Financial Worksheet

Estimating Your Rider University Bill & Determining Your Financing Strategy

Estimated your expected cost to attend a full year or semester(s) if applicable.

		Full Year	Fall Semester	Spring Semester
Direct Costs * (tuition, fees, room & board)		$______________	$______________	$______________
Incidental Expenses	A	$______________	$______________	$______________
Total Expected Cost ***		$______________	$______________	$______________

Financial Aid Award

Gift Aid (funds you do not have to pay back)

Grants & Scholarships			
Federal Pell Grant	$______________	$______________	$______________
Supplemental Education Opportunity Grant (SEOG)	$______________	$______________	$______________
NJ Tuition Aid Grant or Out-of-State Grant	$______________	$______________	$______________
Rider Grant	$______________	$______________	$______________
Rider Scholarships	$______________	$______________	$______________
Outside Scholarships & Grants	$______________	$______________	$______________
Total Grants & Scholarships	$______________	$______________	$______________

Self Help Aid (funds you do have to pay back)

Loans			
Stafford Subsidized (less 1.069% bank fee)	$______________	$______________	$______________
Stafford Unsubsidized (less 1.069% bank fee)	$______________	$______________	$______________
Federal Perkins Loan	$______________	$______________	$______________
Rider Loan	$______________	$______________	$______________
Total Loan Proceeds	$______________	$______________	$______________

Total Financial Aid Proceeds (Total Grants & Scholarships + Total Loans)	B	$______________	$______________	$______________

Summary

From above, list the total Expected Costs and Total Financial Aid Proceeds. Subtract Total Financial Aid from Expected Costs to determine your Net Cost to attend Rider University. One you know the Net Cost, you can build your strategy utilizing the financing options below.

Total Expected Costs	A	$______________	$______________	$______________
Total Financial Aid Award	*Less* B	$______________	$______________	$______________
→ **Net Cost to Attend**	*Equals* C	$______________	$______________	$______________

Financing Options

Determine your strategy to bring your balance to zero utilizing all possible financing options.

Net Cost to Attend:	$______________	$______________	$______________
1. Cash, Check, Credit Card Payment	$______________	$______________	$______________

Payments may be arranged via mail to – Rider University Cashier's Office, 2083 Lawrenceville Road, Lawrenceville NJ 08648: over the phone at 609-896-5390; or in person at the Cashier's Office located on the bottom floor of the Luedeke Center on the Lawrenceville campus.

2. AMS 10 Month Payment Plan	$______________	$______________	$______________

The AMS Payment Plan is a 10-month interest free payment plan. More information is available at http://www.rider.edu/offices-services/financial-aid-Scholarships /payments-billing-deposits/tuitionpay-payment-plan or obtain a paper application from One Stop Services at Rider University.

3. Alternative Loans	$______________	$______________	$______________

Alternative Loans include (but are not limited to) CitiAssist, NJCLASS,PLUS and additional Unsubsidized Stafford awarded based on a PLUS Pre-screen denial. Please be advised that some alternative loans may charge fees.

4. Other Financing Options	$______________	$______________	$______________
Remaining Balance (zero or a small credit)	$______________	$______________	$______________

Cost of Attendance does not include prior period balances for returning students.

* Direct Costs are costs that the student is expected to pay to Rider University.

** Incidental Expenses vary based on individual needs. These incidental expenses (such as books, supplies , and pocket money) are generally not billable by the University.

*** Total Expected Cost generally cannot exceed the student's Cost of Attendance