



RIDER
UNIVERSITY

INFORMATION ON

Financing your education

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Questions? Contact One Stop Services at:

onestop@rider.edu



Financial Agreement and COVID-19 Shared Responsibility Pledge to Register

Rider University requires all students to accept the terms and conditions of the Student Financial Agreement before registering for classes. This agreement outlines the University's expectations for payments, holds, employment of collection agencies, methods of communication, and procedures, as well as tax document delivery methods. If you do not agree to the terms and conditions of the Financial Agreement, you will be unable to register.

In acknowledgment of Rider's **Resolved and Ready** plan and in support of the health and safety of the Rider community, **all students are required to sign the COVID-19 Shared Responsibility Pledge and Financial Agreement to enroll**, both of which can be found on the **myRider** portal.

Acknowledgment of these two agreements is required as a condition of enrollment. Every student will have a hold on their student account that will be removed once these two agreements are signed. Please see detailed instructions on how to navigate through **myRider** to find and sign these documents. Please refer to pages 12-15 for a copy of the agreements.

HOW TO SUBMIT:

1. Log into your **myRider** portal and select the "Applicant" tab
2. In the "Student Finances" section, located near the bottom right side of the page, click "COVID-19 Shared Responsibility and Financial Agreement to Enroll"
3. Once you have read these agreements, click "I agree" or "I disagree"

If the message, "There are no incomplete Financial Agreements at this time" appears, then you have already accepted the agreement for the term.

Questions?
Contact One Stop Services at:

onestop@rider.edu



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Billing and Payment Methods

Billing Dates: Tuition, fees, room and board charges are billed in mid-July for fall semester and early December for spring semester.

Payment Due Dates:

Fall semester: 1st week in August

Spring semester: 1st week in January

Accepted Payment Methods: Electronic check, check, cash and all major credit cards are accepted.

Credit Card Service Fee: Credit card transactions will be assessed a 2.85% payment service fee.

Late Notice Fee: Please remit your payment by the due date to avoid a Late Payment Fee of \$250 and the Enrollment Clearance Fee of \$50.

How to Pay:

VIA THE MYRIDER PORTAL

1. Log into your **myRider** portal and click on the "Student" tab
2. In the "Student Finances" section (at the bottom right of the screen), select the link "iPay: Pay my Admission or Housing Deposit/University Bill" and then click "Continue"
3. You can view your statements, make a payment and setup an authorized user account

BY MAIL: Rider University
Cashier's Office
2083 Lawrenceville Rd
Lawrenceville, NJ 08648

BY PHONE: 609-896-5390

IN PERSON: At the Cashier's Office, located on the top floor of the Bart Luedeke Center

HOW TO GIVE AN AUTHORIZED USER ACCESS:

Current students can give "Authorized Users" (parents, employers, etc.) the ability to view e-bills and make online payments using Visa, MasterCard, Discover, American Express and electronic check.

1. Log into your **myRider** portal and click on the "Student" tab
2. In the "Student Finances" section (at the bottom right of the screen), select "iPay: Pay my Admission or Housing Deposit/University Bill" link, then click 'Continue'
3. Click "Authorized Users" in the "My Profile Setup" section (to the right side of the screen)
4. The student will need to provide the e-mail address of the authorized user, and click "I Agree" to add an authorized user

Questions? Contact One Stop Services at:

onestop@rider.edu

Monthly Payment Plan

Enrollment begins mid-July

Rider offers a **flexible, interest-free monthly payment plan** to help you spread out your remaining balance after subtracting financial aid and other credits each term. The payment plan will be available through the **myRider portal** and **Rider's Authorized User** link. The plan incorporates real-time charges, payments and pending credits directly from Rider's student system. Once you finalize your payment plan enrollment, you and/or your Authorized User will immediately see the scheduled payments on your student account making it easier to manage your overall financial plan.

HOW TO ENROLL

The enrollment fee of \$75 will include the fall & spring semester monthly payment plan.

1. Log into your **myRider** portal and click on the "Student" tab
2. In the "Student Finances" section (at the bottom right of the screen) select the link, iPay: Pay my Admission or Housing Deposit/University Bill and then click "Continue"
3. Click "Enroll in Payment Plan"
4. Under Plan Enrollment, you will be able to schedule and select payment methods
5. Please review Payment Agreement before you click "I Agree"

10 Month

Fall/Spring Rollover Plan

- » \$75 Payment Plan Fee
- » Pay 5 installments for the fall & 5 installments for the spring semester
- » 1st payment is due on July 15 (missed payments are due at signup)
- » Enrollment deadline is September 30

5 Month

Semester Plan

- » \$45 Payment Plan Fee
- » Pay 5 installments for 1 semester only
- » 1st payment is due on July 15 for the fall and December 15 for the spring (missed payments are due at signup)
- » Enrollment deadline is September 30 for the fall and January 15 for the spring

Questions? Contact One Stop Services at:

onestop@rider.edu



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Student Health Insurance

Rider University requires all undergraduate students registered for at least 12 credits, graduate students registered for at least 9 credits, and all international students to have comprehensive insurance coverage in the geographical area of the University. Any full-time student who does not waive health insurance will be automatically billed a Student Health Insurance Fee of **\$1,972***. This fee is non-refundable. This requirement does not apply to part-time students.

The insurance coverage period is **August 20, 2021 - August 19, 2022***. The waiver can be completed via our service provider online and will be available by the end of May.

***Note:** fees and dates are subject to change.

How to waive:

If you have private health insurance and you wish to waive Rider's health insurance, you must complete these steps by **the second week of the semester**.

1. Visit universityhealthplans.com/rider
2. Click on "Waiver Form" on the left side

If you do NOT have personal health insurance coverage or coverage through a plan owned by a parent (up to age 26), you must obtain health insurance coverage or purchase the health insurance plan available through Rider University.

Please visit rider.edu/health or contact Student Health Services at (609) 896-5060 for information regarding the plan or if you are unsure about whether to waive the Rider insurance. Our plan is provided through United Health Care Student Plans and is compliant with the mandates of the Affordable Care Act.

For more information or questions about the enrollment and waiver process, University Health Plans can be reached at 1-800-437-6448 or info@univhealthplans.com.

Questions? Contact One Stop Services at:

onestop@rider.edu



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Accepting Terms and Conditions

Terms and conditions must be accepted for financial aid to disburse. If you decline the terms and conditions, you will not be eligible to receive financial aid.

Please follow the steps below to accept the terms and conditions of your aid offer:

1. Log into your myRider portal at myrider.rider.edu
2. Click on the "Applicant" or "Student" tab
3. Click on the "Accept My Financial Aid" link and select aid year "2021-2022" from the dropdown box
4. Review and accept terms and conditions in the "Terms and Conditions" tab
5. Accept OR decline the loans offered to you on the "Accept Award Offer" tab from the dropdown box(es)
6. Review and complete unsatisfied requirements listed at the bottom of the "Accept Award Offer" tab

Questions?
Contact One Stop Services at:

onestop@rider.edu



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2021-2022 Federal Direct Stafford Loan Checklist

Federal Direct Stafford Loans are loans in the student's name. They are included in your financial aid offer as either subsidized and/or unsubsidized based on information from your FAFSA. The Stafford Loan has a 3.73% fixed interest rate, an origination fee¹, and the payments are deferred while the student is enrolled in at least six credits.

Direct Subsidized Stafford – The government pays the interest on this loan while the student is enrolled in at least six credits.

Direct Unsubsidized Stafford – The interest will begin to accrue on the loan once the funds are released to the school.

All Federal Direct Stafford Loans are subject to a 1.057% origination fee. The fee is deducted at the time of disbursement; therefore, the student's account will receive 1.057% less than the awarded loan amount. Repayment begins six months after graduation, enrolling for fewer than six credits, or leaving school.

¹The origination fee is 1.057% for any Stafford Loan with a first disbursement prior to October 1, 2022.

IF YOU PLAN TO BORROW A STAFFORD LOAN, COMPLETE THE STEPS BELOW:

» **Accept/Decline Direct Stafford Loans Online.**

To accept/decline the Stafford Loans you were offered, log into your myRider portal and click on the link, "Accept My Financial Aid". You will need to accept the terms and conditions of your aid offer before you can accept/decline your Stafford Loans.

» **Complete Student Loan Entrance Counseling.**

This explains your rights and responsibilities as a Stafford Loan borrower. Please complete counseling online at studentaid.gov. You will need your student FAFSA ID and password to log in and complete this process. Once this process is completed, the university will be notified within 24-48 hours, and you will be able to view this requirement as completed on your myRider portal.

» **Complete Federal Direct Stafford Loan Master**

Promissory Note (MPN). This is a legal document indicating that you promise to repay the loan(s). Please complete the MPN online at studentaid.gov. You will need your student FAFSA ID and password to log in and complete the MPN. In addition, you will be asked to provide your Driver's License number (if applicable) and two different references at two different addresses. Once this process is completed, the university will be notified within 24-48 hours, and you will be able to view that your MPN is a pending match on your myRider portal. Once your loan(s) are originated, prior to the start of the semester, the indicator on your myRider portal will change from pending to satisfied.

Questions? Contact One Stop Services at:

onestop@rider.edu



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2021-2022 Federal Direct Parent PLUS Borrowing Checklist

Parent PLUS Loans are optional, credit-based federal loans available to parents of dependent students to help cover remaining educational costs. The loan has a 6.28% fixed interest rate with a 4.228% origination fee¹. Repayment generally begins 60 days after full disbursement. Upon request of the borrower, in-school deferment options are available.

If a parent is denied a PLUS Loan due to adverse credit, a credit-worthy endorser may be added to the loan or the parent may request an appeal. If not, the student may be eligible for additional Federal Direct Unsubsidized Stafford Loan funds.

¹The origination fee is deducted from the loan amount before funds are sent to the school. For loans with a first disbursement prior to October 1, 2022, the origination fee is 4.228%. Please consider this fee when determining the requested borrowing amount. For example, if your requested borrowing amount is \$10,000 with a 4.228% origination fee, the amount that Rider will receive is \$9,577.20.

IF YOU PLAN TO UTILIZE A PLUS LOAN, COMPLETE THE STEPS BELOW:

- » **Use the Parent PLUS Loan Worksheet to assist you in determining your borrowing amount.**
- » **Complete the Parent PLUS application/credit check at studentaid.gov.** You will need your parent FAFSA ID and password to log in and complete this process. Once this is completed, the university will be notified within 24-48 hours.
- » **Complete the Parent PLUS Master Promissory Note (MPN) at studentaid.gov.** Once this is completed, the university will be notified within 24-48 hours.

Please note: the Parent PLUS Loan cannot be processed without BOTH of these documents being completed correctly.

Questions? Contact One Stop Services at:

onestop@rider.edu



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PLUS Loan Worksheet

Step 1 Determine the amount you are allowed to borrow

Estimated Total Cost of Attendance¹ (includes billable & non-billable costs such as books)	
Total Aid¹ (under Financial Aid Award for the 2021-2022)	-
Maximum Loan Eligibility (max amount you may borrow)	=

¹ Amounts are listed in the myRider portal under "Financial Aid Awards". Select Aid Year "2021-2022". Click on "Award Overview" tab.

Step 2 Determine how much you want to pay with PLUS Loan

Net Cost to Attend (Refer to "Total Estimated University Bill" on your Financial Worksheet) OR Balance (x 2 to allow for both Fall & Spring semesters) (from your E-Bill statement available at myrider.rider.edu after mid-July)	
Estimated Non-billable Costs (example: books, personal expenses)	+
Total Remaining Cost	=
Total Personal Contributions (out-of-pocket funds through other resources, such as monthly payment plan, private loan, etc.)	-
Amount Needed	=

Note: You may confirm your owing balance with the Bursar's Office by emailing onestop@rider.edu.

Step 3 Calculate the amount to request in PLUS Loan to meet the amount you need to borrow

Amount Needed (same as "Amount Needed" in Step 2)	
Origination Fee² (4.228% for loans disbursed before October 1, 2022)	÷ .95772
Loan Amount to Request³	=

²A 4.228% origination fee is deducted from the loan prior to disbursement.

Dividing the amount needed by .95772 is an easy way to calculate the amount to request.

³For any PLUS Loan disbursed on or after October 1, 2022, the origination fee is subject to change. Please contact the Office of Financial Aid if you need more information.

Questions? Contact One Stop Services at:

onestop@rider.edu



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Private Supplemental Loan Checklist

Private (non-federal) supplemental loans are optional, credit-based loans used to help with remaining educational costs. The loans generally are borrowed by the student with a credit-worthy cosigner or a credit-worthy parent/sponsor and financed through a private lender. Origination fees, interest rates (fixed and variable), terms and borrower benefits vary by lender. The loans must be certified by the school to ensure disbursement of funds.

We urge all students to exhaust their federal student loan options before considering private sources of educational borrowing. Federal loans have low, fixed interest rates and favorable repayment, deferment, and consolidation options compared to private loans. Students who require additional financing beyond their federal student loans should choose the lender and loan product that best meets their needs at the lowest possible cost.

At Rider University, we believe students and their families should have as much information as possible to make informed financing decisions in their best interest. ELMSelect is an online student loan comparison tool that provides our students and their families with a user-friendly site to compare and contrast several different private student loan options. The link can be found on our website at rider.edu/finaid by clicking on "Loans" or elmselect.com directly.

Many other lenders and loan products exist, and borrowers are not limited to the options displayed there. You are NOT required to use one of the listed lenders/loan products, and you are free to choose any lender or educational loan product not included on our online student loan comparison tool. If you select a lender outside of our comparison list, Rider will process your loan with your requested lender. We work closely with all recognized lenders to ensure the best possible service for Rider borrowers. Additional information about this student loan comparison tool, as well as Rider's Code of Conduct and Ethics regarding lender relationships and business practices, appear online at rider.edu/finaid.

IF YOU ARE PLANNING TO UTILIZE A PRIVATE SUPPLEMENTAL LOAN, THE STUDENT AND/OR BORROWER MUST DO THE FOLLOWING TO ENSURE YOUR SUPPLEMENTAL LOAN PAYS INTO YOUR ACCOUNT:

- » **Review different loan options and choose a lender/loan product that best meets your needs.** Many students find it challenging to gather accurate loan information to make an informed decision. Feel free to ask for guidance or assistance from Rider's One Stop Services. We are here to help!
- » **Complete the online application directly with your chosen lender or contact the lender for other options.**
- » **If requested, provide supporting documents to your lender.**
- » **Carefully read and understand the truth-in-lending disclosures provided by the lender.** These important documents reveal your true cost of borrowing and explain your rights as a consumer. Be informed, ask questions as needed, and be sure to follow all necessary steps.

Questions? Contact One Stop Services at:

onestop@rider.edu



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COVID-19 Shared Responsibility Pledge

Summer 2021 and Academic Year 2021-2022

COVID-19, the disease caused by the novel coronavirus, represents an unusual and potentially life-threatening risk to students, faculty and staff of Rider University. Individuals who are infected with COVID-19 may be asymptomatic for a period of time, or may never become symptomatic at all. Because of this and because of COVID-19's highly contagious nature, controlling the spread of COVID-19, or determining whether, where, or how a specific individual may have been exposed to the virus, is extremely difficult. Consequently, all members of the Rider community must use their best judgment and exercise extreme care to minimize the risk of COVID-19 infection. **This is a shared responsibility required for the health and safety of all members of the Rider community.**

In support of this shared responsibility, Rider continues its implementation of the comprehensive Resolved and Ready plan. The Plan is consistent with State of New Jersey and Center for Disease Control and Prevention (CDC) guidelines and requirements.

Rider University commits to keeping the Resolved and Ready Plan updated on the Rider website (rider.edu/resolved-and-ready) and announcing changes made to the Plan on the website, via Rider email, the University's official form of communication. Students must abide by the Plan's directives. Failure to do so will be subject to enforcement, including through Rider's Student Code of Social Conduct.

Pledge

In light of the above, as a contributing member of Rider's community and understanding the risks of and accepting responsibility for my own behavior and personal safety, and in respect of my obligations to the safety of other members of the Rider community, and in consideration of my having access to the Rider campus, **I DO NOW HEREBY PLEDGE AND COMMIT THAT I WILL:**

- » Carefully review and remain updated on Rider's Resolved and Ready Plan and conscientiously adhere to its directives;
- » Adhere to all COVID-19 related federal, state and local health and safety laws, orders, ordinances, regulations and any health and safety directives as instructed by the University;
- » Exercise proper safety and health precautions and measures as instructed by the University, which measures may include, but are not limited to, wearing a face mask or covering, frequent hand washing and/or use of hand sanitizer, adhering to residential guest policies, avoiding large gatherings and adhering to social distancing in accordance with CDC and/or State of New Jersey requirements;
- » Monitor symptoms daily, including daily temperature checking, utilizing Campus Clear, a mobile application, as directed by the University and abiding by the resulting instructions;
- » Submit to mandatory advance and/or weekly COVID-19 surveillance testing as Rider may require;
- » Avoid interaction with others (e.g. don't come to campus or attend in-person classes or activities) and contact the Student Health Center immediately if I am feeling ill and am experiencing any COVID-19 like symptoms (as may be identified via Campus Clear or otherwise);
- » Report to the Student Health Center immediately when I have tested positive for COVID-19 or have been in close contact with someone diagnosed with COVID-19 even if I am asymptomatic;
- » Quarantine or isolate and take a COVID-19 test as instructed by the Student Health Center, contact tracer or my primary healthcare provider. I agree to abide by all quarantine and isolation requirements as instructed by the University (e.g. not interacting with others, not attending in-person classes or activities) and will remain in quarantine or isolation until test results are confirmed and/or I am cleared by the Student Health Center;
- » Follow travel guidance which may include quarantine and testing per CDC and/or New Jersey State guidance;
- » Receive the COVID-19 vaccine and report COVID-19 vaccination to the University as required;
- » Strongly consider receiving a flu vaccine;
- » Participate in training as may be required by the University.

Further, I understand that no one can predict the pattern or prevalence of COVID-19 infections over the coming months, and that Rider University cannot guarantee a COVID-19 free environment or that I will not become infected. I understand that if I return to the physical campus of Rider University, there is a risk I may contract COVID-19. By coming onto campus to live, work, take classes or attend activities, I understand that this is possible and I accept, assume, and RELEASE AND HOLD HARMLESS RIDER, from that risk. If I am unable or unwilling to comply with conditions described above, I will not come to campus for any purpose.

☐ I have read this Pledge and understand and accept my responsibilities.

NAME: _____

DATE: _____

Financial Agreement to Enroll

All students at Rider University are required to and do accept the terms and conditions of this Student Financial Agreement upon registration. Please read the below document which outlines Rider's policies for delinquent account, methods of communication, financial aid and withdrawals. If you have any questions regarding the Financial Agreement form, please contact One Stop Services at 609-896-5360.

Payment of fees/promise to pay

I understand that when I register for any class at Rider University or receive any service from Rider University, I accept full responsibility to pay all tuition, fees and other associated costs assessed as a result of my registration and/or receipt of services. I further understand that these services may be rendered in-person, online or a combination of both in-person and online. I understand and agree that my registration and acceptance of these terms constitutes a promissory note agreement (i.e., a financial obligation in the form of an educational loan as defined by the U.S. Bankruptcy Code at 11 U.S.C. §523(a)(8)), in which Rider University is providing me educational services, deferring some or all of my payment obligation for those services, and I promise to pay for all assessed tuition, fees and other associated costs by the published or assigned due date.

I understand and agree that if I drop or withdraw from some or all of the classes for which I register, I will be responsible for paying all or a portion of tuition and fees in accordance with the published [University Drop and Withdrawal Policy](#). I further understand that regardless of the learning environment (i.e. in-person, online, or a combination of both), tuition and all related fees charged are based on my enrolled courses and are in exchange for teaching, academic credit, and certain non-academic services that will be provided in-person, online (including remotely), or through a combination thereof (hybrid). No refunds for tuition will be made so long as Rider provides the curriculum, regardless of its modality (in-person, online, or hybrid). In addition, designated remote learning periods will not be grounds for a refund. All fees shall be non-refundable. Room and board costs shall be non-refundable so long as the Rider campus is open and meals are being provided. If Rider is forced to close due to COVID-19 or other emergency, the University shall determine whether to issue any refund for room and board in its discretion based on the circumstances. I have read the terms and conditions of the published [University Drop and Withdrawal Policy](#) and understand those terms are incorporated herein by reference. I further understand that my failure to attend class or receive a bill does not absolve me of my financial responsibility as described above.

Delinquent account/collection

Financial Hold: I understand and agree that if I fail to pay my student account bill or any monies due and owing Rider University by the scheduled due date, Rider University may place a financial hold on my student account, preventing me from registering for future classes, requesting transcripts, or receiving my diploma.

Late Payment Charge: I understand and agree that if I fail to pay my student account bill or any monies due and owing Rider University by the scheduled due date, Rider University will assess late payment and/or finance charges of \$250.00 on the past due portion of my student account until my past due account is paid in full.

Collection Agency Fees: I understand and accept that if I fail to pay my student account bill or any monies due and owing Rider University by the scheduled due date, and fail to make acceptable payment arrangements to bring my account current, Rider University may refer my delinquent account to a collection agency. I further understand that I am responsible for paying the collection agency fee, which may be based on a percentage at a maximum of thirty percent of my delinquent account, together with all costs and expenses, including reasonable attorneys' fees, necessary for the collection of my delinquent account. Finally, I understand that my delinquent account may be reported to one or more of the national credit bureaus.

Communication

Method of Communication: I understand and agree that Rider University uses e-mail as an official method of communication with me, and that therefore I am responsible for reading the emails I receive from Rider University on a timely basis.

Questions? Contact One Stop Services at:

onestop@rider.edu



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Contact: I authorize Rider University and its agents and contractors to contact me at my current and any future cellular phone number(s), email address(es) or wireless device(s) regarding my delinquent student account(s)/loan(s), any other debt I owe to Rider University, or to receive general information from Rider University. I authorize Rider University, its agents, and contractors to use automated telephone dialing equipment, artificial or pre-recorded voice or text messages, and personal calls and emails, in their efforts to contact me. Furthermore, I understand that I may withdraw my consent to call my cellular phone by submitting my request in writing to the Dean of Students Office or in writing to the applicable contractor or agent contacting me on behalf of Rider University.

Updating Contact Information: I understand and agree that I am responsible for keeping Rider University records up to date with my current physical addresses, email addresses, and phone numbers on the [myRider portal](#). Upon leaving Rider University for any reason, it is my responsibility to provide Rider University with updated contact information for purposes of continued communication regarding any amounts that remain due and owing to Rider University.

Financial aid

I understand that aid described as “estimated” on my Financial Aid Award does not represent actual or guaranteed payment, but is an estimate of the aid I may receive if I meet all requirements stipulated by that aid program.

I understand that my Financial Aid Award is contingent upon my continued enrollment and attendance in each class upon which my financial aid eligibility was calculated. If I drop any class before completion, I understand that my financial aid eligibility may decrease and some or all of the financial aid awarded to me may be revoked. If some or all of my financial aid is revoked because I dropped or failed to attend class, I agree to repay all revoked aid that was disbursed to my account and resulted in a credit balance that was refunded to me.

I agree to allow financial aid I receive to pay any and all charges assessed to my account at Rider University such as tuition, fees, campus housing and meal plans, student health insurance, parking permits, service fees, fines, bookstore charges, or any other amount, in accordance with the terms of the aid.

Federal Aid: I understand that any federal Title IV financial aid that I receive, except for Federal Work Study wages, will first be applied to any outstanding balance on my account for tuition, fees, room and board. Title IV financial aid includes aid from the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan, PLUS Loan, Perkins Loan, and TEACH Grant programs.

Prizes, Awards, Scholarships, Grants: I understand that all prizes, awards, scholarships, and grants awarded to me by Rider University will be credited to my student account and applied toward any outstanding balance. I further understand that my receipt of a prize, award, scholarship, or grant is considered a financial resource according to federal Title IV financial aid regulations, and may therefore reduce my eligibility for other federal and/or state financial aid (i.e., loans, grants, Federal Work Study) which, if already disbursed to my student account, must be reversed and returned to the aid source.

Method of billing

I understand that Rider University uses electronic billing (e-bill) as its official billing method; therefore, I am responsible for viewing and paying my student account e-bill by the scheduled due date. I further understand that failure to review my e-bill does not constitute a valid reason for not paying my bill on time. E-bill information is available on the [myRider portal](#).

Billing errors

I understand that administrative, clerical or technical billing errors do not absolve me of my financial responsibility to pay the correct amount of tuition, fees and other associated financial obligations assessed as a result of my registration at Rider University.

Returned payments/failed payment agreements

If a payment made to my student account is returned by the bank for any reason, I agree to repay the original amount of the payment plus a returned payment fee of \$35.00. I understand that multiple returned payments and/or failure to comply with the terms of any payment plan or agreement I sign with Rider University may result in cancellation of my classes and/or suspension of my eligibility to register for future classes at Rider University. In addition, Rider University reserves the right to deny online payment access.

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onestop@rider.edu



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Withdrawal

If I decide to completely withdraw from Rider University, I will follow the instructions according to the University Drop and Withdrawal Policy, which I understand and agree are incorporated herein by reference.

Privacy rights & responsibilities

I understand that Rider University is bound by the Family Educational Rights and Privacy Act (FERPA) which prohibits Rider University from releasing any information from my education record without my written permission. Therefore, I understand that if I want Rider University to share information from my education record with someone else, I must provide written permission by completing the Rider University Consent to Disclose Educational Records. I further understand that I may revoke my permission at any time as instructed in the same procedure.

IRS form 1098-T

I agree to provide my Social Security number (SSN), or taxpayer identification number (TIN), to Rider University upon request as required by Internal Revenue Service (IRS) regulations for Form 1098-T reporting purposes. If I fail to provide my SSN or TIN to Rider University, I agree to pay any and all IRS fines assessed as a result of my missing SSN/TIN. I consent to receive my annual IRS Form 1098-T, Tuition Statement, electronically from Rider University. I understand that if I do not consent to receive my Form 1098-T electronically, a paper copy will be provided. I understand that I can withdraw this consent or request a paper copy by contacting the Office of One Stop Services at onestop@rider.edu.

Student age

I understand and agree that if I am younger than the applicable age of majority when I execute this agreement that the educational services provided by Rider University are a necessity, and I am contractually obligated pursuant to the doctrine of necessities. I further agree that my continued acceptance of educational services provided by Rider University in exchange for payments after I reach the age of majority constitutes ratification of the original agreement.

Dispute resolution

All claims and disputes arising under or relating to this agreement, if not settled by direct negotiation between the parties, shall be subject to non-binding mediation in the state of New Jersey. The parties shall mutually agree upon an independent mediator to conduct such non-binding mediation. In the event the parties are unable to reach a mutual agreement, each party shall select a mediator and the parties' respective mediators shall then jointly decide on a third mediator to hear the matter(s). The mediation shall be conducted on a confidential basis pursuant to the relevant Rules of the American Arbitration Association. In the event the parties are not able to reach an agreement through mediation after sixty (60) days from the initial mediation date, either party may file an action in a New Jersey court of law. New Jersey law shall apply to the interpretation and enforcement of this contract and the courts of New Jersey (including federal courts) shall have exclusive jurisdiction over any litigation and the parties hereto consent to personal jurisdiction of such New Jersey courts.

Entire agreement

This agreement supersedes all prior understandings, representations, negotiations and correspondence between the student and Rider University, constitutes the entire agreement between the parties with respect to the matters described, and shall not be modified or affected by any course of dealing or course of performance. This agreement may be modified by Rider University if the modification is signed by me. Any modification is specifically limited to those policies and/or terms addressed in the modification.

Financial aid authorization

I authorize Rider University to apply my Title IV financial aid to other charges assessed to my student account such as student health insurance, parking permits, bookstore charges, service fees and fines, and any other education related charges. I further understand that this authorization will remain in effect until I rescind it or the end of Rider University's authorization term, and that I may withdraw it at any time by contacting the Office of One Stop Services at onestop@rider.edu.

Questions? Contact One Stop Services at:

onestop@rider.edu



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