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.

GUIDE TO YOUR FINANCIAL AID AWARD

ARE THERE ANY OTHER OPTIONS TO HELP ME MEET EXPENSES?

In order to take advantage of an Alternative Loan or Federal PLUS Loan:

- Go to the individual lender’s Web site to apply online.
- If pre-approved for credit, the lender will mail you the appropriate paperwork or allow you to complete the application online.
- Once the lender has your completed paperwork, they will contact the College to certify your loan.
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RECOMMENDED ALTERNATIVE STUDENT LOANS:

CitiBank, 1-800-967-2400
www.citibank.com

Re/origin, 1-800-809-9337

www.citizens.com

or call Sallie Mae, 1-800-685-3317

ww.risla.com or call RISLA, 1-800-758-7562

interest rates, fees, repayment terms, and borrower incentives may be downloaded from the

ad/links.php

THE FEDERAL PLUS LOAN:

www.risla.com

1-800-758-7562

www.risla.com

Com, 1-800-344-8382

1-800-708-6684

1-800-758-7562

1-800-758-7562

1-800-344-8382

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The College is committed to taking affirmative action to employ and advance in employment qualified women and members of minority groups in accordance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act of 1990. The College is committed to taking affirmative action to ensure that qualified individuals are not excluded from participation in programs and activities on the basis of sex. The College is committed to taking affirmative action to employ and advance in employment qualified women and members of minority groups in accordance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and Title II of the Americans with Disabilities Act of 1990. The College is committed to taking affirmative action to ensure that qualified individuals are not excluded from participation in programs and activities on the basis of sex.
HOW WAS MY FINANCIAL AID NEEDED DETERMINED?

How financial need was determined depends on your cost of attending Rhode Island College and the amount that your financial aid staff is expected to cost you. Your cost of attendance depends on factors such as whether you plan to live on or off campus and whether you are a resident of Rhode Island or your current situation.

College-funded student aid. Once you have completed more than 60 percent of the semester, you earn all of the student aid you were awarded to receive. A copy of the complete policy on student withdrawals is available from the Office of Student Financial Aid.

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

Withdrawal from school is defined as complete withdrawal from the College during the period of enrollment (i.e., regular semester or summer session). The amount of federal student aid that you have earned up to that point is determined by a specific formula. If you receive (or the College or your parent received on your behalf) more than 60 percent of the semester, you earn all of the student aid that you were awarded to receive. If you receive more assistance than you earned, the College and/or you must return the excess funds. There are also separate policies for state and College student aid. If you have borrowed more than 60 percent of the semester, you earn all of the student aid that you were awarded to receive. If you receive more assistance than you earned, the College and/or you must return the excess funds.

Summary Information

Federal and state governments require that each college have standards of satisfactory academic progress (SAP) for determining continued eligibility for student financial aid. SAP standards must be published in the most current version of the catalog. These standards are based on the college’s definition of full-time enrollment.

HOW IS SATISFACTORY ACADEMIC PROGRESS DETERMINED?

Federal and state governments require that each college have standards of satisfactory academic progress (SAP) for determining continued eligibility for student financial aid. SAP standards must be published in the most current version of the catalog. These standards are based on the college’s definition of full-time enrollment.

If you do not successfully complete at least one course each semester (i.e., you receive final grades of W and/or F for all attempted courses), you will be considered an academic withdrawal from the College and you will not be eligible to receive any further federal financial aid. Federal regulations specify the amount of federal student aid that you earn if you withdraw from the College or if you cease attendance during your period of enrollment (i.e., regular semester or summer session). Depending on the amount of student aid that you have earned up to that point is determined by a specific formula. If you receive (or the College or your parent received on your behalf) more than 60 percent of the semester, you earn all of the student aid that you were awarded to receive. If you receive more assistance than you earned, the College and/or you must return the excess funds. There are also separate policies for state and College student aid. If you have borrowed more than 60 percent of the semester, you earn all of the student aid that you were awarded to receive. If you receive more assistance than you earned, the College and/or you must return the excess funds.
WHAT IF MY ENROLLMENT OR HOUSING PLANS CHANGE?

Various situations may require changes in enrollment at Rhode Island College to meet the needs of students. If you plan to continue the enrollment of funds to your account at the start of each semester, and any change in enrollment during the course of the semester has the potential to affect your financial aid eligibility.

You should consult the Office of Student Financial Aid to discuss how your circumstances may affect your financial aid.

HOW IS FULL-TIME ENROLLMENT DEFINED?

Eligibility for partial financial aid awards depends on the amount of enrollment at the start of each semester (i.e., fall, spring, summer). If you have financial aid which exceeds your direct charges (i.e., tuition, fees, room, and board), you may be eligible to receive a certain amount of funds for the first 12 weeks of the semester, for other than a summer session. If you are enrolled full-time when you remove yourself from the College, your remaining liability will be based on your actual attendance. In addition, full-time enrollment for more than 150 percent of the normal semester (i.e., 4 ½ credit hours for the fall or spring semesters). For full-time enrollment in the summer, you must be enrolled in at least 9 credit hours for the summer session. To be counted for SAP purposes, transfer students should be especially careful not to exceed the limit on attempted credits. For additional information, please consult the Office of Student Financial Aid.

WHAT IS SATISFACTORY ACADEMIC PROGRESS DETERMINED?

Federal and state governments require that each college has standards for measuring both the quantity and quality of course work completed. All credit hours attempted, with the exception of credit hours dropped during the first two weeks of the semester (or corresponding time for summer sessions), are counted to determine placement in the schedule below. In addition, federal regulations require that transfer students who have already attended other postsecondary institutions must be counted for SAP purposes. Transfer students should be especially careful not to exceed the limit on attempted credits.

HOW IS SAVING ACADEMIC FINANCIAL AID PACKAGE DEVELOPED?

Award packages are developed by the Office of Student Financial Aid on the basis of the student’s demonstrated financial need as determined by the Office of Student Financial Aid, using information from your FAFSA. Recipients must be making satisfactory academic progress, enrolled full-time, and in good standing with the College to receive those additional funds. If you received more assistance than you earned, the College and/or you must return the excess funds. There are also separate policies for state and College-based student loans.

If you have financial aid which exceeds your direct charges (i.e., tuition, fees, room, and board), you may be eligible to receive a certain amount of funds for the first 12 weeks of the semester, for other than a summer session. If you are enrolled full-time when you remove yourself from the College, your remaining liability will be based on your actual attendance. In addition, full-time enrollment for more than 150 percent of the normal semester (i.e., 4 ½ credit hours for the fall or spring semesters). For full-time enrollment in the summer, you must be enrolled in at least 9 credit hours for the summer session. To be counted for SAP purposes, transfer students should be especially careful not to exceed the limit on attempted credits. For additional information, please consult the Office of Student Financial Aid.

WHAT IF I WITHDRAW FROM SCHOOL?

Withdrawal from school is defined as complete withdrawal from all class attendance for the period of enrollment. Dropping one or more courses is not considered a withdrawal from school if you remain enrolled in continuing to register for at least one course. If you do not successfully complete at least one course each semester (i.e., you receive grades of F and/or F for all courses attempted), you will be considered as having a complete withdrawal from the College for that amount of the semester, unless you can document a later date of academically related absence.

Federal regulations specify that the College must determine the amount of federal student aid that you have earned if you withdraw from school or cease attendance (i.e., unofficially withdrew). Where the withdrawal or cease attendance during your period of enrollment (i.e., enrollment in the semester or summer session), the amount of federal student aid that you have earned up to that point is determined by a specific formula. If you received (or if the College or your parent received on your behalf) less than the amount that you earned, you will be eligible to receive those additional funds. If you received more assistance than you earned, the College and/or you must return the excess funds.
Aid to finalize your enrollment. Aid to the excess funds. There are also separate policies for state and College-funded student aid. Once you have completed more than 60 percent of the semester, you earn all of the student aid you were eligible for during the period of your enrollment. A completed policy on student withdrawals is available from the Office of Student Financial Aid.

**WILL MY FINANCIAL AID BE RENEWED?**

All financial aid awards, with the exception of some academic scholarships, must be reapplied for each year. There is no automatic commitment to a renewal of your financial aid package. The deadline for renewal applications is March 1 prior to the following academic year. You are also required to maintain satisfactory academic progress in your program of study in order to be considered for continued financial assistance. Standards of satisfactory academic progress are explained below in the next section. During the freshman year, when academic success is at greatest risk, students receive the highest possible level of grant and/or scholarship assistance. As you progress through your college career, the percentage of loan and/or Federal Work-Study employment in your financial aid package will likely increase, and award percentage will decrease. In addition, renewal of financial assistance may be conditioned upon changing nature of state and federal regulations and funding levels.

**HOW IS SATISFACTORY ACADEMIC PROGRESS DETERMINED?**

Federal and state governments require that each college have standards of satisfactory academic progress (SAP) for determining continued eligibility for student financial aid. SAP standards measure both the quantity and quality of course work completed. All courses you attempt—both those you credit and those with no credit hours—will be included in your calculation of SAP. For each semester you attend, if you completed at least 50 percent of the credit hours attempted during the first two weeks of the semester (or the first two weeks of a course), you will receive a “S” (satisfactory) grade for the purposes of SAP. For courses that are shorter than two weeks, federal regulations mandate that 75 percent of the credit hours be completed in order for that course to be counted.

**Academic Competitiveness Grants**

Need-based awards that are limited to Pell Grant recipients enrolled at least half-time in the first or second year of an undergraduate program and have achieved a minimum composite SAT score of 1200 (or ACT score of 26) and a cumulative GPA of 3.0 or higher. First-year awards range up to $750, and second-year awards up to $1,500.

**National Science and Mathematics Access to Retain Talent (SMART) Grants**

Grants awarded to students at community colleges and four-year institutions who are entering fields with significant student loan debt. You must be a U.S. citizen, permanent resident, or eligible non-citizen. You must apply for this grant with the College that awarded you the SMART Grant. You must maintain an unmet financial need, have an interest charge during the in-school and grace periods. Annual loan limits are as follows:

<table>
<thead>
<tr>
<th>Credit Limit</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 12</td>
<td>$5,500</td>
</tr>
<tr>
<td>13 to 29</td>
<td>$6,500</td>
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<td>60 to 89</td>
<td>$8,500</td>
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<tr>
<td>90 to 119</td>
<td>$9,500</td>
</tr>
<tr>
<td>120 to 149</td>
<td>$10,500</td>
</tr>
<tr>
<td>150 to 187</td>
<td>$11,500</td>
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</tbody>
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**Federal Supplemental Educational Opportunity Grants (FSEOG)**

These are federal grants ranging from $100 to $4,000 annually; however, actual maximum awards vary depending upon funding and student need. Eligibility is determined by the College’s Office of Student Financial Aid, using information from your FAFSA.

**Rhode Island College Grants**

Grants are awarded by the Rhode Island Higher Education Assistance Authority, 560 Jefferson Boulevard, Warwick, RI 02886, (401) 736-1100, using information from your FAFSA. Students are awarded grants on the basis of financial need as determined by the Office of Financial Aid, given the limitations on the availability of funds.

**How do I use my financial aid to pay for my books?**

You must have a RIConnect ID to use this service. Applications are accepted one week before the start of each semester, so an alternate approach would be to wait for the refund check and use it for book expenses.

**TYPICAL STUDENT FINANCIAL AID PROGRAMS**

**Federal Pell Grants**

These are federal entitlement grants ranging from $400 to $6,731 annually. Eligibility is determined by the Department of Education, using a national formula. Actual awards vary according to the student’s enrollment status (full, three-quarter, half, or less than half time), and a family’s income level.

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**ESTIMATED DIRECT EXPENSES**

<table>
<thead>
<tr>
<th>In State</th>
<th>MTP/NEBHE*</th>
<th>Out of State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$5,420</td>
<td>$8,130</td>
</tr>
<tr>
<td>Fees</td>
<td>$898</td>
<td>$898</td>
</tr>
<tr>
<td>Room</td>
<td>5,118</td>
<td>5,118</td>
</tr>
<tr>
<td>Plan</td>
<td>3,850</td>
<td>3,850</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$15,286</td>
<td>$17,996</td>
</tr>
</tbody>
</table>

*For residents of communities within a 50-mile radius of Providence or other New England residents enrolled in selected academic programs.

In addition to the above direct expenses, you will need funds to cover books and supplies, as well as travel, personal, and if you commute, living expenses off campus. Typical allowances for these expenses are shown below.

**ESTIMATED INDIRECT EXPENSES**

- Books and Supplies: $1,000
- Travel Expenses for On-Campus Residents: $440 to $660
- Travel Expenses for Commuters: $1,200 to $2,750
- Personal and Miscellaneous Expenses: $1,000
- Meal and Other Expenses at Home with Parents: $2,000
- Living Expenses for Independent Students off Campus: $15,540

**FOR FURTHER INFORMATION**

If you have any questions or need more information, please call or write:

Office of Student Financial Aid
Rhode Island College
Providence, RI 02908-1991
(401) 456-8033
TTY/TDD via RI Relay (for the hearing impaired): 1-800-745-5555
Web site: www.ric.edu

Rhode Island College does not discriminate on the basis of race, color, creed, national or ethnic origin, gender, religion, chilling, sexual orientation, gender identity or expression, marital, citizenship status or disability or on any other basis prohibited by law in the administration of its educational programs and activities or in the provision of its services. Information about Rhode Island College can be obtained from its Affirmative Action and Equal Opportunity Office, Office of Student Financial Aid, or Office of the Provost. Evidence of continuing compliance with federal regulations is available for review within the Office of Student Financial Aid.

In all cases, students have a right of access to information in their educational records and are subject to the same policies as all students in the College’s enrollment, including the right to contest the validity of any actions taken by an educational institution.

The listing below is in alphabetical order and is intended to imply any special preference or priority.

**Recommended Alternative Student Loans**: 

- CitiAssist: www.studentloan.com or call CitiBank, 1-800-967-2400
- Rhode Island Family Education Loan: www.rsla.com or call RSLA, 1-800-758-7562
- Signature: www.sallie Mae.com/signatures/citizens or call Sallie Mae, 1-800-695-3317
- *A comparison chart of Alternative Loan interest rates, fees, repayment terms, and borrower incentives may be downloaded from the College’s Web site at www.ric.edu/financialaid/link.php

**Recommended Lenders for the Federal PLUS Loan**: 

- Bank of America: www.bankofamerica.com, 1-800-708-6684
- Rhode Island Student Loan Authority: www.ric.edu, 1-800-758-7562

In order to take advantage of an Alternative Loan or Federal PLUS Loan:

- Go to the individual lender’s Web site to apply online.
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In addition to federal programs, other lenders may have alternative loan products on the market and hundreds of lenders have been selected on the basis of their quality service, competitive interest rates, and ability to handle automated processing compatible with the College’s information system.
WHAT'S THE BOTTOM LINE?

Many families find it easier to pay college expenses on 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 into four monthly payments of 25 percent each. The first payment is due before the start of the semester, and 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 for the service is thirty-five dollars per semester. For additional information, contact the Bursar’s Office at (401) 456-8634.

ARE THERE ANY OTHER OPTIONS TO HELP ME MEET EXPENSES?

In State

ESTIMATED DIRECT EXPENSES

Tuition $5,420 $8,130 $14,500
Fees 898 898 898
Dormitory Room 5,118 5,118 5,118
Full Meal Plan 4,850 4,850 4,850
Total Cost $15,286 $17,996 $24,366

For residents of community within a 50-mile radius of Providence or other New England residents enrolled in selected academic programs.

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Books and Supplies ................................................. $1,000
Travel Expenses for On-Campus Residents ........... $440 to $660
Travel Expenses for Commuters ......................... $1,200 to $1,750
Personal and Miscellaneous Expenses ................. $1,000
Meal and Other Expenses at Home with Parents .... $2,000
Living Expenses for Independent Students off Campus ................................................. $31,540

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Rhode Island College does not discriminate on the basis of race, color, creed, national origin, sex, age, religion, sexual orientation, gender identity or expression, marital status, ancestry, physical or mental disability, military status, veteran status, status as a special disabled veteran, recently separated veteran, Vietnam Era veteran, or any other classification protected by law. The College is committed to providing an environment that is open, free from harassment, and respectful of all individuals. The College is committed to taking affirmative action in employment and education to ensure special disabled veterans, women, minorities, and members of minority groups identified in state and federal affirmative action laws and executive actions persons with disabilities (including qualified special disabled veterans), and veterans of the Vietnam Era.

The listing below is in alphabetical order and is not intended to imply any special preference or priority.

SIGNATURE:

Citizens Bank: www.citizensbank.com, 1-800-829-6100
Rhode Island Student Loan Authority: www.risa.org, 1-800-758-7562

FOR FURTHER INFORMATION

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