
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 future,” 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 2010 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.

Did You Know?
The “sticker price” to attend a private college can seem high. But at Rider, many families find that once financial aid is deducted from the actual cost of attending... their out-of-pocket expenses are comparable to what they would pay at a public college or university.

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 of 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 résumé 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 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 Web site at www.rider.edu/finaid. 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.

Gina Grosso
Class of 2011
Hometown: Fredon, N.J.
Major: Communication — Radio and TV Track
Minor: English – Writing Concentration
Activities: President, RUN-TV (Rider University Network) • Member, Lambda Pi Eta Communications Studies Honors Society • Vice President, Rider Chapter, National Broadcasting Society (NBS) • Admissions Tour Guide
Internships: In Manhattan, N.Y., at A&E Television Network’s “Private Sessions” and at Outpost Digital Productions in Spring 2010

“I fell in love with Rider the moment I stepped on campus. My financial aid award has allowed me to go to the school I love. I would have missed out on a great education and a great experience if I had let the price tag scare me off. I’m so thankful to Rider for making it possible for me to go here and giving me the tools I need to succeed.”

Gina qualified for NJ STARS, a state program that would have covered the cost to attend a New Jersey community college. Her father urged her to accept — until she was awarded a generous Rider financial aid package. Her aid has grown to include a Student Activities Grant, the Rider Advantage, and grants and scholarships recognizing her leadership and achievement.

Kinyata Valere
Class of 2010
Hometown: Wilmington, 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.

"Finances were a real consideration, although Rider was always my number one choice. I love it here. The Rider Advantage and RAP Completion Grant also give me annually renewable grants that we can count on toward my tuition. The staff in the Financial Aid Office are just the best — they really work with you to get the most aid possible.”

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Michael Kolisz
Class of 2013
Hometown: 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)

"I was drawn to attend Rider because of the descriptions 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 Pharmaceutica, as well as the Rider Advantage.”

Today, as a Ph.D. student at UMDNJ, Kinyata 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.”

Michael is spending the Spring 2011 term 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.”
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).

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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 2010-11 academic year is $29,870. If tuition were to increase 5 percent next year (approximately $1,494), you would receive a grant valued at $1,494.

**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 $4,500 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.