Hello everybody! We are going to get started. You are listening and watching to the Money Matter Webinar presented by International Student and Scholar Services at the University of Iowa. We want you to interact with us today so if you have questions we would like you to please leave those in the Question and Answer tab rather than in the chat. If you are having any technical difficulties, if the sound stops or if the display stops you can let us know in the chat function and we will answer those questions on the go. As far as the questions that you have about the topics that are coming today, we will cover those in the end of the presentation with live questions and answers with our panels here today.

First, I am going to allow the panel to introduce themselves and I will introduce myself as well. My name is Bob Gutwein. I am the assistant director in International Student and Scholar Services.

I am Jeremy Snyder. I work here in the billing office at the University of Iowa.

I am Kristin Sellers. I also work in the billing office.

Marty Miller from the billing office.

Sonatina Fernandes from the Benefits office.

Thank you.

The first thing I want to make sure of is that everybody understands how to get their I-20 or DS-2019 or that you already have it or understand that you need it. The I-20 is the document that you are going to need to apply for your visa. You need your visa to enter the US. In iHawk, you are going to need to complete the eShipGlobal Fee e-form so that we can ship that to you. You can choose your shipping options and the price point on that and then we can send you that document as quickly as possible.

The next piece is the orientation that you are going to be required to attend. It is best that you arrive before the dates listed on the screen here so that you have time to get settled and get over jetlag. If you don’t, you may not be able to register for classes. So, if you don’t come to orientation you may not be able to register. It is really important that you arrive here and attend the entire orientation. If you already booked your flight and it arrives after the dates listed on the screen, you are going to need to change that flight so that you arrive before these dates. You can enter the US up to 30 days before the start date on your I-20 or your DS-2019. If you are coming early you do need to find accommodations and you will have to get your own food because the dinning plan won’t start until you are living in the residence halls. You should find the Eastern Iowa Airport in Cedar Rapids, Iowa, and once you arrive there, there would be
shuttles that can take you to Iowa City, there are also taxis that can take you to Iowa City so have your address with you so that you can find your way around. And also we don’t recommend using any of the unlicensed taxis or rides from campus clubs, we do recommend you take the shuttle or the taxi.

So the information that we are going to cover today is about billing and we will go through lot of how international students can make payments to the university and how that works. As well, we are going to cover health insurance. How health insurance works here at the university and in the US. And afterward as I said before, we will have some question and answer time, so do give us those questions in the Q&A function and we will answer those at the end of the presentation.

I will hand it over to our folks here.

Alright, starting with the U-Bill. The university bill, referred to as the U-Bill, is a monthly statement that’s available to view the first day of each month in MyUI. The first U-Bill available for you to view will be on August 1st. Your U-Bill will include your tuition, housing & meal plan charges plus any additional student fees and miscellaneous charges.

Beginning on August 1st we recommend developing a habit of checking the U-Bill the beginning of each month. You will receive a reminder notification to your @uiowa.edu email address. This email will just let you know a new statement has been created. You will need to login to MyUI to review the U-Bill. We also suggest setting your own reminder in case you do not see the email. The UI Billing Office also has a Facebook page for you to “like.” We will be posting additional reminders and U-Bill tips throughout the semester.

The due date for the U-Bill is the 22nd of each month. Occasionally the due date will be pushed back to the next business day if the 22nd of the month is on a weekend or University holiday. The due date will be listed at the top of each statement, however, if you remember to always make sure your payment is posted by the 22nd of each month you will never be late.

Tuition & fees and housing & meal plan charges will be billed the first month of each semester. This will be the August U-Bill for the fall and January U-Bill for the spring. These charges are eligible for the deferred payment plan which allows you to pay for these charges over the first three months of each semester.

The deferred payment plan comes with a $20.00 per semester fee that is billed the third month of each semester that you use the plan. If you pay anything less than your entire balance in August or January you are automatically enrolled in the deferred payment plan and will be billed for the deferred fee.

These are estimated tuition & housing costs for the 2017-2018 academic year. The amounts listed here are only estimates, but should give you a good idea of your approximate rates. Tuition will vary depending on how many courses you are enrolled in and your plan of study. If you would like to view specific tuition rates based on your enrollment you can do so by going to

International Student and Scholar Services
this link. You will need to be sure to select the correct semester, fall 2017, and the correct college. For many of you this will be College of Liberal Arts and Sciences.

Housing & meal plan costs will also vary depending on your room and the type of meal plan you choose to purchase. After you have selected your room and meal plans the Housing Office can help clarify your selection and give you your exact costs.

Any other charges on your U-Bill that are not tuition & fees and room & board are considered miscellaneous charges. It is important to check your bill each month because miscellaneous charges could appear on your account at any time throughout the year. These types of charges are always due the month they appear on your U-Bill.

Once you are at Iowa you will have a student ID card that you can use to purchase items or services on campus. Any purchase made with this ID card will be charged to your U-Bill. These are some examples of where you can charge with your card.

Other types of miscellaneous charges are course fees that are not a part of your regular tuition and library fines.

This is how your U-Bill appears in MyUI. Starting on the left side of the page is the U-Bill summary box. This box will give you up to date account information. The payment due date is listed on the second line showing you the date your payment is due each month. The last line is the minimum payment due. This is the minimum amount you need to pay each month by the due date. You can also access the payment screen from this page by clicking on “Pay Your U-Bill.” If you would like to print a paper copy of your bill you can do so by clicking on “Print Your U-Bill.” No paper copies of the U-Bill are mailed to you, so if you would like a paper copy you will need to print one using this button.

The middle box will show important alerts or messages regarding your account. If you see an alert or message on your account that you do not understand you can contact our office for an explanation.

The Quick Links box on the right side are links to our website that explain how to understand your U-Bill and set up a payment. We recommend reading through these links to help give you a better understanding of the U-Bill and how to set up a payment.

Under the three boxes at the top of the page are three additional links that will expand when you click on them. The U-Bill Detail is your monthly statement and is what you should review the beginning of each month. This will include a detailed list of transactions you have been billed for and are due by the 22nd of each month.

The second section is a detailed list of any recent charges added to your account. Recent charges are any transactions that have occurred since the first day of the month. Any items that
appear under recent account activity will be officially billed to you the following month and will then appear under the U-Bill Details section.

The bottom section is your payment history activity which will show a list of all payments you have made towards your U-Bill. This is a good section to review if you need to confirm a payment has posted to your account.

Whenever the “minimum payment due” listed on each U-Bill goes past due by $100 or more your account will be billed for a $25 late payment fee. You will also lose the ability to charge items with your student ID and will be restricted from registering for a future session until the past due amount is paid. Registration for future semesters occurs in November and April. Once a payment has posted to your U-Bill to cover the past due amount your restrictions will lift within minutes.

A $30 fee will be charged to your U-Bill for any returned checks or online payments. This includes returned payments for non-sufficient funds, incorrect bank account information entered into MyUI, and paying from a bank account that is no longer open. If you are not sure if your bank account has sufficient funds or if you have the correct account information please contact your bank before setting up a payment. Your bank will be able to confirm this information for you.

There are several different payment methods to pay your U-Bill each month. The easiest payment method is to open a U.S. checking or savings account once you arrive in Iowa City. You can then enter your bank account information into MyUI and make payments directly from your U-Bill. Flywire is the best payment method to pay from an international account. We prefer the use of both these payment methods so I will review both of these options in the next few slides.

Our office also accepts U.S. money orders, U.S. cashier’s checks, and traveler’s checks. Personal checks from a U.S. checking account are also accepted.

The university is not set up to take credit cards or cash for your U-Bill. If you do have cash to pay your U-Bill you will need to take your cash to a local bank or financial institution and open a checking or savings account, or purchase a money order.

If you decide to open a U.S. checking or savings account after arriving in Iowa City you will want to follow these steps to set up a payment on MyUI. This document is also listed on our website along with a tutorial video showing you each step of this process.

The first step you need to complete is adding your bank account information. You will need to add your bank routing and account number into MyUI to make a payment from your account. It is important that you enter this information accurately, otherwise your payment may not be accepted which could result in the $30 payment reversal fee. If you are not sure of your bank account information you will need to contact your bank to verify this with them. Please
remember that your debit card number should never be entered into MyUI. Our office is not set up to process any payments using your debit card.

After entering in your bank account information you will be able to set up a payment for your U-Bill. We suggest making a one-time payment each month. This will encourage you to review your U-Bill regularly and help you become more familiar with using MyUI. If you do choose to set up a recurring payment you are still expected to review the U-Bill each month.

When selecting a payment date for your payment remember to always choose a date on or before the monthly due date. Choosing a payment date on or before the 22nd will ensure your payment is made on time.

There are multiple payment types to choose from when deciding on how much to pay towards your bill. Please use the link provided when trying to decide which option is best for you. Choosing to pay the “minimum payment due” each month will ensure you are paying enough for the current month and will keep your account from going past due. If you do not want to participate in the deferred payment plan your will want to choose “total balance due” payment type this August, and then the first month of each semester.

After finishing these steps you will click on “submit – confirmation page” and will be taken to a page to review all of your payment selections. Please review this page carefully before clicking on “complete payment authorization.” This gives you one final chance to review your payment selections before your payment posts to your U-Bill.

If you are unsure if your payment has posted to your account, you can confirm by reviewing the “payment history” section of the U-Bill page in MyUI.

We recommend using Flywire to pay your U-Bill from an international bank account. Flywire is a more cost-effective and efficient payment method compared to traditional wire payments through a bank. To get started with a Flywire payment you will need to create an account through the link Flywire’s website on this page. Please see the first link for an overview on the Flywire process, and watch the video on how to set up a payment. Once you set up your own Flywire account you will be able to contact Flywire’s customer service 24 hours a day, 7 days a week via chat, Skype, email and phone for assistance.

If you plan to utilize Flywire to pay your U-Bill please create an account by the beginning of August to ensure accurate set up and that your first payment is made on time. Payments can take 2-3 business days before appearing on the U-Bill so it is important to initiate a payment in advance of the monthly due date.

Flywire has a minimum payment requirement of $50. If your U-Bill payment is below this amount you will need to use a different payment method. It is also important to remember that any wire payments made to your U-Bill cannot be refunded back to you. If a wire payment is made in excess of your balance the credit will remain on your U-Bill to pay for future charges.
Creating a MyUI guest account allows you to give MyUI access to a parent or guardian. If a parent or guest contacts our office on your behalf we will only disclose information to them if you have given them access to a guest account. This is a requirement of our office to discuss your U-Bill with anyone else.

You have full control over your guest account and can choose what you would like your guest to have access to. In addition to giving your guest access to your U-Bill you can also give access to academic information. You can create up to three guest accounts for parents/guests to have access to this information.

If a guest user has any problems logging into his or her guest account you have the ability to help them gain access again by logging into MyUI and resetting the guest password. Guest passwords may expire after six months so you will need to reset it if your guest can no longer login.

Please use the video tutorial for additional assistance when creating a guest account.

There are two tax forms that we will be providing for you. The first one is 1098-T which we are required to send to all students registered in the calendar year to report that information to the internal revenue service we need either a social security number or a tax ID number. If we do not have that on file we will send a letter to all those students asking for that information. If you have no plans or no requirements to file the tax return simply respond to that letter by saying you are not going to be filling a tax return and we won’t require one to be provided. If you do have one or you do have plans to file a tax return then you could provide us that information and we will give that information to the IRS on the 1098-T and file on your behalf.

The other form is 1042-S and for all students that have scholarships in excess of tuition and mandatory fees depending on your visa status we will hold 14% of your excess amount of the scholarships that will be sent to the IRS and at the end of the calendar year the 1042-S will be provided to you and you can file a tax return at that time and depending on other circumstances of your income some or all those funds withheld back. At the time that we withhold that for the first time you receive an email from the billing office explaining what has happened and how you can talk with the payroll office about being exempt from that withholding, for instance, if there is a tax treaty between the country and the US, if there is a visa status that we need to update or whatever so that information would be provided if it is withheld.

Here is just a quick checklist of somethings that you can think about or start before you arrive in Iowa City in August. Think about choosing your payment method and how you want to pay your U-Bill either opening your checking or saving account once you arrive in Iowa City or create a Flywire account. Also you can set up a guest account for a parent or other guests to view and help make payments on your U-Bill when the time comes. And then just to set up a reminder on
your calendar to review the U-Bill the first day of each month. And start regularly reading your uiowa email for important University communication from our office and other university offices as well. You can also like our Facebook page, if you just search for University of Iowa Billing on Facebook and then we will also post reminders on our site.

Here is our contact information if you have any question before your arrival you can email us at ubill@uiowa.edu or you can reach us by phone or stop by our office at 5 Calvin Hall.

This is Sonatina Fernandes. I am going to briefly talk about Health Insurance requirements at the University of Iowa. First of all, the benefits office is located south of main University campus. We do have our email address that is on the slide that is exclusively for students. If you have any questions you are welcome to email us. We also have a great website that you can check. All the information that I will be sharing today as well as there is additional information.

Health insurance is mandatory here at the University of Iowa, so all international students and students in Health Sciences are required to have health insurance. Medical care is extremely expensive in the Unites States and there isn’t any help from government sources so it is important that you have good health insurance. As a student of the University of Iowa, you will have you have 2 options. You can either enroll in one of the health insurance offered by the University of Iowa or if you choose two you can submit proof of your own private insurance.

If you do choose to purchase your own private insurance, you must make sure it meets all the required standards. For example, it must cover you for hospitalization. It must cover you for the entire semester or beyond. So just make sure it meets the requirements. Once it does, you can submit that proof of coverage through MyUI. If you choose to enroll in the university coverage, that request is also submitted through MyUI.

I will briefly talk about the plans offered by the University of Iowa. We have the Student Health Insurance Plan or we just call it SHIP, this particular plan is offered to all students, graduates and undergraduates.

We also have a plan called UIGRAD CARE. This particular plan is offered to Graduate Students and students in the health sciences.

We have an optional dental insurance that is offered to all students.

Ship is a very comprehensive plan and it is offered to all students, undergraduates and graduates.

The monthly cost for SHIP is 165.00 and this rate will change in Sep 2017 for the new academic year.

The monthly premium is posted to your UBILL. As Jeremy mentioned, please be sure to check your UBILL every month so there is no lapse in payment because any lapse in payment that could affect your health insurance eligibility.
All students are strongly encouraged to use the “Student Health and Wellness Clinics” but if you do enroll in the SHIP plan you have the option to use any Blue Cross Shield provider in the nation.

This slide just gives you a brief overview of what SHIP covers. We do have a more detailed manual on our website if you need to have more specific information. As you can see it is a very comprehensive plan.

Just to show how SHIP would work if you have to go to office visit that is to see health care provider you pay $10 for that visit. If you needed any lab work like blood test, imaging, this would cost you $15. If you do have an emergency room visit you would be pay a $50 Co-Pay. Any routine care like annual physicals there is no cost with SHIP. We have an example up on the screen that shows what a typical two day hospital stay would cost. Keep in mind that this is just an example. If that hospital stay if you didn’t have insurance it would cost you $3000 but if you are enrolled in SHIP you will be the first $300 which is deductible and then you pay 10% of the remaining cost making your cost $570.

SHIP will cover a portion of the cost of prescriptions. And this coverage is based on what the prescription is, generic or a name-brand drug. There are certain things that SHIP doesn’t cover and it is important to note that routine eye exam is not covered by SHIP, neither glasses nor contact lenses. Another important thing to note is travel vaccines are not are not covered by SHIP insurance.

Moving on to UIGRAD CARE. This is a plan that is available to Graduate students and students in the Health Sciences. One thing I do like to point out with UIGRAD CARE it is HMO which means you are restricted on who you can use. With UIGRAD CARE you can only use a student Students Health Clinics or any clinic associated with the University of Iowa. If you cover family, they can only use clinics associated with the University of Iowa. You cannot use clinics outside the University of Iowa. The current monthly cost for GRAD Care is $267 and this rate like SHIP will increase in September 2017.

A brief overview UIGRAD CARE. As you can see, it is very a very comprehensive plan. It covers things like SHIP covers. Annual physicals are at no cost with Grad Care. And again the detailed manual is available on our website.

Similar to SHIP, UIGRADCare has a $10 Co-Pay when you are in a clinic or for an office visit. That same example of a 2 Day hospital, with UIGRADCare you cost would be $525. UIGrad Care will also cover a portion of prescriptions. This slide shows the maximum that anyone would pay with UIGrad Care in a calendar year. It could be $1000.00 if you are just covering yourself. If the student is covering family whether it is a family of 2 or 4 no matter of the number, the maximum that the student would pay is $1700.00 in calendar year.
Just to touch on dental insurance very briefly. Again it is completely optional, all students have the option to elect dental insurance even if they don’t require health insurance, the monthly cost is $25 for single coverage. It is a plan administered by Delta Dental of Iowa but you can use any dentist as long as they accept Delta Dental. If you have any routine care done and cleanings there is no cost to you. Some of the other treatments do have a cost related and I do like to mention that Orth denture is not covered in this particular Dental plan.

This may be of interest if you are in need to vision care. If you choose to have Delta dental coverage, you are eligible for a vision discount. It is not a vision insurance, but a discount. Certain providers in the Iowa City and the neighboring cities will give you a discounts on glasses, contact lens just because you are a member of the Delta Dental insurance.

These next few slides will address graduate student who happen to have assistantship or fellowship. If you have an appointments that meets the criteria for assistantship you must work 25% time or greater. For fellowship you must have earnings of $10,000 per year or $5000 per semester. If you meet this criteria you could be eligible for contribution from the University of Iowa towards the monthly premium of Health and Dental insurance. This contribution will begin the first day of the month following the start date of your employment. For example, for graduate students who have assistantship or fellowship that starts in August they will have benefits of this reduced rate beginning September 1. All students will enroll in SHIP for the month of August and the full premium cost and then they will submit a second enrollment form through MyUI to request the reduced rate beginning in September one and they let us know that they have assistantship or fellowship. It is important to note that once you are getting this reduced rate the monthly cost is not reflected on your U-Bill but is deducted from your paycheck. Students with academic appointments their June 1 paycheck will 3 deduction to cover premiums for June, July and August. Students who graduate in May their insurance will end at the end of May.

The application process is pretty streamline and easy for students to do this through MyUI. You do have to enroll through MyUI indicating one SHIP insurance, dental, if you are electing UIGRADCare, if you have assistantship, if you want to add family members to your coverage. We do have open enrollment for students. During this time of the year they have the option to make changes to their benefits or to even cancel insurance if they need to do so. For the fall semester, the open enrollment is August 1st to September 9th and again all of this needs to be done through MyUI.

Once you completed the enrollment process, you will receive insurance identification cards from the insurance company which is Wellmark. If you enroll in dental insurance you will also receive dental identification card from Delta Dental. They are mailed to residing address. It is the residing address listed on MyUI so it is really important that you update your residing address on MyUI as soon as you have your US address. I did mention earlier that we have open enrollments for students and they are at the beginning of each semester however, outside of these open enrollment periods you do have the option to make changes to benefits if you have
a life changing event like a marriage or birth or your spouse arrives and leaves the US. The life changing event will allow you make that change through MyUI and the change will go into place most of the month following the date. For example, if you get married in June, you would be able to add your spouse to your health insurance in July 1st, the only exception to that rule is birth. Things will go retroactive the first month of the birth.

This is my last slide. I just want to give you a website and to also let you know that we have booklets and coverage manuals on our website and that is all I have to give you on health insurance.
2017 Pre-departure Webinar Series – Money Matters Questions & Answer

Originally aired on Friday, May 19, 2017

Now we are going to have some question and answer time. We have few questions lined up all ready but please do if another question comes up enter it into that Q&A function and we will try to get to your questions.

**Question:** The first question we have is can I bring my home country’ insurance to the US?

**Answer:** Yes you can bring your own insurance as long as it meets all the criteria that is it has cover for your hospitalization in the United States. It needs to have to have the coverage for the entire semester. Some students will get it cover for the entire academic year and you need to submit that proof of coverage that truly states all that, it also should show the start and end date of your insurance and you do this through MyUI.

**Question:** Can I pay my U-Bill before August 1st?

**Answer:** Yes, you can make payment before august 1st, however if you are using Flywire through an international bank account. If you do make a large payment that results in a credit we will not be able to refund that to you so that one will just remain on your U-Bill as you get future charges you can pay with that credit.

**Question:** How do I find my UI email?

**Answer:** You should have received an email from admissions that had you set up your HawkID when you were applying and there should be information as well on how to setup your Hawkmail and that one include your HawkID password which you are going to use as a student all the time. You can also find information about this on the Pre-arrival checklist that you received information about. It is really important that you complete that Pre-arrival checklist prior to arrive in the US that way you can get your schedule for orientation.

**Question:** As a TA will I be able to arrange to have my U-Bill deducted from my salary or how does that work?

**Answer:** Yes, you can set that up. On the Employee Self Service which is the staff site. On MyUI there is the same U-Bill viewing that you do in there you can set up payroll deduction so that either the minimum of or the total will come out of your paycheck each month and deduction will follow the billing cycle so if it is due on August 22nd it will come out on your September paycheck.

**Question:** Can I pay my U-Bill through the guest account?
**Answer:** Yes, for the guest account, the parent would have the same exact viewing ability that you do for the U-Bill. You would be looking at the same screen there are just few things on the guest login to login and view and make the same type of payments just as you would.

**Question:** What is a Co-payment?

**Answer:** A Co-payment is a fee that you pay just to walk-in the door to see health care provider. So just walk-in the door to see a physicians you would have this $10 Co-pay, just a term that the company use. There is another term that is called Co-insurance and that is a percentage cost that you pay. The only time that you see that Co-insurance is when you are hospitalized but you can just plan to pay this Co-pay every time you see a provider. I would like to add that if you go to Students Health and Wellness clinic they do try to keep students’ cost at a minimum and they would often try to waive that Co-pay.

**Question:** If somebody comes in as a TA and they are arriving at the university say before coverage starts, can they bring their own insurance to cover that and then change to the university insurance in September 1st rather than August?

**Answer:** Absolutely. This is a great question! And that happen quite a bit. When students arrive and submit proof of coverage for the month of August so as long as that proof of coverage is submitted through MyUI by September 9th we will not expect you to have University insurance for the month of August and then what you would do is submit an enrollment form linked to your assistance ship asking for insurance to begin in September 1st at reduced cost.

**Question:** How do I create the US saving account and which bank?

**Answer:** You have many choices in Iowa City of banks to select from. There a several within 2 or 3 blocks of the main part of the campus and there ATMs around the city as well as on the campus. Hills bank has the ATMs on campus if that is important to you that you may want to investigate what they offer and they also have the ability to put on the back of you ID card the stripe for using the ATMs at Hills so that it is very much like a debit card all in one card so you can investigate that but to open one they would welcome you with open arms at any bank, so just take your money at any bank and tell them you want to open an account and they will walk you through it.

Adding to that, when setting up an account you may check because the fees for wiring money may be different from bank to bank and if you are planning on wiring money that may be important to you.

**Question:** I am going to get married in June and I am a grad student, my spouse will also be attending this fall a graduate student. Can we just purchase one health insurance? (I am assuming that you are both F-1 students)

**Answer:** If you are both graduate students here at the university, you would have to take a look but I think it is more cost effective if you each enroll as individuals rather than have one student
cover the other as a dependent but let me explore that further. You can email our office and I can take a look. The other item to keep in mind is if you have an assistantship, in that case it would be better for the one who has the assistantship to be the policy holder and cover their spouse and a dependent. We have a great benefit here at the university that is both students you and your spouse ad graduate students with assistantships then the contributions from the university is even greater and you can end up paying very little or nothing for premiums so that is something you need to look at if you both have assistantships and please contact our office.

**Question:** What is the due date to pay the tuition for each semester?

**Answer:** If they are paying in full each semester it would be the first month of the semester. For the fall it would be August 22\textsuperscript{nd} and for the spring tuition it would be due January 22\textsuperscript{nd}.

**Question:** If the student is going to arrive mid-August should they start their SHIP insurance from September 1\textsuperscript{st} or do they have to start from August?

**Answer:** The university policy says that all students have to have insurance the first month the classes begin so you would need to have health insurance. If you are purchasing it through the university we start it August first.

**Question:** How to get the Social Security Number?

**Answer:** To get the Social Security number you will need to have an on campus employment as an International Student and there is a couple steps for receiving that Social Security Number including getting a letter from your hiring department, submitting that in an e-form to ISSS and then applying for the actual card the Social Security Administration. It sounds like a lot but it is actually a pretty easy process.

**Question:** How much time will the orientation take, how long is it?

**Answer:** It is a weeklong orientation and you are going to receive a lot of information during that time, it doesn’t mean you are going to be in sessions every hour of every day but if you are a graduate student you might have a graduate student orientation that you are also going through so plan in being pretty busy that week and not try to get lot of other things done.

**Question:** How do I pay the orientation fee?

**Answer:** It is either payed online through MyUI or the Admissions website or it could appear on your U-Bill in August or September bill if it is there.

**Question:** I missed the start of the webinar, is there another way to see it?

**Answer:** We will be posting this in a few day or in a week, sometimes around that time frame because we have to caption the video before we can post it but you will find it on the ISSS website and there should be a link to it under New Students Information tab.
It looks like this is the end of our questions. I want to thank our panelists for being here with us today and providing such great information and I wanted to thank everybody that attended the webinar. The final thing is that we do have a survey that we are going to put in chat right now. We would like you if you could take just a couple minutes to answer that survey, it is very easy. I will leave it up there so you have you time to get into it. I also wanted to point out our future webinars dates, there is also the QR code if you want to scan it on your phone you can get a direct link to our website with listing of our webinars. The next webinar will be on June 9th and that is Making Travel Arrangement & Move-in, so lot of information about getting here to the University of Iowa and being settled in and what you need to do for that.

Thank you very much and I hope everybody has a wonderful day.