

Hello!

The Office of Student Financial Services looks forward to seeing you this spring! Below please find important information for the 2026 spring semester.

**Student Accounts** // [sfs.risd.edu/student-accounts](https://sfs.risd.edu/student-accounts)

### **My Finances Dashboard**

As the official portal for all things related to finances while enrolled at RISD, the My Finances Dashboard is where students may view financial aid, accept and decline financial aid awards, view student account activity, view a statement, make a payment, and complete other important Action Items related to finances. Found in Workday, this will be an important aspect of the partnership between Student Financial Services and students and their families. Any questions or issues related to the My Finances Dashboard should be directed to [sfs@risd.edu](mailto:sfs@risd.edu).

### **Assign Third Party Access**

Students may grant access to a third party - such as a parent or guardian - in Workday. Third Party Users (TPU) will be able to view specific information that a student grants permission to, such as the financial aid package, student account activity, the ability to make a payment, and viewing a student account statement. Instructions on how to add a third party user and give permissions can be found in the guide [here](#).

### **Payments**

Tuition and fees for the spring semester will be posted to the student account in early December and must be paid by **January 15, 2026**. Notification of charges will be sent via email to the student's RISD email address. Spring charges will include tuition, fees, applicable room & board and a charge for a prorated health insurance plan.

Additionally, the account will reflect accepted and finalized pending financial aid for the semester, including grants, scholarships and federal student loans. Payments may be made by navigating to the My Finances Dashboard and selecting "Make a Payment" which will link to Nelnet, the online platform where all payments must be made. Students must complete all required fields, then save the information to be brought to the payment screen. Payments may be made by using a checking or savings account or credit card (fees may apply). International bank transfers must also be made through the "Make a Payment" link. With the exception of funds from outside scholarships and 529 college savings plans, all payments should be made online. More information and instructions regarding payments can be found in the guide [here](#).

### **Payment plans**

Interest-free domestic and international payment plans are available through Nelnet and Convera. Students and third party users may visit the My Finances Dashboard in Workday and follow the "Make a Payment" link to Nelnet to set up a monthly payment plan. The spring payment plan begins on January 1, and enrollment must be complete by December 28, 2025. The enrollment fee is a one time payment of \$69 per semester, and allows payments to be made in five equal monthly installments. The monthly payment plan must be set up on a semester basis.

Instructions on how to enroll in a domestic payment plan in Nelnet may be found [here](#).

Instructions on how to enroll in an international payment plan in Nelnet may be found [here](#), and specific instructions in relation to Convera for international payment plans may be found [here](#).

**Financial arrangements must be in place by January 15 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 ensure that they have completed the Action Item to set up [Direct Deposit Enrollment](#). This will allow credit balance refunds to be direct deposited into a bank account. 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.

**Financial Aid // [sfs.risd.edu/financial-aid](https://sfs.risd.edu/financial-aid)**

Student Financial Services offers resources to assist students and their families in deciding what is best for them in regards to financing a RISD education.

### **Active Financial Aid Acceptance**

Students will need to actively accept financial aid awards for the upcoming academic year. Students will visit the My Finances Dashboard in Workday, and navigate to “Financial Aid,” and then “Accept/Decline Awards.” Students will then actively accept or decline all awards, including federal student loans. For detailed instructions, click [here](#). Financial aid for which an “accepted” action is not taken will not show as anticipated aid on your student account, which could result in a balance due and/or hold.

### **Federal Student Aid Authorization**

Federal financial aid such as federal student loans and federal grants, may only be used to pay for specific allowable expenses such as tuition, fees, and room & board. In order to allow federal financial aid to be used to pay for other expenses such as health insurance or miscellaneous charges, students must give authorization for Student Financial Services to do so. For more information, and to give authorization for the entirety of their time at RISD, students should confirm that they have completed the task as part of Onboarding entitled Make My Federal Student Aid Authorizations.

### **Outside scholarships**

Students who receive scholarships from outside sources are required to report these scholarships to Student Financial Services. To do so, click on the “Finances” icon from the main menu, navigate to the “Outside Scholarship Reporting Form”, and then click on “Create Request.” Students will also upload a copy of any letter detailing the scholarship award at the bottom of the request to submit with the questionnaire. For detailed instructions on how to report an outside scholarship, please follow the link [here](#).

### **International sponsorships**

International students who receive a sponsorship from an embassy, company, agency or other organization must report these sponsorships to RISD within the Workday system. To do so, click on the “Finances” icon from the main menu, navigate to the “International Sponsorship Reporting Form”, and then click on “Create Request.” From there, enter sponsorship details for the academic year so that Student Financial Services can account for these funds and integrate them into the financial aid notice. Upload financial agreements with your request so that RISD can review it and, if necessary, invoice your sponsor in order to ensure the flow of payments to your student account. For detailed instructions on how to report an international sponsorship, please follow the link [here](#).

### **Student health insurance // [universityhealthplans.com](https://universityhealthplans.com)**

RISD policy requires that all students be covered by a comprehensive health insurance plan. RISD provides coverage through United Healthcare, administered by University Health Plans. All students starting in the spring semester are automatically enrolled in a prorated health insurance plan. The premium beginning January 1, 2026 is \$1,495. The insurance plan begins on January 1, 2026 and is valid through August 31, 2026. United Healthcare will notify students directly with details about how to access the health insurance card and policy information. For further questions, please call (833) 251-1147 or email [info@univhealthplans.com](mailto:info@univhealthplans.com).

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

Students who have comparable US based coverage through another carrier and do not wish to enroll in the United Healthcare policy, **must complete the student health insurance waiver at [universityhealthplans.com/risd](https://universityhealthplans.com/risd) before January 15, 2026** (the spring bill due date) to ensure that the health insurance charge is removed from the student account. **This waiver must be completed on an annual basis.** Please be sure to select the appropriate health insurance waiver when completing this process, as there is a different waiver for domestic students and international students.

After successfully completing the waiver, students will receive a confirmation email from University Health Plans. This email should be saved for record keeping purposes. **Failure to submit the waiver by the deadline will result in automatic enrollment in the plan.**

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

Wishing you a successful semester ahead,

The Student Financial Services Team