WHAT'S THE BOTTOM LINE?

This figure shows the breakdown of the estimated direct and indirect expenses of attending Rhode Island College for the 2013-2014 academic year. The expenses are broken down into categories such as tuition, fees, room and board, and travel costs. The total cost for in-state students ranges from $17,578 to $20,843, and for out-of-state students, it ranges from $28,276 to $30,543. The indirect expenses are estimated to be $8,376.

ARE THERE ANY OTHER OPTIONS TO HELP ME MEET EXPENSES?

The college offers various financial aid options for students, including scholarships, grants, and loans. Students can apply for these aid programs, and the college will work with them to determine the best options for their individual situations.

WHY COULD I NEED ADDITIONAL FUNDS?

Students may need additional funds to cover expenses beyond those included in the estimated costs. These expenses can include unexpected medical bills, transportation costs, or other unforeseen circumstances. The college offers a variety of financial aid options to help meet these needs.

WHAT'S THE PAYMENT PLAN?

Rhode Island College offers a Monthly Payment Plan that allows students to make equal payments throughout the program. This plan can be applied for through the Bursar's Office.

FOR MORE INFORMATION

Students can contact the Financial Aid Office for more information on the financial aid application process and payment options. The Office is located at 282 Potters Lane, Providence, RI 02908, and can be contacted at (401) 456-8634.
after the Verification process is completed. The college reserves the right to use information you provide on your application. If you submit inaccurate information, award estimates are only as accurate as the information provided.

From one program; in others the award letter may list several forms of aid. However, due to the college’s right to revise or cancel its awards as necessary. The college cannot guarantee that you will actually receive all of the financial aid package.

Your family contribution is based on an analysis of the information provided on your FAFSA. This analysis uses a Federal Methodology (FM) that matches current expenses to income.

If you received (or the college or your parent received) a Federal Pell Grant, FSEOG, or a state grant, the college cannot guarantee that you will actually receive that amount.

You are responsible for notifying the Office of Student Financial Aid, using information from your FAFSA, of any change in your financial resources. Eligibility for unsubsidized Federal Direct Loans is based upon undergraduate student status, estimated costs of attendance, and eligibility as determined by the United States Department of Education.

Eligibility for Federal Pell Grant is determined by the Office of Student Financial Aid, using information from your FAFSA. You are expected to notify the Office of Student Financial Aid if your financial status changes during the academic year, or if you are receiving other financial aid not listed in your award letter. Eligibility for Federal Pell Grant is based upon Federal Pell Grant guidelines.

The college reserves the right to verify your financial need and to request that you provide supporting documentation. The college reserves the right to change the financial aid policies at any time. The college reserves the right to cancel any financial aid in any amount for any reason, including but not limited to the following: improper or inaccurate information; failure to follow college requirements; or failure to maintain satisfactory academic progress.

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WHAT IS MY ENROLLMENT OR HOUSING PLAN SCHEDULE CHANGE?
When you initially enrolled, you were enrolled in a full-time attendance status. Full-time attendance is defined as 12 or more credit hours per semester. If you reduce your enrollment status, your financial aid package will also need to be reduced to the new enrollment status. Your financial aid package will consist of a combination of grants and/or loans. The deadline for changing enrollment status is during the first two weeks of the semester. You must notify your academic advisor and the Office of Student Financial Aid in order to reduce your enrollment status.

WHAT IF MY ENROLLMENT OR HOUSING PLANS CHANGE?
WHAT IF I RECEIVE ADDITIONAL FINANCIAL AID?
If you receive additional financial aid, your financial aid package will be recalculated based on the new financial aid you have been awarded. You must notify the Office of Student Financial Aid of any additional financial aid you have been awarded. It is the responsibility of the student to ensure that the Office of Student Financial Aid is notified of any additional financial aid received.

Federal Work-Study Program (FWS)
The Federal Work-Study Program is a need-based, entitlement program with specific award limits for full-time, three-quarter-time, half-time, and less-than-half-time enrollment. These enrollment standards are based on the assumption that the student will be working 20 hours per week.

IF IT HAPPPENED TO MY FINANCIAL AID IF I DROP A COURSE
Withdrawing from a course may impact your federal eligibility and financial aid calculation. If you withdraw from a course, it will be considered an unsatisfactory academic performance. Federal regulations specify that a student must complete at least 67 percent of the attempted credits in a term. Any credits dropped during the first two weeks of the semester are considereded to be satisfactorily completed. Any credits dropped after the first two weeks of the semester are considered to be unsatisfactory. If you withdraw from a course, it will be considered an unsatisfactory academic performance. Federal regulations specify that a student must complete at least 67 percent of the attempted credits in a term. Any credits dropped during the first two weeks of the semester are considered to be satisfactorily completed. Any credits dropped after the first two weeks of the semester are considered to be unsatisfactory.

WHAT IF I DROP A COURSE
Withdrawing from a course may impact your federal eligibility and financial aid calculation. If you withdraw from a course, it will be considered an unsatisfactory academic performance. Federal regulations specify that a student must complete at least 67 percent of the attempted credits in a term. Any credits dropped during the first two weeks of the semester are considered to be satisfactorily completed. Any credits dropped after the first two weeks of the semester are considered to be unsatisfactory.

I PREREQUISITE REQUIREMENTS AND FINANCIAL AID
If you have been awarded a scholarship, you will need to follow the Office of Student Financial Aid’s guidelines for maintaining your eligibility for the scholarship. The guidelines for maintaining eligibility for a scholarship may vary depending on the specific scholarship.

FINANCIAL AID PROGRAMS
Rhode Island College offers a wide range of financial aid options to help students meet their educational expenses. These options include scholarships, grants, loans, and work-study programs. The Office of Student Financial Aid administers several grant programs, including the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant (FSEOG), and the Federal Work-Study Program (FWS).

HOW IS SATISFACTORY ACADEMIC PROGRESS DEFINED?
Eligibility for federal aid is determined by the Office of Student Financial Aid and financial aid award letters will be sent to you by the end of May. You must keep copies of all award letters for your records.

FINANCIAL AID COMES IN THE FORM OF SCHOLARSHIPS, GRANTS, LOANS, AND WORK-STUDY PROGRAMS
Financial aid comes in the form of scholarships, grants, loans, and work-study programs. Scholarships are typically awarded based on academic achievement, payment priority, and need. Grants are usually based on need and are awarded to students who demonstrate financial need. Loans are typically awarded to students who meet specific eligibility requirements and are repaid after graduation. Work-study programs provide students with the opportunity to earn money while attending college.

In order for a student to receive a Federal Direct Loan, a Master Promissory Note (MPN) must be signed by the student. The MPN is a legal contract that specifies the terms and conditions of the loan. Once an MPN has been completed, you will be able to continue your education and apply for financial aid.

In order for the Office of Student Financial Aid to finalize your financial aid package, you must complete and return any other documents requested by the Office of Student Financial Aid. This includes, but is not limited to, the Free Application for Federal Student Aid (FAFSA), any additional forms, or other forms required by the Office of Student Financial Aid. You must also complete and send your financial aid application to the Office of Student Financial Aid within three weeks of May 1 to ensure that your financial aid application is processed in time for you to be enrolled.

WHAT IF I WITHDRAW FROM R.I. COLLEGE?
In the event that you decide to withdraw or are terminated from your studies, your financial aid will be determined based on the assumptions listed in the eligibility section of your financial aid award letter. If you withdraw or are terminated from your studies, you will be required to return any unearned financial aid to the Office of Student Financial Aid. You are responsible for repaying any unearned financial aid.

IN ORDER TO BE ELIGIBLE FOR FEDERAL AID, YOU MUST Satisfy certain eligibility requirements. Federal regulations specify how the college must determine the eligibility of students for federal aid. The college must determine the eligibility of students on the basis of the information provided on the Free Application for Federal Student Aid (FAFSA). The college must also use any other information provided by the student to determine eligibility.

WHAT IF MY FINANCIAL AID BEHAVIOR?
All financial awards, and the exceptions to some academic policies, are determined by the Office of Student Financial Aid. The deadline for returning federal financial aid is May 1. If you do not meet the deadline, you will be required to return unearned financial aid to the Office of Student Financial Aid. You are responsible for repaying any unearned financial aid.

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WITHDRAWAL OR ADJUSTMENTS TO AWARD
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HOW IS MY FINANCIAL NEED DETERMINED?
Financial need is defined as the difference between your cost of attending Rhode Island College and the amount you have available to pay for your educational expenses. Financial need is calculated by subtracting your estimated financial resources from your cost of attendance. Financial need is based on financial need. Financial need is simply the difference between your cost of attending Rhode Island College and the amount you have available to pay for your educational expenses. It is also designed to treat families with similar financial circumstances in similar ways and families with different circumstances in proportionate ways. As it relates more comprehensively to a cash flow, which would simply be the ability of your family to absorb the cost of attending Rhode Island College.

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HOW IS MY FINANCIAL AID PACKAGE DEVELOPED?
In order for a student to receive a Federal Direct Loan, a Master Promissory Note (MPN) must be signed by the student. The MPN is a legal contract that specifies the terms and conditions of the loan. Once an MPN has been completed, you will be able to continue your education and apply for financial aid.

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HOW WAS MY FINANCIAL NEED DETERMINED?

Your family contribution is based on an analysis of the information you provided on the Free Application for Federal Student Aid (FAFSA). Your financial aid file may include information from the FAFSA and/or the Rhode Island College Financial Aid Application.

Your family contribution is based on an analysis of the financial resources your family has available to pay for college. The college looks at your family’s income, assets, how many family members are in college, and certain assets like savings and investments.

Your family contribution includes both your income and your assets. It is this amount that you, your family, or others will need to help meet your financial need. Income includes all sources of income in a single student’s household, including income from employed family members, gifts, scholarships, and other support.

The college may be able to reduce your family contribution if you are attending college full-time and plan to live on campus. In this type of situation, your family contribution is based on the information you provided on your FAFSA and/or the Rhode Island College Financial Aid Application. The college may be able to change your family contribution based on your relationship to the student and how much you are likely to need to help meet your financial need.

IF I HAVE A PRIMARY CAREGIVER, CAN I BE CONSIDERED A DEPENDENT?

Institutional need is based on an analysis of the information you provided on the Free Application for Federal Student Aid (FAFSA) and the school’s cost of attendance. The college uses an institutional formula to determine how much financial aid you need based on your family’s ability to pay.

HOW IS MY FINANCIAL AID DETERMINED?

HOW IS THE COLUMBUS DAY HOLIDAY AFFECTED?

The college’s cost of attendance includes direct costs of attendance. Direct costs of attendance include tuition and fees, room and board, books, supplies, and transportation. The college also uses an institutional formula to determine how much financial aid you need based on your family’s ability to pay.

The college can neither anticipate these reductions nor guarantee that you will receive all the amounts indicated. For example, reductions in state funding or grants, tuition changes, or changes in the number of students enrolled may affect your financial aid. The college will do its best to maintain your award package, but may need to make changes to maintain your eligibility.

During the freshman year, when academic success is at greater risk, the college provides additional support in the form of counseling and additional financial assistance. As you progress through your college career, the percentage of your financial aid package that will likely increase, and the grant percentage will likely decrease. Some of your grants may be converted to low-interest loans and need-based scholarships.

For each semester, the college will issue a “Renewal Notice.” A Renewal Notice is a notice to the student that the college has determined that the student is eligible to continue to receive financial aid as a renewal applicant. A Renewal Notice is only sent to students who were enrolled in the fall semester of the previous year. Eligibility is based on financial need as determined by the office of financial aid.

Eligibility for the College’s Need-Based Aid Programs is determined each year. Eligibility is based on financial need as determined by the office of financial aid.

The college’s combined total of need-based and federal student aid programs is provided below. The college determines how much financial aid you need based on an analysis of the information you provided on your FAFSA and/or the Rhode Island College Financial Aid Application.

The college will work with you to develop an effective financial aid plan that will provide the necessary funds for your education. The college will work with you to develop an effective financial aid plan that will provide the necessary funds for your education. The college will work with you to develop an effective financial aid plan that will provide the necessary funds for your education. The college will work with you to develop an effective financial aid plan that will provide the necessary funds for your education.
Rhode Island College offers several payment options. These include a monthly payment plan as well as long term financing programs. Details are provided inside.
ARE THERE ANY OTHER OPTIONS TO HELP ME MEET EXPENSES?

WHAT'S THE BOTTOM LINE?

The three major components of college cost include tuition and fees, room and board, and indirect expenses. Costs are based on a full-time student attending classes five days a week, living on or off campus, and purchasing a full meal plan. The following provides estimated costs for the 2013-2014 academic year. The costs listed do not include additional charges for tuitions and fees (plus room and board if you are a resident student). Typical variances in the tuition and fees are as follows:

- The Bursar's Office at (401) 456-8634.
- The remaining balance is then divided into four monthly payments of 25% of the loan amount.
- The remaining three payments are then made on the fifteenth day of each month thereafter. Participation in the plan is on a semester basis. The cost of the off-campus residential meal plan is not included in the loan amount.
- Tuition assistance and a guide to long-term financing options that are not based on financial need. The Federal Direct PLUS Loan allows parents and graduate students to borrow up to the full cost of college but does not include financial aid;
- Loan funds will be sent to Rhode Island College, and once all direct charges are covered, any remaining funds will be refunded to you.

Rhode Island College recommends that you provide as much information as possible to the college in order to determine your eligibility. The college will work with you to complete the application process for eligibility. In order to take advantage of an Alternative Loan:

- Student Financial Aid of the amount you wish to borrow and authorizes the plan.
- The college will do its best to process your loan as quickly as possible. If you have any questions about your Alternative Loan, please contact the Office of Student Financial Aid at (401) 456-8033.
- To apply for a Federal Direct PLUS Loan, the Federal Direct PLUS Request Form must be completed.
- Applicants must pass a credit review in order to qualify for the loan.
- The Federal Direct PLUS Loan allows parents and graduate students to borrow up to the full cost of college but does not include financial aid assistance.
- Individuals have been selected on the basis of their quality service, competitive interest rates, and ability to handle unexpected financial emergencies. If you are eligible, you will be notified of the college’s recommendation. For additional information, contact the Bursar’s Office or www.ric.edu/finaid.
- The college does not discriminate on the basis of race, color, creed, national or ethnic origin, gender, sexual orientation, gender identity or expression, marital, citizenship status or 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 class for which a campaign badge has been authorized (except in those special circumstances permitted or mandated by law). The college is committed to affirmative action to eliminate discrimination on the basis of sex, race, color, creed, national or ethnic origin, sexual orientation, gender identity or expression, marital status, veteran status, age or disability.

FOR FURTHER INFORMATION

- Contact the college to initiate a credit check with the federal processing service.
- Students may borrow up to their full cost of tuition and fees (plus room and board if you are a resident student).
- Reimbursement of indirect expenses like tuition and fees, and for resident students, room and board. These are the expenses beyond your control. Indirect expenses, such as the cost of living at home, personal expenses, and transportation, are not paid to the college. Although your actual expenses, such as the cost of living at home, personal expenses, and transportation, are not paid to the college.
- The remaining three payments are then made on the 15th day of each month thereafter. Participation in the plan is on a semester basis. The cost of the off-campus residential meal plan is not included in the loan amount.
- Comparing costs is an important step in determining the financial aid you will need to meet your educational expenses. The Federal Direct PLUS Loan allows parents and graduate students to borrow up to the full cost of college but does not include financial aid assistance.
- The remaining three payments are then made on the 15th day of each month thereafter. Participation in the plan is on a semester basis. The cost of the off-campus residential meal plan is not included in the loan amount.
- Tuition assistance and a guide to long-term financing options that are not based on financial need. The Federal Direct PLUS Loan allows parents and graduate students to borrow up to the full cost of college but does not include financial aid assistance.
- Individuals have been selected on the basis of their quality service, competitive interest rates, and ability to handle unexpected financial emergencies. If you are eligible, you will be notified of the college’s recommendation. For additional information, contact the Bursar’s Office or www.ric.edu/finaid.

The following table provides estimated costs for the 2013-2014 academic year. The costs listed do not include additional charges for tuition and fees (plus room and board if you are a resident student). Typical variances in the tuition and fees are as follows:

- The remaining balance is then divided into four monthly payments of 25% of the loan amount.
- The remaining three payments are then made on the 15th day of each month thereafter. Participation in the plan is on a semester basis. The cost of the off-campus residential meal plan is not included in the loan amount.
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