The end of the 2013-2014 academic year is in sight! Warm weather and finals are marking down the days to graduation and the start of the summer in Rochester. In this version of the Financial Aid Office’s Parent Newsletter we provide you with details about the types of aid available for summer study as well as what to look forward to for the fall semester.

Our office is still open during the summer months, so feel free to contact us if you have any questions about how summer financial aid works or about the upcoming 2014-2015 academic year. Congratulations to all our students, and their parents, as we close out another successful year at Rochester!

Meliora!
Do It Yourself
UR ePAY

By Sean View, Deputy Director

UR ePAY is the University of Rochester’s online billing system. The Bursar’s Office posts bills through this online portal for both students and parents to access.

If students have new activity or unpaid charges on their student account, they will automatically receive an e-mail that their billing statement is available to view in UR ePAY. The e-mail will be sent to the student’s official University e-mail account. If students have added an e-mail address for an authorized payer(s) in UR ePAY (such as a parent, guardian, spouse, or third party sponsor), that person will also receive an e-mail notification.

Students can access UR ePAY from their University Blackboard account or, if you are an Authorized payer, you can access UR ePAY on the Bursar’s Office website at http://www.rochester.edu/adminfinance/bursar/epay.htm.

Once you are in UR ePAY, select View Accounts from the menu on your left to access your most recent billing statement. You can also navigate to statement history from View Accounts. If your student hasn’t already set you up as an authorized payer, they’ll need to log into their UR ePAY account and click on Authorize Payers in the left-hand menu.
Spotlight On:
The International Student Office (ISO)

By Emily Hessney, Financial Aid Counselor

What does the International Services Office do, and how do they work with Financial Aid? I sat down with Stephanie Krause, Associate Director, to have a conversation about the role and functions of the International Services Office at the University.

Emily: What kind of services and resources does ISO offer that parents and students might not know about?

Stephanie: ISO offers a broad range of services to all international students, at both the undergraduate and graduate level. We offer immigration support and document processing for ISO-sponsored students, advising on the visa process and immigration status, transition support services during the initial adjustment process, assistance with obtaining a social security number, and cross-cultural counseling.

Emily: How does ISO work with Financial Aid?

Stephanie: For incoming students, ISO helps students and parents to understand their financial requirements for immigration purposes. We also assist with how the financial aid package will be documented for both students and University immigration reporting. In addition, we help facilitate focus group programs for current students to apply for social security numbers, which we coordinate through the I-9 process with financial aid.

Emily: When does ISO refer students to Financial Aid?

Stephanie: ISO will refer students to financial aid when they need assistance with pursuing loan funding for their education. We also refer students for student employment purposes, primarily to ensure the completion of I-9s. ISO relies on financial aid as an excellent resource to help in guiding students who have questions or concerns about paying for their educational program at UR.

Emily: With what kinds of issues can ISO help parents and students?

Stephanie: We are here as a resource for the population we serve. We will hear you out and decipher whatever issue you may have—besides immigration and documentation needs, the issues we’ve covered include taxes, leases, contract law, traffic tickets, driver’s licenses, mental health, physical crises, and problems with professors. Essentially, we can be a sounding board for you, provide comfort, and serve as a catchall to offer support and referrals to the appropriate resources as needed.

Emily: What’s the most important thing for parents to know about ISO?

Stephanie: Two things, actually. First and foremost, U.S. immigration rules are complicated and strict, but the University is supportive and creative in finding legal ways to pursue new opportunities. We are a “can do!” office. Secondly, but certainly not least, ISO is committed to the many educational and personal goals of our international students! Rochester offers a highly unique curriculum, and the freedom and choices students are faced with may make it seem bigger or less manageable than it really is. Take advantage of the full spectrum offered here; it will ultimately make students better critical thinkers.
Meet a Student Worker: Neha Menon

By Stephanie Allen, 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.

Stephanie: Tell me about yourself.

Neha: I was born in Canada but am of Indian descent. I grew up in the Middle East, in the small country of Bahrain, where I obtained a British education and now study in America! With that, I consider myself a rather diverse individual at the University of Rochester. I’m currently a junior, majoring in Psychology with a minor in Studio Arts. In addition to working in the financial aid office, I also work in a psychology research lab and am part of the Alpha Phi.

Stephanie: What were your reasons for working on campus? Do you have work-study?

Neha: I don’t have Federal Work Study; rather, I was offered UR Work*, which helps pay for my personal expenses. I really wanted to gain experience in a professional environment, to prepare for my future. Thus far, it has been an eye-opening experience learning the various policies, procedures and expectations. I would definitely advise any incoming and returning students to find a job on campus. It has helped shaped my college experience and has taught me the importance of professionalism and responsibility.

Stephanie: What does it mean to you to be a student employee of the Financial Aid team?

Neha: Being a student employee means having the responsibility of helping both students and parents to my fullest capacity with financial aid related questions. Over time, I have been able to build trust and lasting relationships which has increased my responsibilities within the office. Being hands-on with students of diverse backgrounds has given me the confidence to handle difficult conversations in a more professional manner. There is always something new to learn about financial aid, so it’s an evolving environment.

I have grown to appreciate the way the financial aid staff makes the student employees feel they are an important part of the team and are always willing to answer any questions we have. Additionally, the staff realizes that we are also students and that our priority is our education. Therefore, if we are finding difficulty in our courses and need additional study or personal time they are very supportive.

Stephanie: What is the greatest constructive criticism you have ever received from a supervisor?

Neha: When I first started working in the financial aid office I realized I struggled with time management. I have a bit of an organizational problem, in terms of managing my personal commitments. It’s something that could have been an issue but once I was made aware of this, I realized I had to understand my responsibilities not only to my personal needs but to the financial aid office as they depend on me to be reliable, efficient and a part of the team.

*Students are still able to find work at Rochester, even if they don’t qualify for the federal work study program. UR Work is an alternative to the federal work study program. As is similar to federal work study, not all students qualify for the program.

Check us out online! enrollment.rochester.edu/financial-aid
We’ve chosen a couple of frequently asked questions that we receive regarding the summer semester. If you have additional questions beyond what’s listed here, please don’t hesitate to reach out to us.

**Q: What types of aid are available for summer study?**

**A: Loans are the primary type of aid available to help pay for summer classes. Students can choose to borrow either a federal loan or a private student loan, while a parent may borrow a federal Parent PLUS loan. In order to be eligible for a federal student or parent loan, a student must:**

- be enrolled for at least 6 credit hours over the course of the summer
- have completed all application requirements to be considered for federal aid
- be enrolled in a degree-seeking program

Students must not have used their full federal loan eligibility during the academic year and have eligibility still available in order to use a federal student loan. For example, juniors are eligible to receive a maximum of $7,500 between their subsidized and unsubsidized federal loans during the fall and spring semesters. If they only use $5,500 during the academic year, they will still have $2,000 in federal loan eligibility that they could use during the summer semester.

**Q: How would my student apply for summer aid?**

**A: All undergraduate students who need to apply for aid for the summer session, whether it’s a federal loan or a private loan, must complete a Summer Aid Application through their FAOnline account (under the Apply Online tab). The form becomes available to undergraduates on April 1 each academic year. In addition to the Summer Aid Application, students who wish to use a federal student loan or a Parent PLUS loan to help pay for their summer courses must have already submitted a FAFSA for the current academic year. The FAFSA is not required for students who will use a private student loan. Parents can apply for the Parent PLUS loan online. It’s recommended that parents applying for the loan wait until after April 1. Credit checks done for PLUS loans are only good for 90 days; once the 90 days have passed, a new application will need to be submitted. More information about the summer aid process can be found on our website.**

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**FAQs**

By Vanessa DeShane, Financial Aid Counselor

The Financial Aid Office, in partnership with Rush Rhees Library, hosted our first financial literacy event titled How to Budget like a Boss. The event focused on a game that provided an opportunity for students to learn about budgeting their money and what happens when faced with real life “events” such as student loan payments, or unexpected medical emergencies.

The event was a kick off to Money Smart Week, a national week dedicated to financial literacy. The students who attended were actively engaged in the game and a conversation about what it means to live on a budget, how to plan for the future and what steps they can take to help pay for graduate school.

The financial literacy program is growing every day and we hope to continue to offer great resources and events to educate our students about their finances.
Meet Our Staff:
Shawn Denman, Assistant Director for Customer Engagement

By Vanessa DeShane, Financial Aid Counselor

Shawn Denman is the Assistant Director for Customer Engagement in the Financial Aid Office. He handles a caseload of students and manages multiple financial aid funds. I sat down with Shawn to learn a little bit more about him.

Vanessa: Tell me about working in higher education. Why do you do it?

Shawn: I’ve stayed in higher education for the last 13 years because I enjoy helping students reach their goals. There are not a lot of jobs out there where you get to see your successes walk across the stage after 4 years. Knowing that you were a part of making their education a reality is a great feeling.

Vanessa: What’s your favorite part of your current role?

Shawn: My favorite part is that moment when you are working with a family and you figure out a way to make it work. When you get to help a student who didn’t think they would be able to attend the University and in working with their family, you find a way that they can attend and afford it. These moments are definitely the best part of my job.

Vanessa: Outside of work, what do you love to do?

Shawn: When I’m outside of work you will either find me on the golf course or on my motorcycle. Those are my two biggest passions. I enjoy spending time with my wife and daughter and playing golf as a family.

Vanessa: What’s your “best” financial aid tip?

Shawn: Ask as many questions as you need to as often as you need to. At the end of the day you cannot make an informed decision if you don’t have the information.

Up Next

By Long Vu, Assistant Director

Returning Student Award Information for 2014-2015

Students who will be returning for the 2014-2015 academic year and have provided all elements of their financial aid application by the deadline of May 1st, 2014, should expect to see an email regarding their aid for next year by mid-June. All information regarding the status of a student’s aid application is emailed to their University of Rochester email address, so students should keep an eye on their email over the summer months.

Financial Aid Disbursement

All required documents must be received by the Financial Aid Office in order for a student’s financial aid to disburse on time for the fall semester. Students receive monthly emails notifying them of any outstanding documents that are preventing their financial aid from disbursing on time. These emails will begin in May 2014 and will continue over the summer months until their application is complete. Missing documents can be submitted directly to the Financial Aid Office via email, fax, regular mail, or in person.