ARE THERE ANY OTHER OPTIONS TO HELP ME MEET EXPENSES?

Many families find a merit based college program or a need-based award helps on top of the annual expenses. A complete list of financial aid available at Rhode Island College is available at www.ric.edu/financialaid. The Federal Pell Grant is available to most full-time undergraduate students based on need.

RECOMMENDED LENDERS AND COMPARISON INFORMATION

Rhode Island College also offers several options for alternative loans that are not made by the U.S. government and do not require a credit check with the federal processing service. The college has selected lenders based on the quality of service, competitive interest rates, and ability to handle automated processing which is compatible with the college’s information system. There are many different alternative loan products available. The college believes that its recommended lenders offer some of the best loan products in the business, but does not claim to have evaluated all lenders and all loan products. You are free to select any lender and loan product that you wish. The Federal Pell Grant allows parents and graduate students to borrow up to their full cost of attendance less student financial aid. Federal Direct PLUS Loans have a 4 percent origination fee. The Federal Direct PLUS Loan allows parents and graduate students to defer interest payments while they are in school and while the student is enrolled at least half-time. However, interest does accrue on the loan and is capitalized into the loan principal before repayment begins. The interest rate is fixed at 7.9 percent. Federal Direct PLUS Loans have 8 percent origination fees. To apply for a Federal Direct PLUS Loan, both the FAFSA and the Rhode Island College PLUS Request Form must be completed. You can find it on the Federal Student Aid Web site.

Rhode Island College does not discriminate on the basis of race, color, creed, national or ethnic origin, gender, religion, disability, age, sexual orientation, gender identity or expression, marital, citizenship status or veteran status as a special disabled veteran, recently separated veteran, Vietnam Era veteran, or any other veteran who served in active duty during a war or in a campaign or expedition for which a campaign badge has been authorized (except in those special circumstances permitted or mandated by law). The college is committed to taking affirmative action to employ and advance in employment qualified women and members of minority groups identified as historically underrepresented in higher education. The college does not discriminate on the basis of sex, gender, gender identity, or sexual orientation. The college is an equal opportunity university and follows Title IX, the Americans with Disabilities Act (ADA), and the Rehabilitation Act. The college is a public institution and is subject to the provisions of Title VI and Title VII of the Civil Rights Act of 1964 and the Age Discrimination in Employment Act of 1967. If you have any questions or need more information, please call the Office of Student Financial Aid.

WEBSITE: www.ric.edu/financialaid

Rhode Island College offers a Monthly Payment Plan at Rhode Island College allows you to make direct payments for the remaining balance due on the fee bill. Recommended lenders and comparison information may be viewed at www.ric.edu/financialaid.

In order to take advantage of an Alternative loan:

1. Go to the individual lender’s Web site to apply online.
2. If you approved for credit, the lender will mail you the appropriate paperwork or allow you to complete the application online.
3. Once the lender has your completed paperwork, they will contact the college to certify your loan.
4. The funds will be sent to Rhode Island College, and once all direct charges are paid, any remaining funds will be refunded to you.

Rhode Island College does not require parents to provide any special benefits to the college or financial aid in order to secure the recommendation. Lenders have been selected based on the quality of service, competitive interest rates, and ability to handle automated processing which is compatible with the college’s information system. There are many different alternative loan products available. The college believes that its recommended lenders offer some of the best loan products in the business, but does not claim to have evaluated all lenders and all loan products. You are free to select any lender and loan product that you wish. The Federal Pell Grant allows parents and graduate students to defer interest payments while they are in school and while the student is enrolled at least half-time. However, interest does accrue on the loan and is capitalized into the loan principal before repayment begins. The interest rate is fixed at 7.9 percent. Federal Direct PLUS Loans have 8 percent origination fees. To apply for a Federal Direct PLUS Loan, both the FAFSA and the Rhode Island College PLUS Request Form must be completed. You can find it on the Federal Student Aid Web site.

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Enclosed you will find descriptions of the various forms of assistance and a guide to using your financial aid award for meeting college expenses. Rhode Island College also offers several payment options. These include a monthly payment plan as well as long-term financing programs. Details are provided inside.
HOW WAS MY FINANCIAL AID NEEDED DETERMINED?

The need for financial aid is determined by the financial aid office using data supplied by you on your Free Application for Federal Student Aid (FAFSA) and other information. All such data is treated confidentially and is used only for determining your financial need.

WHAT WILL MY FINANCIAL AID BE REWARDED?

All financial awards, except for the receipt of course academic scholarships, are based on a need-based financial aid package. This financial aid package is reviewed annually to ensure you receive a benefit that is based on your current financial need. Additionally, financial awards are based on your matriculation status. If you do not maintain full time enrollment status, your financial award may need to be revised or reduced. Each term you are required to continue to attend classes for at least one course. If you do not maintain full time enrollment status, your financial award may need to be revised or reduced.

IF I WITHDRAW FROM SCHOOL?

If you withdraw from school, you may be required to return funds. This means that you must return a portion of the financial aid you received during the period of enrollment. You may be required to return funds if you withdraw from school due to any reason. If you withdraw from school due to your death, your parents will be responsible for the repayment of the financial aid you received.

AMOUNTS ON MY AWARD LETTER?

The amounts on your award letter are based on your expected enrollment status at the time the financial aid award was determined. The amounts on your award letter are subject to change if your enrollment status changes. Your financial aid award may be revised if your enrollment status changes. If your enrollment status changes, your financial aid award may be revised. The revision may result in a decrease or increase in your financial aid award. If your enrollment status changes, your financial aid award may be revised. The revision may result in a decrease or increase in your financial aid award.

FINANCIAL AID PACKAGE DEVELOPED?

You may receive financial aid from the Office of Student Financial Aid, Office of Student Financial Aid, and the Office of Student Financial Aid, Office of Student Financial Aid. The financial aid package is developed based on your financial aid award letter. The financial aid package is based on your financial aid award letter. The financial aid package is developed based on your financial aid award letter.

HOW DO I USE MY FINANCIAL AID TO PAY FOR MY BOOKS?

Your financial aid will be applied to the amount due on your student account. You may also use your financial aid to pay for books. The financial aid you receive will be applied to the amount due on your student account. You may also use your financial aid to pay for books. The financial aid you receive will be applied to the amount due on your student account. You may also use your financial aid to pay for books. The financial aid you receive will be applied to the amount due on your student account. You may also use your financial aid to pay for books. The financial aid you receive will be applied to the amount due on your student account. You may also use your financial aid to pay for books. The financial aid you receive will be applied to the amount due on your student account.

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HOW WAS MY FINANCIAL NEED DETERMINED?

Your Federal Student Aid (FSAsa) Student Data Report (SDR) is created when you complete the Free Application for Federal Student Aid (FAFSA). The SDR includes your financial information, demographic information, and academic information from the FAFSA and high school information if included on the SDR. The SDR is used to determine your eligibility for financial aid.

WHAT IS MY FINANCIAL AID PACKAGE DEVELOPED?

Financial and nonfinancial information is used in the following ways to determine your eligibility for financial aid:
- Your FAFSA application
- Your high school grades and test scores
- Your high school class rank
- Your enrollment status
- Your major field of study
- Your expected financial need
- Your academic performance
- Your attendance

The aid package is determined by your enrollment status (full, 3/4, or 1/2), your major field of study, and your attendance status.

WHAT IF I NEED TO REPEAT A COURSE?

Students must maintain an acceptable grade level in order for their aid to continue. A student must earn a grade of C or higher in all courses taken with financial aid. If a student fails to complete the required courses after receiving financial aid, the aid will be reduced or canceled.

WHAT DO GOVERNMENT AND EMPLOYMENT SOURCES OFFER?

The Department of Education and the Department of Labor provide funding for students. These programs include Federal Student Loans, Federal Work-Study, Pell Grants, and Federal Work-Study awards. These programs are available to students who are enrolled at least half-time in a degree program.

WHAT IF I WISH TO TRANSFER TO ANOTHER INSTITUTION?

If you wish to transfer to another institution, you will need to complete a new FAFSA. The FAFSA is processed by the college's Office of Financial Aid, and your new college will use this information to determine your eligibility for financial aid.

HOW DO I PAY FOR MY BOOKS?

Students are eligible for Federal Direct Student Loans to pay for their books. These loans have fixed interest rates and are available to students who are enrolled at least half-time in a degree program.

HOW DO I OBTAIN A COPY OF MY RECORDS?

If you need a copy of your records, you should contact the Office of Records and Registration. They can provide information on how to obtain a copy of your records, including transcripts, grades, and enrollment status.

HOW DO I USE MY FINANCIAL AID TO PAY MY ROOM AND BOARD?

If you need to pay for room and board, you can use your Federal Direct Student Loans to cover this expense. These loans have fixed interest rates and are available to students who are enrolled at least half-time in a degree program.

HOW CAN I BE AWARDED A GRADUATION ADDRESS?

Graduation addresses are awarded to students who have maintained a minimum cumulative GPA of 3.50 and have completed at least 120 credit hours. The address will be awarded to students who have completed their last semester at Rhode Island College.

HOW CAN I BE AWARDED A DEGREE HONORS?

Degree honors are awarded to students who have maintained a minimum cumulative GPA of 3.50 and have completed at least 120 credit hours. The honors will be awarded to students who have completed their last semester at Rhode Island College.

HOW CAN I BE AWARDED A DEGREE HONORS with DISTINCTION?

Degree honors with distinction are awarded to students who have maintained a minimum cumulative GPA of 3.50 and have completed at least 120 credit hours. The honors with distinction will be awarded to students who have completed their last semester at Rhode Island College.

HOW CAN I BE AWARDED A DEGREE HONORS with HONORS?

Degree honors with honors are awarded to students who have maintained a minimum cumulative GPA of 3.50 and have completed at least 120 credit hours. The honors with honors will be awarded to students who have completed their last semester at Rhode Island College.

HOW CAN I BE AWARDED A DEGREE HONORS with HONORS (magna cum laude)?

Degree honors with honors (magna cum laude) are awarded to students who have maintained a minimum cumulative GPA of 3.50 and have completed at least 120 credit hours. The honors with honors (magna cum laude) will be awarded to students who have completed their last semester at Rhode Island College.

HOW CAN I BE AWARDED A DEGREE HONORS with HONORS (summa cum laude)?

Degree honors with honors (summa cum laude) are awarded to students who have maintained a minimum cumulative GPA of 3.50 and have completed at least 120 credit hours. The honors with honors (summa cum laude) will be awarded to students who have completed their last semester at Rhode Island College.

HOW CAN I BE AWARDED A DEGREE HONORS with HONORS (cum laude)?

Degree honors with honors (cum laude) are awarded to students who have maintained a minimum cumulative GPA of 3.50 and have completed at least 120 credit hours. The honors with honors (cum laude) will be awarded to students who have completed their last semester at Rhode Island College.

HOW DO I OBTAIN A COPY OF MY RECORDS?

If you need a copy of your records, you should contact the Office of Records and Registration. They can provide information on how to obtain a copy of your records, including transcripts, grades, and enrollment status.

HOW CAN I BE AWARDED A DEGREE HONORS with HONORS (magna cum laude)?

Degree honors with honors (magna cum laude) are awarded to students who have maintained a minimum cumulative GPA of 3.50 and have completed at least 120 credit hours. The honors with honors (magna cum laude) will be awarded to students who have completed their last semester at Rhode Island College.

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HOW DO I RECEIVE MY FINANCIAL AID Letter FIRM COMMITMENTS?

WHAT HAPPENS TO MY FINANCIAL AID WHEN I WITHDRAW FROM SCHOOL?

WHAT HAPPENS TO MY FINANCIAL AID IF I WITHDRAW FROM SCHOOL?

WHAT IS MY AWARD LETTER DEVELOPED?

WHAT ARE THE AMOUNTS ON MY AWARD LETTER FIRM COMMITMENTS?

WHAT DO I ORDER MY FAIRLY ADVISOR S?

WHAT IF I NEED TO REPEAT A COURSE?

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WHAT DO YOU MEAN BY THE FEDERAL DIRECT LOAN PROGRAM?

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WHAT IS A FULL-TIME STUDENT IN RHODE ISLAND COLLEGE PROGRAMS?

WHAT IS A FULL-TIME STUDENT IN RHODE ISLAND COLLEGE PROGRAMS?
ARE THERE ANY OTHER OPTIONS TO HELP ME MEET EXPENSES?

Many families find it a successful strategy to arrange college expenses in a monthly basis rather than all at once at the start of each semester. The Monthly Payment Plan at Rhode Island College allows you to make payments in four equal monthly installments. Under the plan, your financial aid from grants, scholarships, and loans is restructured so that your monthly payment is divided equally and if you are a resident student. The remaining balance is then divided into four equal payments of 25 percent each.

The first payment is due before the start of the semester, and the remaining three payments are due on the 15th of the month thereafter. Participation in the plan is on a semester basis. The accrual in the service is 0.5 percent per month. For additional information, contact the Business Office at (401) 456-8634.

There are also long-term financing options that are available through Rhode Island Student Financial Services. These plans allow you to make monthly payments over a longer period of time. For more information, contact the Bursar’s Office at (401) 456-8634.

In order to take advantage of an Alternative Loan:

Before you select a different lender or loan product, the college will do all necessary paperwork or allow you to complete the application online. Once the lender has hard copy completed, they will contact the college to certify your loan.

For further information, you may contact a Rhode Island College loan officer at (401) 456-8634.

Rhode Island College also offers several different ways to pay for college. Some of the options include the Monthly Payment Plan as well as long-term financing programs. Details are provided inside.

Rhode Island College in Providence, Rhode Island, is committed to providing equal educational access and opportunities for all. The college is fully compliant with all federal, state, and local laws. It is also a participant in all affirmative action and equal opportunity programs. Rhode Island College does not discriminate on the basis of race, color, national origin, gender, disability, sexual orientation, gender identity, or age, except as permitted or mandated by law. The college is committed to taking affirmative action to ensure that no applicant is denied a program or opportunity on the basis of race, color, national origin, gender, disability, sexual orientation, gender identity, or age, except as permitted or mandated by law. The college’s Affirmative Action/Equal Opportunity Plan is available for review in the Office of Student Financial Aid.
ARE THERE ANY OTHER OPTIONS TO HELP ME MEET EXPENSES?

Many families find it useful to create a college savings plan to help family finances meet college expenses. For students, there are several alternatives to student loans. Financial aid experts recommend you explore the following options:

1. **Federal Direct Loans**: Federal Direct Loans come in two types:
   - **Direct Subsidized Loans**: These loans are based on financial need and are available to undergraduate students with a demonstrated financial need. The interest rate is fixed and does not accrue during the in-school (ten-month) grace period.
   - **Direct Unsubsidized Loans**: These loans are available to all undergraduate students, regardless of financial need. The interest rate is fixed and accrues during both the in-school and grace periods.

2. **Alternative Loans**: These loans are available to students who have exhausted their eligibility for Federal Direct Loans. The interest rate is variable and can be higher than Federal Direct Loans. These loans are usually private, and the interest rate may vary depending on the lender.

3. **Private Student Loans**: These loans are offered by banks, credit unions, and other financial institutions. The interest rate can vary widely, and some loans may have variable interest rates. These loans are not guaranteed by the government and are considered a form of debt.

4. **Grants and Scholarships**: These are forms of financial aid that do not have to be repaid. Grants are given to students based on need or merit, while scholarships are often awarded based on academic performance or other criteria.

5. **Work-Study Program**: This program provides part-time jobs to eligible students to help them pay for college costs. Participation is based on financial need, and the hourly wage is set by the federal government.

If you are considering any of these options, please contact the Office of Student Financial Aid to discuss your specific financial needs and explore your eligibility for these programs.