Week 7: Finances & Paying Your Bill

Paying Your Bill

Student Financial Services (Student Accounts) is the office in charge of billing and payments. You can find their contact information and more on their website.

Tuition and fees at UAlbany are charged per semester based on the number of enrolled credits per level (undergraduate vs. graduate) and may vary by program. For more details about tuition and fees visit the Student Accounts Tuition and Costs webpage.

Bills are posted around the 20th of each month and are due the 15th of the following month. Your first bill will be issued after you enroll in courses. If you enroll before July 20th please expect your first invoice to be issued on or around July 20th and to be due August 15th. If you enroll after July 20th please expect your first bill to be issued on or around August 20th and due September 15th. Most students choose to pay online through EPay. You can also use Flywire by peerTransfer to pay visa international wire transfer. For more information on payment options visit the Billing & Accounts website.

If you drop a course or withdraw from a course after the start of the semester you may still be liable to pay tuition for that course. Carefully review the tuition liability calendar.

- Youtube Video: Setting Up ERefunds- highly recommended: https://youtu.be/7Ym-JtGXhCU
- Youtube Video: Set Up an Authorized User: https://youtu.be/0oY2d5L_HPw
- Youtube Video: Enroll in an E-Payment Plan: https://www.youtube.com/watch?v=AkAbcWN5XSo
- More resources are on your Virtual Resource Table

Banking in the U.S.

Many students choose to open a bank account in the U.S. There are several banks nearby campus. Broadview (formerly known as SEFCU) is a Credit Union that has a branch on the UAlbany campus in the Campus Center if you prefer a bank with an on-campus branch. ISSS does not endorse any bank in particular.

You may want to consider having a credit card that can be used internationally. Some students reserve these for emergency situation, while many students use them as a regular, everyday form of payment. Most on and off campus establishments accept credit cards as payment for everything from a cup of coffee to your semester’s tuition. We do not recommend any particular credit card, but encourage you to carefully consider the terms of the credit card, and that its services meet your needs.

On-Campus Jobs

We recognize finding on-campus employment is important to students. Please be prepared that the search for on-campus employment is very competitive and highly selective; you may not be able to secure an on-campus position right away. We do not recommend that you rely on an on-campus job as a significant part of your financial planning (unless you have already been awarded a graduate assistantship with guaranteed funding).

All currently registered students can view job postings and apply on-line through MyUAlbany under Campus Life. You may not be able to access it yet if you aren’t registered for classes, but once you are registered it should be available. Follow the link under Campus Employment to Student Assistant jobs
(Non Federal Work-Study). You must be registered and have a student email address to access the site. Please note that F-1 and J-1 students are not authorized for work-study jobs (that's a form of federal financial aid), so you should limit your search to Student Assistant jobs.

After enrolling you can also set up your Handshake account with Career Services. Handshake is an online job search and networking platform. Handshake lists both on-campus and off-campus jobs. Since F-1 and J-1 students are not authorized to work off-campus, you must limit your search to on-campus positions for your first academic year. After completing your first academic year you may be eligible for off-campus employment but only if you are granted authorization for that employment from ISSS before starting work. Please proceed with caution and make sure you understand the immigration employment rules (and ask ISSS if you aren't sure) since breaking any employment rules can jeopardize your status, your ability to remain legally in the U.S., and/or your eligibility for future benefits.

Graduate students may also ask their academic department about current or future availability of departmental funding, such as graduate assistantships or other positions.

Financial Planning

Before a F-1 or J-1 student can obtain a I-20 or DS-2019 they must show proof of funding. This proof of funding may be requested by the U.S. Department of State officer at the student's visa appointment as well.

It's important to plan for your financial future as a student. While we understand that unforeseen circumstances may change a student's financial situation in unforeseen ways, there is only limited financial aid/assistance available. Therefore, we encourage you to plan ahead and carefully consider what your financial options are. More information is on our website.

Avoiding Scams

Unfortunately every semester we hear from students that they were scammed. Examples of common scams include:

- Fraudulent phone calls and emails from individual's posing as officials (DHS, IRS, SSA, Police, etc...). These scammers often demand money or threaten imprisonment or deportation.
- Unmonitored or unverified postings for apartments, jobs, or other goods online. These includes postings on Craigslist, Facebook, etc... or emails offering a special deal or job. While not all postings are scams, you must be careful to verify the authenticity of any posting before exchanging any payment or personal information.
- Individuals posing as "collection agencies" and asking for you to paid a past due invoice for a bill or service (tuition, car insurance, etc...) when you know you have already made timely payments.

To ensure your safety, please keep in mind the following if you receive a suspicious call, email, or solicitation:

- **Do not provide any personal or payment information** (address, degree information, contact information, Social Security Number, Credit Card Number, birth date, etc…) over the phone or as a response to a fraudulent email.
- **Do not click any links** in a suspicious email.
- **Hang up and contact ISSS** for assistance.
- **Verify the correct contact information for an agency through a trusted source and call the agency directly.** Scammers can mask their number to appear as if the call is coming from the...
police department or another agency, so you may need to call the actual agency number directly. Check for the agency’s actual number online or contact our office for information.

- **Do not meet anyone at any location to make a payment** unless you have initiated the process and are meeting at a verified business address.
- You may wish to **file a police report** if you receive a fraudulent call or email, especially if the person calling has your personal information.

Signs that a call or email may be fraudulent include:

- Demands of payment or request for personal information
- You have not received anything in the mail from an official agency
- Calls from unknown numbers* (to reiterate, fraudsters can mask the numbers to appear as if they are coming from somewhere else, so it is important to call an agency or police department back directly)

If you have any questions or receive a phone call like one outlined above, please do not hesitate to contact our office with questions or concerns.