



Ross University School of  
Veterinary Medicine  
Office of Student Finance

Online  
[veterinary.rossu.edu](http://veterinary.rossu.edu)

Financial Aid Telephone  
732-509-3051

Financial Aid Questions  
[finaid@rossu.edu](mailto:finaid@rossu.edu)

Student Accounts Questions  
[bursar@rossu.edu](mailto:bursar@rossu.edu)

## Get Prepared

- Determine your eligibility for U.S. federal aid by reviewing the “Eligibility for Federal Programs” section of the Student Financial Aid Guide.
- Gather the financial documents needed to complete the Free Application for Federal Student Aid (FAFSA®)\*.
- Discuss “Additional Resources” with your student finance advisor and prepare any additional documents you may need.

## Apply for U.S. Federal Financial Aid

- Apply for your FSA ID online at [studentaid.gov/fsa-id/create-account/account-info](http://studentaid.gov/fsa-id/create-account/account-info).
- If you already have an FSA ID but forgot your username or password, visit [studentaid.gov/fsa-id/create-account/account-info](http://studentaid.gov/fsa-id/create-account/account-info) and follow the on-screen instructions.
- Complete the FAFSA online at [studentaid.gov](http://studentaid.gov).

**Ross University School of Veterinary Medicine Federal School Code: G22779**

## Preparing to Complete Your FAFSA

### Identification

- Social Security card and driver's license (or state ID)
- If you are not a U.S. citizen, documentation of your eligible noncitizen status

If You Plan on Attending From	Then You Should File the FAFSA For	You Can Submit the FAFSA From*	Using Tax Info From
July 1, 2024–June 30, 2025	2024–2025	October 1, 2023–June 30, 2025	2022
July 1, 2025–June 30, 2026	2025–2026	October 1, 2024–June 30, 2026	2023
July 1, 2026–June 30, 2027	2026–2027	October 1, 2025–June 30, 2027	2024

\*FAFSA for subsequent award years is generally available in October.

After completing your FAFSA, print the confirmation page for your records. If you have already completed a FAFSA for another school, click on “Make a Correction to a Processed FAFSA and add Ross Vet’s school code (G22779).

## Why Complete a FAFSA?

To apply for federal financial aid, students must complete the FAFSA. Once you submit your FAFSA (including the required signatures), the U.S. Department of Education will send your data to Ross University School of Veterinary Medicine. We will then send you an financial aid offer with loan instructions approximately two months prior to the semester start.

## Call or Email Your Student Finance Advisor to Discuss Your Personalized Financial Plan

Discuss your personalized financial plan and review your financial aid offer by calling the Office of Student Finance at 732-509-3051 or emailing [finaid@rossu.edu](mailto:finaid@rossu.edu).



## Borrow Wisely!

Students are encouraged to borrow only what's needed to cover tuition and fees, as well as any living expenses. Total funding including loans, scholarships, and other aid cannot exceed the published cost of attendance for a given semester.

## Purchase Supplies

All recommended supplies for each semester are available by visiting the online bookstore at [rusvmbookstore.rossu.edu](http://rusvmbookstore.rossu.edu). We encourage all students to use the online store as a one-stop shop for all your veterinary and school supply needs.

## Sign Up for Direct Deposit

It is recommended that you sign up for direct deposit to receive your eligible credit balance payments. To learn more about direct deposit signup and view an instructional video, visit [vetcommunity.rossu.edu/s/article/How-to-Sign-Up-for-Direct-Deposit-in-ECSE-for-RUSVM](http://vetcommunity.rossu.edu/s/article/How-to-Sign-Up-for-Direct-Deposit-in-ECSE-for-RUSVM).

## Understanding Your Responsibilities

Please review the Student Handbook and refer to it often for policy and procedural updates. There is a quick link located at the bottom of our website: [www.rossu.edu/veterinary-school](http://www.rossu.edu/veterinary-school).

## Read Your RUSVM Email

Your RUSVM student email account is our main form of communication with our students. Please check your email regularly so that you do not miss out on anything, including important notices!

**New students:** Check your designated personal email address until your RUSVM email account is set up.

## Tuition Payments

Tuition payments are due on the first day of class. Please check your email regularly regarding the payment schedule in the Financial Payment Gateway.

## Tuition & Fees

The schedule of tuition and fees can be found at [veterinary.rossu.edu/admissions/dvm-admissions/financialaid/tuition-fees.html](http://veterinary.rossu.edu/admissions/dvm-admissions/financialaid/tuition-fees.html).

## Payment Options

- Online: Use the Financial Payment Gateway via the My Ross Vet student portal if paying by credit card or electronic check (ACH).
- Wire: If you are an international student, visit [paymytuition.com/paynow/rossuвет](http://paymytuition.com/paynow/rossuвет) to initiate a wire payment.
- Mail\*: Send a check payable to Ross University School of Veterinary Medicine to one of the following addresses:

Ross University School  
of Veterinary Medicine  
P.O. Box 74007515  
Chicago, IL 60674-7515

### Overnight Address:

Bank of America Lockbox Services  
Ross University School of Veterinary Medicine  
540 W. Madison, 4th Floor  
Chicago, IL 60661

\*Please be sure to include your name and student ID number when sending checks and wire payments.

## Electronic Books

Ross University School of Veterinary Medicine uses electronic books (ebooks) for all semesters in basic sciences. Students are charged for the cost of their ebooks as part of the semester tuition. RUSVM has developed relationships with the publishers and receives the ebooks at a discounted cost.

Students are given the ability to opt out of the ebook option by logging on to the My Ross Vet student portal and completing the opt-out form. Students who opt out will need to independently purchase the required books for which they opted out. Students will only be able to opt out during a two-week period, the week prior to the start of classes and the first week of classes. After the opt-out form is received by the Office of Student Accounts, it will be reviewed and a credit will be issued to the student's account. The credit will be the total cost of the books offered for the semester the student is registered. All students will have the option to opt out each semester.

Books are required and essential for learning the material needed for basic sciences. A faculty member may request to review that a student has purchased all required materials.



## Veterinary School Health Insurance

RUSVM requires all students to have health insurance coverage while enrolled at the university. To that end, the university offers a health insurance plan to its students, their legal spouses, and their dependents. Students must either be enrolled in the RUSVM-sponsored medical plan or prove coverage under another plan. Our coverage year is from 8/26/2024–8/24/2025. The coverage year is broken into trimesters for the purpose of billing. Students attending RUSVM clinical affiliates must learn about the health insurance requirements at their affiliate. Some affiliates require students to accept their institutional insurance. You may want to request a waiver from the RUSVM health insurance plan during the waiver period. Insurance is automatically billed to all registered students at the start of each semester.

## Billing Periods

Health Insurance Billed	Coverage Dates
Fall	8/26/2024–12/31/2024
Spring	1/1/2025–4/28/2025
Summer	4/29/2025–8/24/2025

View the Aetna plan at [www.AetnaStudentHealth.com/RUSVM](http://www.AetnaStudentHealth.com/RUSVM). As a member, you can create an account on their website to view:

- Your claims
- Who is covered under your plan
- “On Call” emergency services

## Waiving Health Insurance

Students are automatically charged and enrolled in health insurance coverage once they are billed for tuition, and they are responsible for those insurance charges unless they provide a valid insurance waiver during the open waiver period (August 15–September 30). New incoming students will be eligible to waive their entering term and then every subsequent fall semester. Please be sure to verify your enrollment status at the start of each billing period. This coverage is also available by request for students on approved leaves of absence, vacation, and temporary withdrawals continue to be charged.

## Electronic Communication Consent Form

Your consent is required for Ross University School of Veterinary Medicine (RUSVM) to participate in electronic transactions for all financial information provided or made available to student loan borrowers, and for all notices and authorizations to Federal Student Aid recipients required under 34 CFR 668.165. This allows RUSVM to communicate important information from the Office of Student Finance, which includes financial aid information (such as aid offers, missing requirement notices, and disclosures) and student account information (such as disbursement, credit balance, and billing notifications).

To opt in for electronic communications from the Office of Student Finance, visit [vetcommunity.rossu.edu/s/article/How-to-update-electronic-consent-in-the-My-Ross-Vet-community-portal](http://vetcommunity.rossu.edu/s/article/How-to-update-electronic-consent-in-the-My-Ross-Vet-community-portal).