of specialized knowledge or skill. Requirements include previous work experience and ability to work with minimal supervision.
- **Level IV \$14.00** - Responsibilities that require a considerable degree of proficiency in an area of specialized knowledge or skill. Requirements include previous work experience, supervisory experience and/or advanced coursework, and the ability to work with minimal supervision

Students with Federal Work Study



Am I guaranteed a job if I qualify for Work-Study?

- In order to receive your Federal Work Study funds, you will **need to find a job on campus**.
- Work-study eligibility for the '23/'24 academic year is **determined by your FAFSA** and all undergrad students are pre-packaged for work-study.
 - This is money you can **potentially** earn.
- If you decide not to work or do not earn the full amount of your award, you **do not need to pay the unused funding back** and **you do not receive any unearned funding**; it gets returned to the federal government.
- Any **FWS funding you did not earn cannot carry over** into the next academic year.

Are work study earnings deducted from my bill?

How will I get I paid?

- Federal Work Study earnings are **not used to deduct from your bill**
- FWS is **earned as you work**
 - It is paid to you in the **form of a paycheck**
 - You will be paid on a **bi-weekly basis based on the number of hours** you work in a pay period
- You will receive earnings via direct deposit (**we will help you set that up!**)

We'll help you
with direct
deposit!

Working On Campus



What are the benefits of working on campus?

- **Location:** Work on campus can be very convenient to your classes and may eliminate extra commute time.
- **Flexible Schedule:** Many campus employers recognize your status as a student first and foremost. They will work with you to create schedules that fit with your classes and allow you time off when your academic load is most significant.
- **Connections:** Students that choose to work on campus get the benefit of networking and forming meaningful relationships with other students, staff and faculty. You'll have the chance to work with people who have a genuine interest in your success and who will likely serve as references when necessary. It is a great opportunity to build strong mentor relationships.
- **Academics:** In addition to earning extra cash, an on-campus job has the potential of impacting your grades in a positive way. Studies show that students who become actively involved on campus, and this includes working in an on campus job, tend to be better about managing their time and responsibilities.

Questions?

Thank you!

Student Financial Services & Student Employment

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