

Spring 2012 Student Account Newsletter



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Billing and Payment Information

eBilling Notification

Students will receive an email notification at their University email address when a new University billing statement is available to view on RAMweb.

Students may also authorize parents or others to view their statements and/or pay online. Authorize them on RAMweb under the "Manage Access to My Records" link. These authorized users will be notified when you have a new statement available to view. This will also allow them to pay online. Spring 2012 eBilling statement notifications will begin on January 19.

University billing statements are generated around the 15th of each month and are due on the 10th of the following month.

Financial Aid Recipients

- Spring financial aid began crediting to student accounts on January 7.
- View your spring billing information, pending financial aid, and account balance on [RAMweb](http://www.ramweb.colostate.edu) at www.ramweb.colostate.edu

Paying your University Bill

Any student who registers agrees to pay the university according to the payment terms documented in the online General Catalog under Paying Your Bill. If a student needs additional time beyond the February 10th due date, the university will apply a 1.5 percent payment deferral charge each month to their account until the balance is paid in full. Unpaid accounts may be sent to collection and may incur additional collection and legal fees.

Financial holds preventing registration for future terms will be placed on all past due accounts March 20, prior to registration opening for summer and fall terms.

CSU Provides the Following Payment Options:

Parents may pay online at www.famweb.colostate.edu using their email address and password. Students may pay online using the "Pay My Bill" link on RAMweb.

- **E-Check:** CSU's preferred payment method. This online service is free.
- **Credit Card:** Colorado.gov accepts all major credit cards on behalf of CSU. They charge a 2.25% Portal Administration Fee and \$0.75 per transaction.
- **Cash, Check, or Debit Card:**
Cashier's Office, 1st Floor Student Center
Office Hrs: M, T, W, F 8am—4pm
Thursday 8:30am—4pm
- **Mailed Check Payments—** write CSUID on check
Colorado State University
Cashier's Office
6015 Campus Delivery
Fort Collins, CO 80523-6015
- **Wire Transfer—**instructions online at <http://treasury.colostate.edu>
- **International Currency—**instructions on RAMweb and <http://treasury.colostate.edu>

First Spring 2012 direct deposit refunds should be in personal bank accounts on **Thursday, January 12**

First Spring 2012 printed refund checks should be received beginning **Tuesday, January 24**

Sign up for direct deposit to get your \$\$ faster!

Spring 2012 charges are due February 10

FAMweb Is Here!

CSU has developed a new online tool, called the FAMweb portal, which will allow family members and trusted individuals, designated by each student, online access to specific student educational records. As a student, you can grant FAMweb online access to trusted individuals through your RAMweb account by selecting the "Manage Access to My Records" link. You can grant access to eBilling/online payments, recent grades, transcripts, and class schedule, simply by entering the email address of the individual and selecting what they can access. FAMweb went live in September 2011. If your parents have not accessed their account since then, they will need to create a new profile before logging into the new online system. *More information is available on pages 5 and 6 of this newsletter.*

Get Your 1098-T Form Electronically— Details on Page 4

Educational Computer Systems, Inc. (ECSI) is our vendor for preparing and reporting our 1098-T tax information.

Your password from last year should still be valid at www.ecsi.net/myacct.

New students may sign up for electronic delivery of their 1098-T form by going to RAMweb and selecting Billing Information, then "Electronic 1098-T forms" under the 1098-T Tax Information header. You may also add your parent's email address so they can be notified when your tax form is ready.

Notification will be emailed to you when forms are ready to be viewed and printed from your computer. Help CSU continue its green initiatives by selecting electronic delivery.

Health Insurance —More on Page3

Did you elect to receive health insurance from Colorado State University when you completed the Registration Ready process?

Please remember that if you elected this coverage option and don't need it, you **MUST** contact the Health Insurance Office at Hartshorn Health Center to cancel your insurance prior to February 1, 2012.

For more information on health insurance, go to <http://www.health.colostate.edu/Insurance/Index.cfm>

Spring 2012 Financial Aid Information

Direct Deposit

Get your financial aid refund faster by signing up for Ram Refund Direct Deposit. To sign-up, logon to [RAMweb](#) and select Ram Refund Direct Deposit. Direct deposit refunds are processed daily; mailed checks are processed on the 1st, 3rd, and 5th Friday of the month.

Financial Aid Refunds

Grants, loans, and scholarships are credited directly to your University student account and applied toward your total expenses. If your financial aid exceeds the total amount billed to your account, the residual aid will be refunded to you. Refunds will be processed automatically for undergraduate students registered in at least 12 regular on-campus credits and graduates registered in at least 9 of these credits. If you are due a refund and are signed up for direct deposit, the earliest you will receive your refund is on 1/12/2012. Mailed checks will be arriving in mailboxes beginning 1/24/2012. Financial aid refunds will continue to be processed as credits appear on your University student account.

FULL TIME STUDENTS

First Direct Deposit Refunds—January 12

First Check Refunds—January 24

PART TIME STUDENTS*

First Direct Deposit Refunds—February 15

First Check Refunds—February 15

Your financial aid for the semester is finalized based on your enrollment at the end of the course add/course drop period, 2/01/12. If your financial aid refund was based on full-time enrollment and you drop classes during the course add/course drop period, you may be required to repay some of your financial aid.

***Important Note for Students enrolled Part-time**

Your financial aid may be adjusted if you are an undergraduate enrolled in less than 12 regular on-campus credits or a graduate enrolled in less than 9 of these credits. Financial aid recipients who are registered part-time will receive a refund once final registration is confirmed after 2/01/2012, the end of the course add/course drop period. Direct deposit refunds will be in bank accounts starting 2/15/2012 and checks will be received beginning 2/15/2012.

If you are not planning to register at the full-time credit levels listed previously for undergraduate and graduate students and would like to confirm registration prior to this date, contact Student Financial Services at (970) 491-6321, or visit Centennial Hall.

Contact Student Financial Services

- Visit Centennial Hall
- Call (970) 491-6321

Important Note for Students in CSU OnlinePlus Courses

Your financial aid may be adjusted if you are registered in both regular on-campus courses and OnlinePlus courses. The timing of refunds for financial aid recipients who are registered in both regular on-campus courses and OnlinePlus courses will vary depending on those course(s).

If you are planning to register for both regular on-campus courses and OnlinePlus courses and would like more information regarding the impact to your financial aid, contact Student Financial Services at (970)491-6321.

Financial Aid FAQ's



Q: Where is my financial aid?

A: Your spring financial aid will credit to your University student account on January 7. Prior to January 7 your spring financial aid is considered to be pending. View your spring billing information, pending aid, and account balance on RAMweb at www.ramweb.colostate.edu and select "Billing Information" and "View Account".

Q: Have I met all the requirements for my financial aid?

A: Prior to January 7, go to [RAMweb](#) to view your pending financial aid. If your financial aid does not appear, go to "Financial Aid" to meet your financial aid requirements.

Q: Can I receive financial aid if I am enrolled less than half-time?

A: No. To receive financial aid, admitted students must be registered at least half-time (6 credits for undergraduates, 5 credits for graduates). Graduate students who are in "continuous registration" status are not eligible for financial aid. In addition, all students must be enrolled at least half-time to receive an in-school deferment for previous educational loans.

2012 Health Insurance Charges

Colorado State University embraces the rationale that financial risks – those that may impact a student's ability to complete his or her studies while attending The University – should be minimized. As a result, University policy requires mandatory demonstrated health insurance for all full-fee paying, resident instruction Graduate Students and for all Graduate and Undergraduate International Students. Accordingly, all Graduate and International Students will be enrolled in the CSU Sickness and Accident Plan and the health insurance cost will be billed to your university account.

Please visit the [Graduate School website](#) or see the [Student Insurance Plan](#) for additional information.

The CSU health Network is pleased to offer a Sickness and Accident Insurance plan designed specifically for CSU students and their dependents. This plan is available to all CSU students' registered for one or more resident instruction credit hour. Student enrollment is available during registration. To make changes to your enrollment or to enroll dependents please come to the Student Insurance office on the lower level of the Hartshorn Health Services building and fill out the necessary paperwork on or before the add/drop date of February 1st. Under the terms required by our insurance carrier, no enrollment or cancellations may be made after February 1st.

In order to opt out of the plan, students must demonstrate proof of comparable coverage via the [waiver request process](#). The deadline to submit a waiver request for consideration is February 1st. For further information please contact the Student Insurance office at (970)-491-2457 or email us at CSUHN_Insurance@mail.colostate.edu.

Spring 2012 Health Insurance Costs:
Spring/Summer 2012 semester coverage
extends through August 19, 2012

<u>Student</u>	<u>Spouse</u>	<u>Children</u>
\$1,059	\$2,282	\$1,253

Online Services

CSU Home Page: <http://welcome.colostate.edu/>
Directory & Events: <http://whatsup.colostate.edu/>
RAMweb: <http://ramweb.colostate.edu/>

Services available on **RAMweb:**

- Update your mailing and billing addresses
- **"Change My Address/Telephone"**
- Pay your University student account or find out how parents can pay **"Pay My Bill"**
- Sign up for direct deposit of funds from financial aid, adjustments, or personal overpayments **"Ram Refund Direct Deposit"**
- View your online University student account status
- **"Billing Information"**
- View your financial aid information and complete financial aid requirements **"Financial Aid"**
- Register for classes **"Registration"**
- View the University Class Schedule **"Class Schedule Search"**
- Official transcript requests **"Transcript (Official)"**
- View important registration dates **"Important Dates"**
- View available job listings **"Student Job Listing"**



Campus Housing Charges

Residence hall and meal plan charges appear on your University billing statement and represent your room and meal plan selection.

Living in the residence halls requires that you select a meal plan.

For questions about the residence halls or for residence hall billing inquiries, call (970) 491-6511 or visit: www.Housing.colostate.edu/halls/.

2011-2012 Residence Hall Room and Board Rates are available online at www.Housing.colostate.edu/halls/application_rates.htm

GO RAMS!

1098-T Information for Tax Year 2011

Colorado State University staff does not provide tax advice. We urge you to learn more about these tax credits by consulting with your tax advisor or by reading IRS Publication 970.

You or your parents may be eligible to reduce your federal income tax liability by claiming an American Opportunity Credit or Lifetime Learning Credit. These tax credits are a part of the Taxpayer Relief Act of 1997 (TRA 97), which allows eligible taxpayers to reduce their federal income tax based upon qualified tuition and fees paid.

Interested in learning more? Additional information is available for you at www.ecsi.net/1098T; or call toll-free to the Educational Computer Systems, Inc. (ECSI) Call Center at 1-866-428-1098. ECSI will provide Colorado State University students a 1098T report and other tax credit information on or before January 31 each year. Electronic forms will be available online around January 20. Paper 1098-T forms will be mailed by January 31. Your financial account details will also be available on the ECSI website at www.ecsi.net/myacct. Call 1-866-428-1098 if you have questions about how to access this website or the information it contains. ECSI is Colorado State University's provider for this tax reporting requirement.

To request electronic delivery of your 1098T form, New students should go to: RAMweb, select "Billing Information", then "Electronic 1098-T forms" to sign up. Students who have a password from last year may login at www.ecsi.net/myacct. There is information available online if you have forgotten your password.

Lifetime Learning Credit

The maximum lifetime learning credit for 2011 is \$2000 per eligible student.

Eligible students must have been enrolled:

- at an eligible school during the tax year; and
- as an undergraduate or graduate student; or
- in one or more classes to improve job skills, including required continuing education courses.

American Opportunity Credit

The American Opportunity Credit, provides for a credit of up to \$2,500 for each eligible student's qualified educational expenses paid from 2009-2012. This credit was extended for another two years, through tax year 2012. The Hope Credit is still available for tax years 2008 and prior.

Eligible students must have been:

- Enrolled in one of the first four years of post-secondary education at an eligible school;
- Enrolled in a program that leads to a degree, certificate, or other recognized educational credential;
- Taking at least one-half of the normal full-time work load for at least one academic period during the tax year; and free of any felony conviction for possessing or distributing a controlled substance.

This information may not reflect recent revisions in IRS regulations. Additional requirements and conditions may apply. For more information about these credits, see IRS Publication 970: Tax Benefits for Higher Education; IRS Announcement 97-60: Consumer Guidance on Education Tax Incentives; and IRS Publication 520: Scholarships and Fellowships. These documents, as well as IRS Form 8863, are available at <http://www.irs.gov> or call the IRS at 1-800-829-1040.



It's important to verify your RAMweb information each semester.

Remember to update your addresses and verify direct deposit account information

FAMweb Instructions

Student Steps:

First, students must provide access to trusted individuals through their [RAMweb](#) accounts. FAMweb provides online access to certain student records to trusted individuals of a student's choice for a time period of the student's choosing, per [FERPA](#). Students can choose to provide online access to one or all of the following by clicking on "Manage Access to my Records (FAMweb)" in RAMweb:

- Student eBilling statements
- Student class schedule for the semester in session
- Student unofficial transcript to date
- Student grades from the last completed term

Students will be asked to confirm their eBilling information (if you had access to eBilling prior to the creation of FAMweb) before providing access to the other three items. After confirming, students can "Add Someone to Your FAMweb Access List".

It is critical for students to properly enter the email address of the person they are adding. (There have been a few issues where families don't receive instructions to create a FAMweb account because the email address was misspelled by the student.)

Trusted Individual Steps:

Once students confirm access for a given individual, that individual will receive an email letting them know they have been granted access to certain modules within FAMweb. This email also provides instructions for how to create a FAMweb account. To create an account:

Go to the FAMweb Login site: www.famweb.colostate.edu or click on the link in the email sent to you via FAMweb

- Click on FAMweb Login; first time users click on Create Your Account
- Enter the information requested - email address, name, create a password & secret question
- Click Create Account
- You will be sent a verification code to the email address registered in FAMweb. Enter this code and move to the home page
- Under "You Have Been Granted Access to the Systems Below", click on FAMweb
- You will see access granted for each individual student at CSU and can click on any of the active links

At the end of each session, please remember to Logout at the top of the page.

If you have concerns about access, please contact your student, as he or she determines the fields you can see. If your student has provided access and you haven't received an instruction email, ask your student to verify they correctly entered your email address. If they have, please check your spam mail. If your spam settings are high, your FAMweb email may be kicked back to us. Initial FAMweb emails are sent from vpasa_famweb@colostate.edu. Please add this email to your contact list to receive all emails. If you have concerns about eBilling, please contact [Student Financial Services](#). If you are having trouble accessing the site, you can always email the [Help Desk](#) or contact them at 970-491-7276.

Navigation of the eBilling website

How to View Billing Information on FAMweb and RAMweb

After selecting the Billing Information link, you have the following choices:

- View Student/Commercial Account
- Make a Payment
- Review/Edit eCheck Information

To view recent statements or any unbilled transactions, select **View Student/Commercial Account**. This will display:

- current balance on the account, as of today,
- balance as of last statement date,
- amount due by the current due date

If the Current Balance does not equal the Balance Last Statement, new transactions have posted to the account since the last statement was generated. To view these new (unbilled) transactions, select the "See Recent Activity" link after the Current Balance amount. Scroll down to view the transactions.

To view statements for charges that have already been billed, select the "See Statements" link next to the Balance Last Statement amount. Select the date of the statement you would like to view and then scroll down to view. There is also a Printer Friendly icon next to the date selection if you need to print a statement for your records.

University Billing Statements are generated around the 15th of each month. Students and their trusted individuals who have access to FAMweb will receive an email notification within two business days of the statement date that lets them know that there is a new statement to view on RAMweb (students) and FAMweb (trusted individuals). Only accounts with an outstanding balance and/or new transactions will receive a notification. If an account has a zero balance as of the statement date, but also has new transactions during the billing cycle, an email is still sent to these individuals for review of the transactions.

After selecting the **Make a Payment** option from the Billing Information Home page, you will be able to see the Amount Due for the current statement cycle, and also the overall Outstanding Balance on the account.

- The Amount Due is the amount that must be paid by the current due date in order to avoid payment deferral charges.
- The Outstanding Balance may include transactions that are not yet due. If the Outstanding Balance does not equal the Amount Due, new transactions have posted to the account since the last statement. These new transactions will be billed in the next statement cycle and be due on the following due date.

You must enter the amount you want to pay before moving to the next screen.

On the next screen, you will select your payment method. The choices on FAMweb are:

- electronic check using saved bank information from a previous login
- New or one-time electronic check payment
- Credit card *includes 2.25% Portal Administration Fee
- International currency

Colorado State University's preferred payment method is electronic check. The advantages of paying by electronic check:

- Payments are not lost in the mail or mistakenly applied to the wrong account
- Payments credit to the student's account within 30 minutes during business hours, or next morning for overnight payments
- Payments will be deducted from your personal bank account in two business days
- There is no fee associated with electronic check payments
- Bank information may be saved for future payments in our system while credit card information is never stored and has to be re-entered with each payment

Select your method and Continue Checkout.

- If credit card is selected, an estimate of the Portal Administration Fee will be presented to you for your review.
- If New electronic check payment is selected, you will be asked to enter your bank's routing number, checking account number, and to confirm the account number a second time. You will have the option to save this information for future payments on our secure server, or to use it just for the current payment. Only one bank account may be saved per email address (per login account). If you choose to save this new information and already have a previously saved checking account, the new information will overwrite the old bank account information.
- Electronic checks do not include check or debit cards. Please do not attempt to enter any type of card information on the electronic check payment option. The payment will be rejected by your bank and you may incur additional charges.

Once the payment is confirmed, a receipt will be emailed to the email address of the FAMweb or RAMweb user.