

Hello!

We in Student Financial Services (SFS) are excited to help you make the most of your financial resources as you gear up for an exciting summer at RISD!

We're here to support you with everything related to financial aid and student accounts. Below, you'll find key info to help you stay on top of your financial to-dos this summer. Be sure to read through, and don't hesitate to reach out—we're here for you!

Student Accounts

More information: sfs.risd.edu/student-accounts

My Finances Dashboard (in Workday)

This is the main hub for Student Financial Services. Use it to:

- View and accept/decline financial aid
- Check your student account and charges
- Make payments via our payment vendor, Nelnet
- Complete required tasks

For detailed instructions on how to utilize the My Finances Dashboard click [here](#).

Give Access to Parents/Guardians - Third-Party Users

Please consider providing a parent(s) and/or guardian permission to see your student account and financial information in Workday. This includes reminders about the bill due dates and allows us to communicate with your third-party users. Instructions are [here](#).

Payments

Summer charges (tuition, fees, housing, health insurance) will be posted by June 3.

- You will receive a notification of charges email to your RISD email account.
- Full payment is due by July 1, 2025.
- Make payments online through My Finances → "Make a Payment" (via Nelnet). Find instructions [here](#).
- Payment methods: US bank account, credit card (fees apply), or international bank transfer via Convera and Flywire.
- All payments must be made online with the exception of outside scholarships and 529 payments.
- Payment arrangements must be in place by July 1 to avoid late fees and/or registration holds.
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Financial Aid

More information: sfs.risd.edu/financial-aid

Accept Your Financial Aid

Go to My Finances → “Financial Aid” → “Accept/Decline Awards” following instructions [here](#). If you don’t accept your aid, it won’t count toward your bill, which could leave a balance and result in late fines.

Federal Student Loans

If you’re using federal loans, prior to July 1, you must:

- Accept them in Workday
- Complete the Master Promissory Note and Entrance Counseling at [StudentAid.gov](https://studentaid.gov)

Authorize Use of Federal Aid

Federal aid can only cover tuition, fees, and room & board—unless you authorize it to cover other charges (like health insurance). Complete the “Make My Federal Student Aid Authorizations” [task](#) in your Onboarding by July 1.

Outside Scholarships

Report any outside scholarships in Workday under “Finances” → “Outside Scholarship Reporting Form” following the instructions [here](#). Be sure to upload any scholarship letters too.

International Sponsorships

If you’re an international student with sponsorship (from an embassy, organization, etc.), report it in Workday under “Finances” → “International Sponsorship Reporting Form” following the instructions [here](#). Be sure to upload all formal agreements and guarantees.

Private Loan Options

Explore private loan options using:

- [ELMSelect](#) (compare loans)
- [Credible](#) (get real-time offers without affecting credit)

Parent & Graduate PLUS Loans

Parents of undergraduate or graduate students can apply for federal PLUS loans at [StudentAid.gov](https://studentaid.gov).

Student Health Insurance

More information: sfs.risd.edu/student-accounts/insurance

RISD requires all students to be enrolled in a comprehensive health insurance policy. The institution automatically enrolls all students in the summer student health insurance plan (\$514, June 1–Aug 31) administered by [University Health Plans](#) on behalf of United Healthcare. Students with comparable health insurance coverage may be eligible to waive out of the College policy.

To waive the Health Plan

If you don't need the RISD student health insurance plan and have US based coverage:

- Go to www.universityhealthplans.com/risd
- Complete the summer waiver by July 1, 2025
- Be sure to save the confirmation email for your records
- Approved waivers will be credited to your student account within 24 hours
- Note: You'll also need to complete a separate waiver for the annual plan later this summer.

For further questions regarding the policy and coverage, please contact University Health Plans by telephone at 1-833-251-1147 or by email at info@univhealthplans.com.

Our team is eager to work with you and your family to ensure that financial arrangements are in place by July 1. Should you have further questions about financing your education at RISD, please reach out.

Wishing you a successful summer,

Student Financial Services

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sfs.risd.edu