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 loan repayment options. Details are provided inside.
HOW WAS MY FINANCIAL NEED DETERMINED?

Financial need is determined by subtracting your expected family contribution from your total financial need. Your expected family contribution is calculated based on a number of factors, including family income, family size, the number of family members in college and the number of family members who own their own home. The college’s Financial Aid Office uses several sources of information to determine your expected family contribution and your family’s financial need. These sources include the FAFSA and the Rhode Island College Financial Aid Application. Awards may be renewed for up to three years of study based on need and maintenance of a cumulative GPA of at least 3.0.

PAY FOR MY BOOKS?

1. Review the award(s) listed on your award notice. If you wish to commit to a renewal of your financial aid package, the deadline prior to the following academic year is May 1 or

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

If you withdraw from school, you may be required to return a portion or all of the financial aid you received for each semester. Federal and state governments require that each college have a policy for determining whether or not a student has withdrawn from school and the date of withdrawal. Once a student has withdrawn from school, the college is required to determine the student’s level of academic progress and to calculate the amount of financial aid that the student is required to return. There are different rules for determining whether or not a student has withdrawn from school and the date of withdrawal. Once a student has withdrawn from school, the college is required to determine the student’s level of academic progress and to calculate the amount of financial aid that the student is required to return.

ARE THE AMOUNTS ON MY AWARD LETTER CORRECT?

The amounts listed on your financial aid award letter are determined based on a number of factors, including your expected family contribution, your financial need, your enrollment status, and the availability of financial aid. If you believe there may be an error on your award letter or if you have any questions about the amounts listed on your award letter, you should contact your institution’s Financial Aid Office to review your award. If you have any questions about the amounts listed on your award letter or if you have any questions about the amounts listed on your award letter, you should contact your institution’s Financial Aid Office to review your award.
HOW DO I RECEIVE MY FINANCIAL AID? (Award Letters)

HOW DO I USE MY FINANCIAL AID TO PAY FOR THE COST OF ATTENDING RIC?

HOW DO I PAY THE CONSUMER CREDIT (DEBT) COUNSELOR? (School Loans)

HOW DO I PAY MY FINANCIAL AID OFFICE QUESTIONS?

HOW DO I PAY MY FINANCIAL AID OFFICE QUESTIONS?

HOW DO I RECEIVE MY FINANCIAL AID AWARDS?

WHAT IF MY ENROLLMENT OR HOUSING STATUS CHANGES?

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WHAT IS MY FINANCIAL AID PACKAGE? Federal Perkins Loan Fund

You are responsible for notifying the Office of Student Financial Aid if you wish to decline any of the awards. Draw a line through each amount that you wish to decline. Note that there are separate policies for state and federal financial aid. You must have a MyRIC ID to use this service. Applications

Assisted and Independent Students

March 1

WHAT IS MY FINANCIAL AID PACKAGE? Federal Pell Grants

Federal Pell Grants

The federal government mandates that federal student aid and financial aid scholarship awards be based on income and financial need. Financial aid is the largest dollar amount of any type of financial aid. Federal regulations specify how the college must determine the amount of your expected family contribution (EFC) and how that information is used to determine your Federal Pell Grant eligibility.

If you have financial aid which exceeds your direct charges (i.e., you owe less than the total of your financial aid awards and charges), you have the option of

WHAT IS MY FINANCIAL AID PACKAGE? Federal Work-Study Program

In addition to grants, you may also receive a Federal Work-Study (FWS) award. You must be enrolled as a half-time student to be eligible for a FWS award. Federal Work-Study awards are available to students with unmet need who have been determined eligible by the Office of Student Financial Aid. Federal Work-Study awards are available to students with an unmet need who have been determined eligible by the Office of Student Financial Aid. Federal Work-Study awards are available to students with an unmet need who have been determined eligible by the Office of Student Financial Aid.

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

In some cases an award letter may only list one federal program; in others the award letter may list several programs. The mix of awards is based on a number of factors. These factors include

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

WHAT IS MY FINANCIAL AID PACKAGE? Federal Work-Study Program

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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 managing college expenses.

Rhode Island College also offers several payment options. These include a monthly payment plan, as well as loans. Financing programs. Details are provided inside.

WHAT’S THE BOTTOM LINE?
The term to mean your turnaround time to focus on direct expenses before costs, and the various methods to pay for these expenses. Indirect expenses, such as the cost of living, personal expenses, and transportation, are not included. Although the terms can vary, the costs for the 2014-15 academic year. Students are advised to review the forms of assistance used for the 2014-15 academic year.

ARE THERE ANY OTHER OPTIONS TO HELP ME MEET EXPENSES?
Many families have to pay 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 semester payments in four monthly installments. Under the plan, your financial aid from grant, scholarship and loan programs is deducted from your semester charges for tuition and fees (plus room and board if you are a resident student). The remaining balance is then divided over a three-month repayment period of 12 equal monthly Falke. The loan for the semester is $50 per month. For additional information, contact the Bursar’s Office at (401) 456-8634.

favored by parents and student borrowers. Most alternative loans do not require repayment while the student is in school. However, as with the Federal Direct PLUS Loan, repayment begins six months after the date the student is no longer enrolled at least half-time. Some students may choose to repay the Federal Direct PLUS Loan immediately after graduation or after six months post-graduation. Federal Direct PLUS Loans are available to both undergraduate and graduate students. Federal Direct PLUS Loans are available to both undergraduate and graduate students. Federal Direct PLUS Loans are available to both undergraduate and graduate students.

Rhode Island College suggests that you consult with your lender to determine which alternative loan products is most suitable for you. To apply for a Federal Direct PLUS Loan, both the FAFSA and the Federal Direct PLUS Loan application from the student must be supplied. The loan may be obtained through the Federal PLUS Loan application or the Federal Direct PLUS Loan application. The Federal Direct PLUS Loan application is available online at www.studentaid.gov.

In order to take advantage of an alternative loan:
• Once the lender has your completed paperwork, they will contact the college to request the amount you wish to borrow. The funds will be sent to Rhode Island College, and once all direct charges are covered, any remaining funds will be refunded to you. The remaining funds will be refunded to you. The remaining funds will be refunded to you.

In addition to the above direct expenses, you will need funds to cover indirect expenses. These include a monthly payment plan, as well as loans. Financing programs. Details are provided inside.

Rhode Island College does not require students to cover any indirect expenses for the cost of living, personal expenses, and transportation. Although the terms can vary, the costs for the 2014-15 academic year. Students are advised to review the forms of assistance used for the 2014-15 academic year.

Enclosed you will find descriptions of the various forms of assistance and a guide to using your financial aid award for managing college expenses.
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Rhode Island College also offers several payment options. These include a monthly payment plan, as well as loan repayment. Enrolling in either of these plans allows enrollment in classes for the upcoming term.

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### ESTIMATED DIRECT EXPENSES

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<td><strong>Total Cost</strong></td>
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### ESTIMATED INDIRECT EXPENSES

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### FOR FURTHER INFORMATION

For additional information, please call the
Office of Student Financial Aid
222 President Street
Providence, RI 02908-1996
(401) 456-8033
TTY/TDD (for the hearing impaired): 1-800-745-5555

website: www.ric.edu

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### ARE THERE ANY OTHER OPTIONS TO HELP ME MEET EXPENSES?

Many families that cannot pay college expenses are successfully able to access financial aid. Most institutions make awards based on financial need, which means the college determines your need and awards financial aid based on your ability to pay the remaining expenses. You will be asked to provide detailed financial information, such as income and assets, to determine your eligibility for financial aid.

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### RHODE ISLAND COLLEGE

**2014-2015 financial aid award guide**