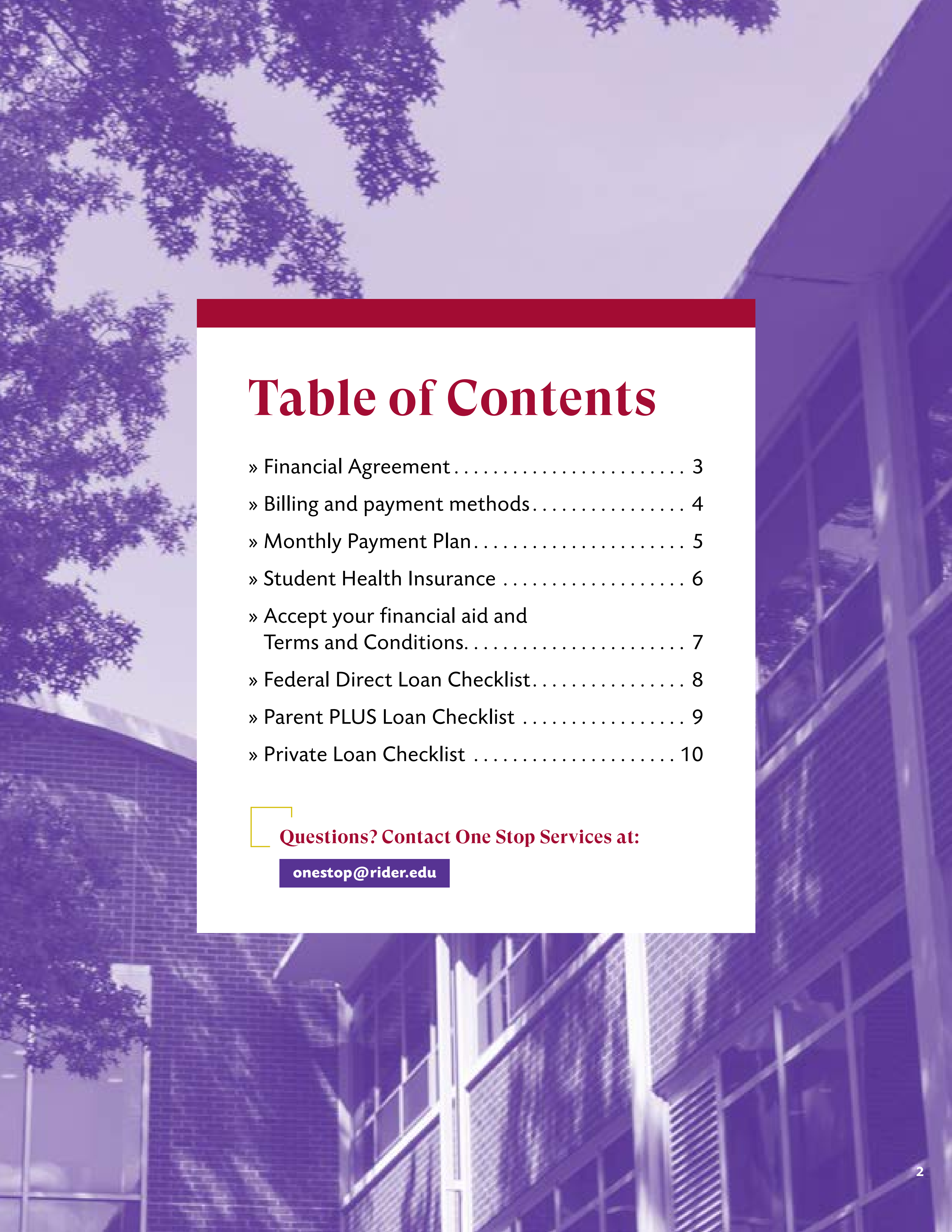
1865 RIDER UNIVERSITY

IMPORTANT NEXT STEPS FOR

Registration and Finances

FOR INCOMING STUDENTS



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Questions? Contact One Stop Services at:

onestop@rider.edu

Financial Agreement

Rider University requires all students to complete the Financial Agreement before registering for classes.

The Financial 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. The agreement can be found on the **myRider** portal (see instructions below).

Students will have holds on their accounts until this is submitted. If you do not complete the Financial Agreement, you will not be able to register for classes.

HOW TO SUBMIT:

1. Log into your **myRider** portal
2. In the “Student Finances” box, click on “Financial Agreement to Enroll”
3. Select the Financial Agreement for the Summer/Fall 2026 term on the left side panel
4. Read and review the agreement on the right side panel
5. Once you have read and understood the Financial Agreement, click “I agree to the terms & conditions” or “I disagree” on the bottom of the panel and click “Save”

If you select “I agree to the terms & conditions,” your Financial Agreement action item is now complete.

If the Financial Agreement is not an option to complete, then you have already accepted the agreement for the term.

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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: **August 10**
Spring semester: **January 5**
*Approximate due dates for University planning purposes. These due dates are subject to change.

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 3%* payment service fee.

Deregistration & Late Payment Fee: Rider University deregisters students for non-payment. Please be sure to pay your balance by the payment due date to avoid cancellation of your courses and late fees.

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

How to Pay:

VIA THE MYRIDER PORTAL

1. Log into your **myRider** portal
2. In the "Student Finances" box, select "iPay," and then click "Continue"
3. You can view your statements, make a payment, and set up 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 in 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
2. In the "Student Finances" box, select "iPay," and then click "Continue"
3. Click "Authorized Users" in the "My Profile Setup" section on the right side of the screen
4. The student will need to provide the e-mail address of the authorized user they would like to add, then they will need to click "Continue," check "I Agree," and click "Continue" again to add an authorized user

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

Students can enroll in a payment plan after billing has occurred for the semester.

The enrollment fee of $80 will include the fall & spring semester monthly payment plan.

1. Log into your **myRider** portal
2. In the "Student Finances" box, select "iPay"
3. Click "Payment Plans" on the top gray bar
4. Click "Enroll Now" on the right hand side
5. Under Payment Plan Enrollment, you will be able to schedule and select payment methods
6. Please review Payment Agreement before you click "I Agree"

10 Month

Fall/Spring Rollover Plan

» $80 Payment Plan Fee

» Pay 5 installments for the fall & 5 installments for the spring semester

» 1st payment is due on July 25 (missed payments are due at signup)

» Enrollment deadline is September 1

5 Month

Semester Plan

» $50 Payment Plan Fee

» Pay 5 installments for 1 semester only

» 1st payment is due on July 25 for the fall and December 15 for the spring (missed payments are due at signup)

» Enrollment deadline is September 1 for the fall and January 15 for the spring

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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 **$3,000***. This fee is non-refundable. This requirement does not apply to part-time students, or students who are enrolled in an entirely virtual academic program.

The insurance coverage period is **August 20, 2026–August 19, 2027***. The waiver can be completed via our service provider online and will open in June.

***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 **as soon as possible by the second week of the semester to avoid paying the health insurance premium.**

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, 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 Aetna 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**.

Accept your financial aid and 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 your financial aid offer and the Terms and Conditions of your aid offer:

1. Log into your **myRider** portal
2. In the "Student Finances" box, click on "Financial Aid Portal"
3. On the "Home" tab, review your Unsatisfied Requirements and ensure that all requirements are completed
4. Click on the "Offer" tab
5. Review your award offer.
   » Under the "Loans" section, select "Accept," "Decline," or "Modify" to accept or decline any Federal Direct Loan offered to you
6. Scroll to the bottom of the page and select "Confirm"
7. Review the Terms and Conditions of your award. Check the "I acknowledge these terms and conditions" box, then click on "Accept Award."

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Federal Direct Loan Checklist

Federal Direct 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 Federal Direct Loan has a fixed rate of 6.52%* for undergraduate students and 8.07%* for graduate students, an origination fee, and the payments are deferred while the student is enrolled in at least six credits.

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

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

All Federal Direct 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.

*Interest rates for Direct Loans first disbursed on or AFTER July 1, 2026, and Before July 1, 2027.

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

» **Accept/Decline Direct Loans Online.** To accept/decline the Direct Loans you were offered, log into your myRider portal. In the "Student Finances" tile, click on "Financial Aid Portal." Click on the "Offer" tab and scroll to the bottom of the page to view your available Direct Loans, then accept, decline, or modify the Direct Loans you have been offered. Select "Confirm," then review the Terms and Conditions of your award. Check the "I acknowledge these terms and conditions" box, then click on "Accept Award."

» **Complete Student Loan Entrance Counseling.** This explains your rights and responsibilities as a Direct 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 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.

Federal Direct Parent PLUS Loan 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 fixed interest rate of 9.07%* with a 4.228% origination fee. Repayment generally begins 60 days after full disbursement. Upon request of the borrower, in-school deferment options are available. Beginning July 1, 2026, be aware there is an annual limit of $20,000 parents can borrow per student, and an aggregate limit of $65,000.

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 Loan funds.

All Federal Direct Parent PLUS Loans are subject to a 4.228% origination fee. The fee is deducted at the time of disbursement; therefore, the student's account will receive 4.228% less than the awarded loan amount. Repayment begins six months after graduation, enrolling for fewer than six credits, or leaving school.

*Interest rates for Direct Loans first disbursed on or AFTER July 1, 2026, and Before July 1, 2027.

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

» **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.

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 with some loan options in the parents' name, 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 out 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.