



# Financial Aid Parent Newsletter

Winter 2014 ❄️



## Parent Newsletter: A Welcome

*By Amanda B. Carter, Associate Director*

The Financial Aid Office is proud to introduce the first issue of the Financial Aid Parent Newsletter! Our goal is to provide important details to the parents of our students that will hopefully help demystify the financial aid process.

Our office supports the undergraduate River Campus and School of Nursing student populations, as well as graduate students enrolled in the various graduate schools across the University. The Eastman School of Music and the School of Medicine and Dentistry have their own financial aid offices for their students.

Over the course of the academic year, we award and disburse aid to those students who have completed an application, meet one on one with students to answer their questions about funding a Rochester education, and run different events on campus. In addition to processing financial aid, our office also runs the student employment program at Rochester, providing support to not only our students, but employers across the University as well.

We'll be releasing two more editions of the Financial Aid Parent Newsletter during the year; one at the start of the summer semester and one at the start

of the fall. Included will be spotlights on individual staff members, student workers at the University, offices that we work closely with to support our students, financial literacy, national financial aid information, and what's coming up next.

We hope that you find this newsletter insightful. Feel free to contact our staff with specific questions regarding your student's financial aid at Rochester. That's what we're here for!

***Meliora!***

# Do It Yourself IRS Data Retrieval Tool

By Hali Skaggs, Assistant Director

While filling out the FAFSA, it will ask you if you want to use the IRS Data Retrieval Tool. If you filed your taxes electronically at least 2 weeks before completing the FAFSA, we encourage you to use the IRS Data Retrieval Tool. If you haven't filed your taxes yet, don't worry! Once they've been filed electronically, you can always log back in to your FAFSA and update it with the IRS Data Retrieval Tool.

Once you select View options to link to the IRS, select which parent you are and input your PIN. Select "Link to IRS" and follow the instructions. If you do not have a PIN, you can apply for one from the "apply For a PIN" link.

By updating your student's FAFSA with the IRS Data Retrieval tool, the most accurate data will be used. If your student is selected for verification, linking your information from the IRS is an easy way for the school to verify the information for the Department of Education.

# Spotlight on: The Bursar's Office

By Emily Hessney, Financial Aid Counselor

The Financial Aid Office works with many different offices on campus over the course of the year. We'll dedicate time in our newsletter to let you know about those relationships and provide some insight on the ways we work to support your student. In this release, we'll focus on the Bursar's Office. What does the Bursar's Office do, and how do they work with Financial Aid? I sat down with Kathy Blackmon, University Bursar, to have a conversation about the role and functions of the Bursar's Office at the University.

EH: What exactly does a Bursar do?

KB: The Bursar bills and collects tuition, fees, room and board for all students. Our office also provides cashiering services for University departments.

EH: How does the Bursar's Office work with Financial Aid?

KB: Our offices share information constantly, particularly regarding student financial aid so the Bursar can bill for the correct amount. The Bursar's Office, in turn, shares external scholarships with financial aid. We work together to make referrals to the appropriate office. Our offices also meet on a regular basis to talk about what's coming up, deadlines, potential issues, and resolutions.



The Bursar's Office is located in Meliora Hall.

EH: What kinds of issues can the Bursar's Office help parents and students with?

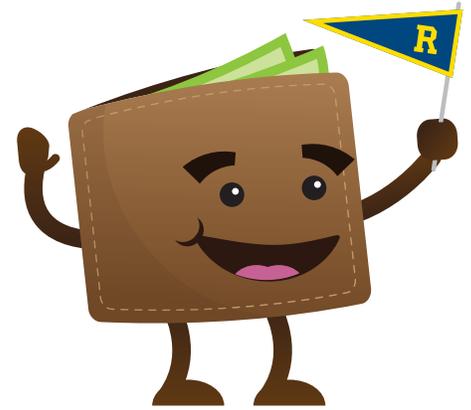
KB: We can explain how the bill is calculated, provide revised payment amounts if the bill changes during a billing cycle, let students know if they will be receiving a refund, and inform students how to request a refund. We can also let parents and students know how to resolve disputes with other departments that contribute charges to the bill, such as Residential Life, Dining Services, and University Health Services.

EH: How does the UR e-Pay system work?

KB: UR e-Pay is an online portal for student billing statements. It allows students and authorized payers to view current and prior statements, and to make payments online if they choose. It's important to keep in mind that the system is not in real time, and does not auto-update when changes are made. Parents and students should contact our office by phone at (585) 275-3931 or email at [bursar@admin.rochester.edu](mailto:bursar@admin.rochester.edu) if they have questions concerning their statement.

EH: What's the most important thing for parents to know about the Bursar's Office?

KB: It's our goal to provide the best customer service possible; we welcome your inquiries. When you call our office, you can typically get through fairly quickly to a Student Account Representative who will assist you. If you're not sure which department to contact, you can always start with us!



## Financial Literacy

By Vanessa Deshane, Financial Aid Counselor

During the fall semester, the Financial Aid Office implemented a financial literacy program to help our students make good financial decisions in college and beyond. We kicked off the program with a monthly financial literacy [blog](#). We've featured topics including thrifty ways to say thank you for Thanksgiving, methods to organize and prioritize your financial responsibilities, and budgeting your holiday spending.

We've also introduced our new financial literacy mascot, Wallis Wallet, named for our location in Wallis Hall. Wallis will be used throughout the program to help students identify resources related to financial literacy. As we continue to build the program, we hope to offer more and more resources for students to learn about managing their finances.

Also featured as part of our financial literacy program is a Thrifty Thursday feature on Twitter. Quick tips are tweeted every Thursday [@URFinAid](#). Soon, we'll be adding a section to the Financial Aid website with links to the blog as well as other great resources for students.

Be sure to follow us on [Twitter](#) and visit our monthly [blog](#).

# Meet a Student Worker: Patrick Hennessey

By Vanessa DeShane, Financial Aid Counselor

Student employment at the University of Rochester is a program that the Financial Aid Office administers. We help students find jobs at the University that provide them with skills that they can use long after they've earned their degree. The students aren't the only ones who benefit from the student employment program. Our staff and faculty are able to work with some truly amazing individuals over the course of the year. Here's an example of one of them.

VD: Tell me about yourself.

PH: I am a 22 year old Massachusetts native from the small town of Richmond on the western border of New York. I'm currently a senior pursuing a BA in English with a creative writing concentration, as well as a history minor. I hope to eventually work in the film/television business as a screenwriter. On campus, I work as an office assistant in the Financial Aid Office and as a stage manager for the River Campus Music Department. I am also a member of Sigma Nu Fraternity and have served in various leadership roles during my time as a brother. For fun I enjoy reading, mostly historical nonfiction or fantasy, playing and writing music on my guitar, and playing Frisbee.

VD: What is your favorite part about being a University of Rochester student?

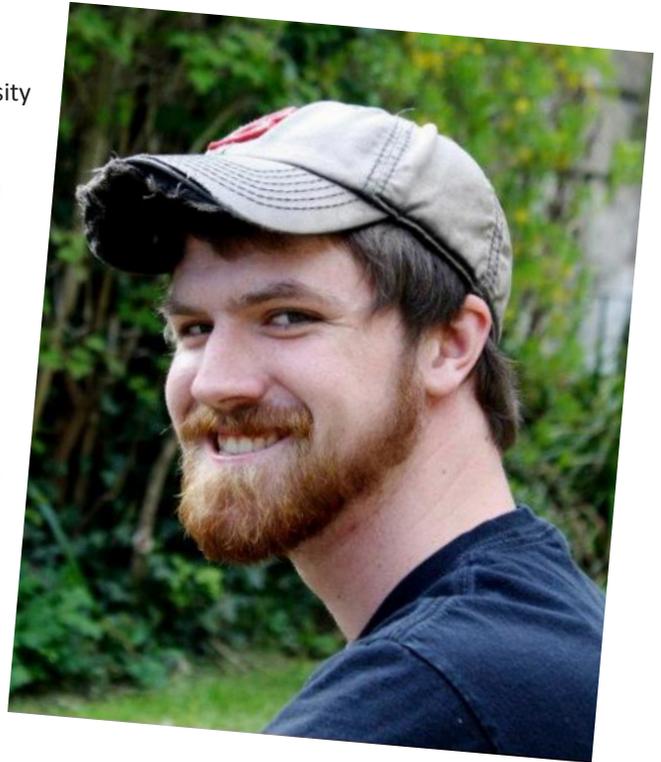
PH: I would have to say my favorite aspect is the attitude of the student body towards both academics and social/extracurricular activities. U of R is obviously known as a rigorous and work-heavy school at any level of study, a reputation that is well deserved. However, the student body as a whole makes a great (and successful) effort to combine the need for high academic performance with a ton of student activities on campus at almost any time of the week or day. Everything from department guest lectures to my fraternity's annual Charity Hot Wing Eating Contest could be going on at any time. The student body is always excited and willing to attend such events and enjoy themselves, while still maintaining a motivated academic climate.

VD: What has been the most challenging thing you have done as a student here?

PH: Adjust. While this is something any new experience requires, the adjustment from the home high school life to a much more independent college life freshman year was jarring for me. While I was excited to begin my college career and start getting my own two feet on the ground, it was nonetheless difficult to take in such a huge change in the way I lived. However, I clearly did manage to adjust and have been thrilled with my experience since.

VD: Tell me about your Study Abroad experience:

PH: I spent last semester, spring 2013, in the absolutely stunning city of Bath in southwest England as part of the Advanced Studies in England program. ASE was slightly unorthodox in that it was not affiliated with a British university, meaning I took classes with British professors, but only alongside other American students. At the same time, though, Bath has two large universities in it and because of that I was able to create many relationships with British people my age in the city. On top of that, my eight person house (four guys, four girls) got along amazingly and I am happy to say that my housemates from England are now some of my closest friends. My classes were not easy, but all really fascinating, and I couldn't be happier that I decided to go abroad. While in Europe I also took the opportunity to visit London, Paris, Prague, Dublin, and a variety of other sites and cities in the south of England.



We've redesigned our website! [enrollment.rochester.edu/financial-aid](https://enrollment.rochester.edu/financial-aid)

## Glossary of Financial Aid Terms

**Disbursement:** Disbursement is when scholarships, grants, and loan funding are applied to the student's billing account. Students generally receive their financial aid in more than one disbursement during the academic year.

**Federal Pell Grant:** A federal program designed to assist students whose families demonstrate the highest need. A Pell Grant is awarded based on a family's federal expected family contribution, which is determined when a completed FAFSA has been submitted and reviewed by a financial aid office.

**IRS Data Retrieval Tool:** A useful online tool designed to take the guesswork out of completing your FAFSA. Once your federal taxes have been filed electronically, you can update your FAFSA directly from the IRS website using this tool.

## FAQs

We've chosen a couple of frequently asked questions that we receive during the spring semester. If you have additional questions beyond what's listed here, please don't hesitate to reach out to us.

**Q: What is the application deadline for returning students?**

A: Returning students must reapply for financial aid by May 1, 2014. Emails are sent to students in January to let them know their deadline as well as what items need to be included in their application packet. Not all students need to complete the same application requirements, but there is one common requirement: the Free Application for Federal Student Aid (FAFSA), which can be completed online.

Since students receive these emails directly, we strongly encourage you to touch base with your student and confirm they've received the email. Keep in mind that returning students who do not submit their financial aid application with all supporting documentation by May 1, 2014 are not guaranteed full consideration for need-based assistance and may have their aid reduced due to limited funding. If you apply by the May 1 deadline, students can expect to receive an award package via email by mid-June.

**Q: How do students check their financial aid or application requirements during the year?**

A: Students are able to check the status of their financial aid through their FAOnline account. They log in to the web-based system with their UR student ID number and their self-created PIN. Our office isn't able to provide you with the log-in information due to FERPA regulations surrounding student privacy, but next time your student is at home, ask them to log into their account, so that you can check on the status of their awards and application materials. It's a useful tool that is available 24 hours a day.

## National Student Aid Updates for 2013

*By Betsy Carosa, Financial Aid Counselor*

2013 has been a historic year nationally in the financial aid field. Congress created new legislation, which was then signed into law by the President that will help to keep higher education affordable for more students.

Included in this legislation are the following initiatives:

- The maximum Federal Pell Grant award was increased to \$5,635 for the 2013-14 academic year. The number of Pell Grant recipients has increased by 50% since 2008.
- The 'Pay as You Earn' plan expands income-based repayment to enable more students to take advantage of a new option to cap repayment of student loans to 10% of their monthly income in 2014.
- Congress stabilized and lowered Federal Direct and PLUS loan interest rates for undergraduate and graduate students.



# Meet Our Staff: Charles Puls, Associate Dean and Director of Financial Aid

By Emily Hessney, Financial Aid Counselor

The Financial Aid Office is comprised of 17 staff members who are happy to assist you. Financial Aid counselors are assigned to students based on the first letter of their last name. For contact information for all of our counselors, please visit our website.

I sat down with Charles Puls, Associate Dean and Director of Financial Aid, to learn a little bit more about him.

EH: How long have you been at the University?

CP: Just over nine years—I started in August 2004.

EH: How long have you worked in financial aid?

CP: 22 years. I've worked at several institutions—most recently, Boston College in undergraduate financial aid. Before that, I worked at some large public schools: IU Bloomington and UMass. I've also worked at a very small institution, Massachusetts College of Pharmacy. My very first job after grad school was in financial aid at Dartmouth.

EH: What attracted you to financial aid?

CP: I think of one night in particular, when I was working late to read files, and had the realization that I was having fun doing it—I was enjoying the analysis. The analysis has always come naturally to me, and I love seeing how it helps people in the process. Financial aid makes sense to me, and I felt that was the area of higher education where I could have the greatest impact.

EH: What's your favorite part of your current role?

CP: Figuring out ways to get more input to help me think about changes and improvements to our policy and our office. Any decision made with others' input will always be better than a decision made on my own in my office.

EH: What are your hobbies?

CP: For that past two years, it's been my doctoral program! Looking forward, I'm hoping to travel more—perhaps to Dubai or Bermuda. I'm also hoping to cook more, and learn to use a crockpot this winter! I would like to continue writing as well—whether it's preparing pieces of my dissertation for publication, or contributing articles to ongoing conversations in the world of financial aid.



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## Up Next

By Long Vu, Assistant Director

### Application Deadline for 2014-2015

Deadlines are approaching and will be here before we know it. Instructions will be emailed to students in January. Make sure your student is communicating with you to collect the necessary documents. Applications for returning students are due May 1st, 2014.

### Summer Courses and Financial Aid

The University doesn't provide need-based grants for the summer, but students may be eligible for a Federal Direct loan if they haven't utilized their maximum eligibility during the year. Students can also use a Federal Parent PLUS loan for summer coursework. Both are federal loans which requires the student to be enrolled at least six credits or more during the summer. To find out more on eligibility and application requirements, visit the financial aid website. Please have your son or daughter reach out to the Financial Aid Office in the spring to help plan for the summer.

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Wednesday: 9:30 am – 5:00 pm