
We’re Here to Help!

After months of campus tours, open houses and stacks of viewbooks, your son or daughter is now in the final phase of the college selection process. Congratulations!

This is also the time when most families sit down together to ask: “Can we really afford it?”

At Rider, we understand that financial aid is the single most important tool we have to make our educational opportunities accessible and affordable to our students. To help you determine “is Rider an affordable option for our family?” we encourage you to take full advantage of the services of our Office of Financial Aid.

As an admitted student, your son or daughter has been assigned a Rider Financial Aid counselor who will help your family navigate the financial aid process — not just now, but over the next four years! Your counselor will become familiar with your family’s unique circumstances and help link you to as many financial aid resources as possible.

The Financial Aid staff is available for one-on-one appointments, by phone or in person. We also participate at all Rider Admitted Student Days, where you can take advantage of private or group advisement sessions. Contact us for help on any financial aid questions. We’re here for you!

Financial Aid Office Contact Information:
Phone: 609-896-5360
Email: finaid@rider.edu
Website: www.rider.edu/finaid

Financial Aid for Student Success

Rider is committed to giving students the comprehensive support they need for successful studies — from the first day of class through graduation. Financial aid is a big part of that support system.

“Our strategic approach to distributing financial aid is a concrete expression of our efforts to be a student-centered University,” explains Dennis Levy, director of the Office of Financial Aid. “Starting in a student’s first year, we begin planning for the long-term by making meaningful financial awards that recognize personal and academic growth, and by offering incentives for continued performance.”

“By clearly connecting financial aid to student growth and development, we give our students the opportunity to plan for and shape their futures,” notes Dr. Levy. “We believe this can make a real difference in helping them make thoughtful choices about their college and professional opportunities.”

The following is a year-by-year guide to how Rider helps families build financial aid support based on student development.

Year 1
Rider views Year 1 as the student’s “baseline” financial aid award. The amount a student receives is determined by academic performance, special talents and information provided on the Free Application for Federal Student Aid (FAFSA). Each year, the FAFSA must be refiled, but unless the student fails to meet academic requirements or major changes occur in family financial circumstances (such as job loss, divorce or illness), the baseline aid award tends to remain stable throughout a student’s four years at Rider.

Year 2
Doing well academically, planning for a career and getting involved as a member of the campus community are key to success at Rider. In Year 2, the University offers a significant reward to sophomores who achieve these milestones during their first year of study.

The Rider Advantage program “bridges the tuition gap” between a student’s first year of college and second year tuition increases. NOTE: Full details on The Rider Advantage can be found on page 4.

Year 3
In Year 3, Rider uses out-of-classroom experiences to give juniors the support they need to advance critical academic, leadership and professional skills. Examples include financial support for student research and recognition for service in campus leadership positions. The University also works with many students to secure paid internship positions in their major. Additionally, Rider uses Endowed Scholarships to recognize students who demonstrate continued academic performance and a commitment to their chosen field of study.

Year 4
During Year 4, our students start preparing for “what comes next” after Rider — whether that’s graduate school or full-time employment. Rider’s Office of Financial Aid makes even greater use of Endowed Scholarships — as well as External Scholarships — to give students the freedom to interview, network and gain more on-the-job experience as they near graduation.
A Quick Reference Guide to Filing for Financial Aid at Rider

- Rider requires all students to file the FAFSA (Free Application for Federal Student Aid) if they wish to be considered for any federal, state and University funded need-based aid.
- We encourage all prospective students to apply for aid consideration, because there is no income limit for many programs, such as the Unsubsidized Stafford Loan.
- Priority deadline date for filing the FAFSA is March 1.
- The FAFSA can be completed on the Web at www.fafsa.gov anytime after January 1. Be sure to indicate Rider’s code: 002628.
- If your family’s 2011 taxes won’t be completed until after the March 1 priority deadline, simply estimate your tax information on the FAFSA and file an update when you submit your tax returns.

The FAFSA employs a standard federal formula to calculate your Expected Family Contribution (EFC), which is the amount your family is expected to pay toward the cost of your son’s or daughter’s education.

After filing the FAFSA, you will receive a Federal Student Aid Report (SAR) from the Department of Education that will indicate your EFC calculation. By deducting your EFC from the total cost of attending a particular college, you can determine your financial need. Be sure to review the SAR carefully; you can make corrections any time and receive an updated report by going to www.fafsa.gov.

Have questions about how to complete the FAFSA?
Contact Rider’s Office of Financial Aid at 609-896-5360.

Samantha Kopec, Class of 2012
Hometown: Flemington, N.J.
Double Major: Global Supply Chain Management and Computer Information Systems
Activities: Leadership Development Program Mentor, Peer Mentor, Admissions Tour Guide

“The academics at Rider are so impressive. When you compare the ‘sticker price’ and deduct all the financial aid, there’s no comparison. Anyone considering Rider should know that the Financial Aid staff will work with you to make your education here possible.

“My Financial Aid advisor has worked with us from the beginning and is very familiar with our family situation. That’s such a plus. When circumstances caused my parents to become more concerned about finances, we were able to go to the Financial Aid Office and seek extra assistance.”

A generous financial aid package was essential to Samantha, a first-generation college student whose family has faced a number of difficult medical challenges in recent years. In addition to receiving need-based aid and academic scholarships, she’s also been awarded a Community Service Scholarship in recognition of her work with Special Olympics Bowling and Habitat for Humanity.

Kimberly Kidd, Class of 2012
Hometown: Ewing, N.J.
Major: Elementary Education
Secondary Major: Sociology
Activities: Student Education Association, Council for Exceptional Children, Black Student Union, Women’s Center

“I came to Rider because of its excellent reputation in education. I knew that coming here would let me build my resume and open doors for me in the classroom. It’s been the right choice; my professors are great and I really appreciate all the extra support in place to ensure your success.

“My sister is also enrolled in college, so finances are a real consideration for my family. Rider awarded me a major scholarship that made a big difference, and I plan to seek out other sources of aid that the University offers.

“My financial aid advisor was really helpful when I needed assistance, too. She quickly cleared up a problem that made daily life a lot easier!”

Kimberly completed education fieldwork at Stuart Country Day School in Princeton last term and will be getting more classroom experience in Spring 2011. “I really like the hands-on opportunities I’ve received at Rider. It gives me confidence to know that a career in education is the right choice for me,” she says. Kimberly is looking forward to joining Kappa Delta Pi this spring, the international honor society in education.

Giancarlo D’Elia, Class of 2012
Hometown: Dumont, N.J.
Major: Voice Performance
Activities: Recording Secretary, Phi Nu Alpha, Sinfonia national music fraternity • Member, Williamson Voices, Symphonic Choir • Italian tutor • Student Orientation Staff Leader • Admissions Student Ambassador

“When I saw Westminster, it was love at first sight. I knew it was the college for me. Cost was an issue, but I was hell bent on going there. The funding I received eased the burden on my family and me. It significantly reduced the amount of money I have to repay after college.

“The scholarships and other aid I received mean a lot to me. They say that Westminster looked at me and wanted me to be part of their community. They’re enabling me to go to one of the best music schools in the country — a school with a conservatory setting where students learn and absorb so much from each other.

“I’ve received a great education and incredible experiences I couldn’t have gotten at another college. We have nine different world-class choirs and we get the best gigs in the world — there’s no other school in the world like it.”
Understanding Your Financial Aid Package

If you’re new to the financial aid process, it’s important to understand the types of financial aid and how they work:

• **Need-based aid** is calculated on demonstrated financial need and
• **Merit-based aid** is awarded for outstanding scholarship, talent or performance.

Based on data provided from your FAFSA report, Rider’s Office of Financial Aid develops a financial aid package to meet your financial need. Your package will include all federal and New Jersey programs for which you qualify.

(Out-of-state residents should contact their High school guidance office or Rider’s Office of Financial Aid for assistance in identifying and applying for their state’s financial aid programs.)

For most students, the financial aid package usually includes a mix of the following aid sources:

**Grants**
Do not need to be repaid; generally need-based; include New Jersey’s Tuition Aid Grant and Rider grants.

**Scholarships**
Do not need to be repaid; generally merit-based; include many annually-renewable scholarships funded by Rider, as well as scholarships from external sources.

**Federal Work-Study Employment**
Based on financial need; features on-campus employment as well as select opportunities with area non-profit organizations.

**Loans**
These require repayment; many offer low interest rates and long repayment periods; include Federal direct student loans and Parent PLUS loans.

Full details about these financial aid and scholarship opportunities can be found on Rider’s website at www.rider.edu/finaid.

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When you receive your financial aid package, you also will be sent Rider’s Reference Guide to Financial Aid, which will help answer other questions you may have.

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**Kimyata Valere**, Class of 2010
Home Town: Willingboro, N.J.
Major: Doctoral Candidate, Biomedical Sciences • University of Medicine & Dentistry of New Jersey

“I was drawn to attend Rider because of the descriptons I read about its science program in the University’s brochures. The classes were small, the experience was personal and the professors were very accomplished. As an undergraduate, I was able to do hands-on experiments and research on the breast cancer gene.

“Rider always helped me with financial aid but the real boost came when one of my professors nominated me for a McNair Scholarship, which covered all my tuition costs during my last two years of study. The Financial Aid Office also helped me secure additional scholarships from Johnson & Johnson and Janssen Pharmaceuticals, as well as the Rider Advantage.”

Today, as a Ph.D. student at UMDNJ, Kimyata says she feels well prepared for her work as a graduate student. “You have to experience working in the lab to know what it’s really like. It teaches you to learn in a new way, and for me, it opened my eyes to a career.”

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**Kristy Grinere**, Class of 2013
Home Town: St. James, NY
Major: Multimedia and Web Design
Minor: Journalism/News Editorial
Activities: Opinion Editor, Rider News (University Newspaper) • Member, Lambda Pi Eta Communications Studies Honors Society • Peer Mentor; GLASS Program • Switchboard Operator, Bart, Luckie Center Information Desk

“When I told my parents I wanted to go to Rider, they told me it would be too expensive. After I applied, though, I received a generous financial aid award. That changed my parents’ minds and allowed me to go to the college I wanted.

“Receiving the Rider Advantage grant after freshman year was really important to me. It was rewarding to be recognized for my academic and extracurricular efforts. It helped me financially and inspired me to work even harder.

“And, I love working on campus! I can’t believe I’m getting paid to do things I enjoy. My work-study job at the Bart Luckie Center has helped me develop great people and communication skills, and I’m more aware of the opportunities and resources of the campus. I feel like I’m helping people — and that I’m a vital member of the University community. Working on the Rider News is giving me skills I can use later in my career. That’s what’s great about Rider — it offers so many opportunities to learn and grow.”

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**Michael Kolisz**, Class of 2013
Home Town: Hamilton, N.J.
Major: Political Science
Minor: Pre-Law
Activities: Bonner Community Scholar • Associate, Rider Rebovich Institute for New Jersey Politics • Peer Mentor • Rider Achievement Program (RAP) • Study Abroad (Spring 2011)

“As a Bonner Scholar, I receive funding for community service. I volunteered throughout high school, so it’s great to be rewarded by Rider for what I love to do. Through the program, I contribute 300 hours each semester to the Trenton Area Soup Kitchen.

“I never would have studied abroad if it wasn’t for the financial aid package Rider provided. It made me feel confident to go to a new country. I studied in London at the CAPA International Education Center, which will include an internship and service learning experience. He’s grateful that Rider’s financial aid can be applied to study abroad — “an experience I’d never be able to pursue without that support. I know it will change me forever.”

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**Have You Heard About Rider One Stop?**

It can be challenging for new students to navigate the complexities of college life — whether it’s dropping a class, connecting with a tutor or paying a bill. Developed with student input, Rider One Stop is a fast and convenient way for students to get the solutions they need to a question or problem.

It’s just another way Rider is committed to student success. For details, visit www.rider.edu/onestop.
Financing a Rider Education

Rider offers a number of financing options, one or more of which is likely to meet your specific budget needs and family circumstance. We encourage you to contact your Financial Aid counselor for help if you have questions about the right options for your specific goals.

Loans: Many families choose to incorporate loans as part of their financing plan. Upon filing the FAFSA, your family will be sent a complete information packet from Rider’s Office of Financial Aid, which will advise you if you are eligible to receive a no-interest subsidized loan (based on need) or a low-interest unsubsidized loan.

If additional funds are needed to meet educational costs, Rider maintains information on a wide range of loan products and participating lenders. Details can be found at [www.rider.edu/finaid](http://www.rider.edu/finaid).

Payment Plans: The TuitionPay Payment Plan is a 10-month, interest-free payment plan offered by Rider. Instead of paying one lump sum for a full semester of tuition, fees, room and board, TuitionPay splits the payments into smaller amounts, payable over a number of months. While the actual amount owed remains the same, families have more time to pay and the size of each payment is reduced.

The plan also minimizes or eliminates the need to borrow. Borrowing less means you pay less interest – which can add up to great savings. Families can also hold on to their interest-earning savings a little longer.

Details about TuitionPay’s low enrollment fee and payment options can be found at [www.rider.edu/finaid](http://www.rider.edu/finaid).

The Rider Advantage

Rewarding Academic Performance and Student Leadership

Our innovative Rider Advantage program rewards academic success and leadership with a generous incentive grant that helps bridge the tuition gap between your first and second year of college – when families find it most difficult to adjust to increases in college expenses.

Who is eligible?

All first-time, full-time freshmen who achieve a cumulative GPA of 3.2 or better by the end of their first year at Rider and demonstrate leadership qualities are eligible for this award. In addition, eligible students will be required to work with Rider’s Office of Career Services to develop a résumé that outlines their leadership skills and co-curricular activities.

How does it work?

By maintaining a 3.2 GPA during your freshman year, you will receive a grant in your sophomore year that matches the actual difference in tuition between your first and second year of college. Rider’s full-time undergraduate tuition for the 2011-12 academic year is $31,330. If tuition were to increase 5 percent next year (approximately $1,566), you would receive a grant valued at $1,566.

What are the benefits?

Since the Rider Advantage was created to help minimize the impact of subsequent tuition increases, the grant is renewable in your junior and senior years if you maintain full-time status and a 3.2 GPA. That’s a value of nearly $4,700 over the course of your enrollment at Rider.

This grant is awarded in addition to other financial aid and scholarship awards that you may receive, regardless of need.