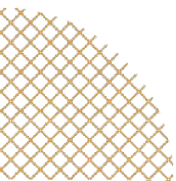


Welcome to the Office of Student Accounts

What do we do?

- Billing for Tuition, Fees, Room and Board
- Collect Payments
- Issue IRS Tax Forms



**Esta presentación está disponible en
línea.**



Escanee el código para dirigirle

Important Information in our Handouts

- Office hours and contact information
- Critical deadlines
- Monthly payment plans
- Academic year tuition rates
- Step-by-Step Instructions

FERPA Waiver and Authorized Users

FERPA Waiver

- Paper form submitted to Registrar that grants full access to financial data, grades, etc. via the phone or in-person.
- Remember the security question and answer!

Authorized Users

- Grants *online* access to financial data **ONLY**
- Parents will receive emails when bills are issued and can make online payments and join the monthly payment plan

Billing Statements

- Paperless billing, statements only available online
- Bills are term specific and generated weekly if you have a balance
- Authorized users will receive a notification when bills are generated
- **Fall 2026 payment is due on August 12, 2026**
- Please check that all of the financial aid that you were expecting is reflected on the bill. If not, please contact finaid@ramapo.edu

Waivers and Deadlines

Student Medical Insurance

- Premium: \$3170.00 for coverage that runs from August 2026 – July 2027 but can be waived if you have your own insurance
- *The insurance waiver deadline is September 25, 2026*
- Please allow two business days for waiver to appear on the account

Parking Waivers

- Parking charge: \$200 (plus tax for commuters). Covers both the Fall and Spring semesters, but can be waived
- *The parking waiver deadline is September 25, 2026*
- Please allow one business day for the waiver to appear on the account

Sample Bill

**Medical Insurance Waiver reflected as a NEGATIVE Charge*

- Bill are sent out weekly if you owe (no bills will be sent if on a payment plan)
- View each bill as account and messages may change



Ramapo College of New Jersey
 505 Ramapo Valley Road
 Mahwah, NJ 07430
 Office of Student Accounts: (201) 684-7495
 Email: studentaccts@ramapo.edu
 http://www.ramapo.edu/Student-Accounts



College ID: [REDACTED]
 Statement Date: 21-DEC-2023
 Statement Amount: \$ 233.83
 Due Date: 24-JAN-2024

TERM	DESCRIPTION	CHARGES	PAYMENTS & CREDITS
	* PREVIOUS BILLED BALANCE *	\$ 0.00	
	- CURRENT CHARGES -		
202420	CABL - A & B Course Fee	50.00	
202420	CBEB - MyLab eBook Charge	111.03	
202420	FNIS - Student Med Insurance-UG Spr	1,420.00	
202420	FMPK - Parking Fee	100.00	
202420	FNPT - Parking Fee Tax	6.63	
202420	FNTE - New Student Experience Fee Tr	80.00	
202420	FMTN - Transcript Fee	25.00	
202420	FNWS - Student Med Insurance Waiver	-1,420.00	
202420	TUIX - Tuition-UG In-State	7,988.80	
	- CURRENT PAYMENTS -		
202420	DTCR - Slate CC Tuition Deposit		300.00
202420	ENPK - Parking Fee Waiver-100%		100.00
202420	ENPT - Parking Fee Tax Waiver		6.63
	-- AUTHORIZED FINANCIAL AID --		
202420	D/L Unsubsidized Stafford Loan		\$ 2,721.00
	---- MEMO ITEMS ----		
202420	Private Education Loan #1		\$ 5,000.00
	TOTALS:	\$ 8,361.46	\$ 8,127.63

**Parking Waiver reflected as a credit*

**Financial Aid is NOT finalized on your bill and can change!*

**Important information and more deadlines*

 *Welcome to the Spring Term.
 If you registered prior to December 12th, your spring charges and any prior balance is past due and is due immediately. Failure to make your payment immediately may result in a \$200 late fee and deregistration from your classes.
 *If you registered after December 12, your payment is due January 24, 2024.
 *Save time and pay online. Electronic checks carry no service fee, credit/debit cards carry a 2.95% service fee.
 *If you have questions regarding your financial aid, please contact finaid@ramapo.edu or call 201-684-7549.
 *Student Accounts office hours are Monday - Friday 8:30 a.m.- 4:30 p.m. For questions, please contact us at studentaccts@ramapo.edu or 201-684-7495. Thank you.

Payment Options

Payment plans

- 5 Installment Plan: July 15th to November 15th with a 20% down payment due at time of enrollment
- 4 Installment Plan: August 15th to November 15th with a 25% down payment due at time of enrollment.
- Service fee of \$60 to join plan
- Late Payment Fee of \$35

On-line

- Credit/debit cards which carry a 3.0% service fee
- ACH payments carry no service fee

In-Person/Mail

- Checks, money orders
- Cash payments in-person only

Late Payment

- \$200 late fee and/or dropped from courses for non-payment

Other Payment Options

529 Payments

- Can be sent home or to the College
- Email proof of payment to OSA. If the proof shows that payment will be made payable to Ramapo College and covers the balance, the student will not be assessed late fees

Outside Scholarships

- Donor letters and payments can be mailed or dropped off in the OSA
- Checks made payable to the student can be cashed by the student

Wire Transfers


- Third party company – PayMyTuition
<https://payment.paymytuition.com/paynow/ramapo>

Book Advance and Student Refunds

Book Advance (used for books and educational supplies)

- Students that have financial aid which creates a credit balance on their account, can request a line of credit at the book store by contacting finaid@ramapo.edu
- The Follett bookstore offers price matching

Student Refunds

- Students that have a Fall credit balance will be refunded after the start of the semester or after financial aid is disbursed in early October
 - Sign up for direct deposit!
- 

Tuition Protection Insurance

- Ramapo College has partnered with GradGuard to provide you with an option for tuition insurance from Allianz Global Assistance.
- This coverage expands the scope of the College's refund policy by ensuring reimbursement for tuition, room, board and other fees for covered withdrawals at any time during the semester.

Example: A \$20,000 policy costs approximately \$220

- In order to learn more, please visit [GradGuard.com/Tuition/Ramapo](https://www.gradguard.com/Tuition/Ramapo) or call 1-877-794-6603

We Are Here to Help!

Office Hours:

Semester – Monday to Friday 8:30 a.m. to 4:30 p.m.

Summer – Monday to Thursday 8:00 a.m. to 5:15 p.m.

Location:

Main Academic Building D – Room 128 (1st Floor)

Contact Info:

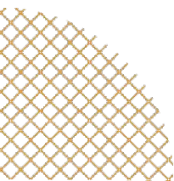
P: (201) 684-7495 Email: studentaccts@ramapo.edu

*If you would like to schedule a meeting in-person, via WebEx, or request a conference call we would be happy to accommodate your request.

Office of Financial Aid

What do we do?

- Federal and Private Loans
- Federal and State Grants
- Ramapo Scholarships



Financial Aid

- You must complete a 2026-2027 FAFSA form to be considered eligible for a Federal Direct unsubsidized loan. Current interest rate is 6.39%
- You must enroll in 6 or 8 credits each semester to be eligible to use your federal student loans and a partial Pell grant
- You must be enrolled in 12 or more credits to be eligible for an NJ Tag Grant

Accepting Your Loans

Please be aware, students must now Accept or Decline Federal Direct Loans through the Ramapo College Self-Service. Your loan will not appear on your bill until you do so. Please follow these instructions:

Log into [Ramapo College Self-Service](#) with your Ramapo Email username and password

1. Select **“Student Services & Financial Aid”** and **“Financial Aid”**
2. Select **“My Award Information”** and **“Award by Aid Year”**
3. Choose Award Year 2026-2027
4. Select **“Accept Award Offer”** tab

The Award Overview tab is a summary of your financial aid package. The Terms and Conditions tab provides you with important information about your awards. The **“Accept Award Offer”** tab is where you must choose to accept or decline your loans.

If you accept your federal loans, please go to www.studentaid.gov and complete an entrance counseling session and a master promissory note.

MPN link: <https://studentaid.gov/mpn/>

Counseling session link: <https://studentaid.gov/entrance-counseling/>

Student Loans

- All student loans are applied directly to your student's account
- In addition to the federal direct students loans from FAFSA, there are two additional loan options
- 1) A Parent Plus Loan, which can be applied for at www.studentaid.gov. This loan has an 8.94% current interest rate and a 4.284% origination fee
- 2) An Alternative/Private Loan, which can be applied for at www.elmselect.com. The current interest rates fixed range from 2.88% to 16%

Federal Changes for 26-27

- Parent plus loan limited to \$20k for the year and max amount of \$65k per student for 4 years
- Federal student loans are now subject to proration and reduction. (if a student withdraws from classes within the semester and becomes less than full-time)
- If student does not attend the full year, federal student loans may also be adjusted

Reminders

- Once you have accepted your Federal Direct Student Loan make sure to go to www.studentaid.gov to complete online Entrance Counseling and your Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
- Plus loan borrowers will need to complete a plus loan MPN at www.studentaid.gov
- Please contact to FA office before your student drops or withdrawals from classes

The Office of Financial Aid

- Our office is located in E-210
- Our general inquiry email is finaid@ramapo.edu
- Documents can be submitted to finaiddocs@ramapo.edu
- Our main office phone number is 201-684-7549
- Summer office hours are Monday to Thursday 8:00-5:15 and Monday to Friday 8:30-4:30 during the Fall and Spring semesters.

Questions?

We are here to help!

