

Financial Worksheet

Estimating Your Rider University Bill & Determining Your Financing Strategy

Estimate 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) A	\$ _____	\$ _____	\$ _____
Incidental Expenses **	\$ _____	\$ _____	\$ _____
Total Expected Cost ***	\$ _____	\$ _____	\$ _____

Financial Aid Award

Enter your financial aid award on the lines below. Federal Work Study is not a deduction from Direct Costs and should not be entered.

	Grants & Scholarships	Full Year	Fall Semester	Spring Semester
Gift Aid <small>(funds you do not have to pay back)</small>	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 <small>(funds you do have to pay back)</small>	Loans			
	Stafford Subsidized (less 3% bank fee)	\$ _____	\$ _____	\$ _____
	Stafford Unsubsidized (less 3% bank fee)	\$ _____	\$ _____	\$ _____
	Federal Perkins Loan	\$ _____	\$ _____	\$ _____
	Rider Loan	\$ _____	\$ _____	\$ _____
	Total Loan Proceeds	\$ _____	\$ _____	\$ _____

Total Financial Aid Proceeds

(Total Grants & Scholarships + Total Loans)

B	\$ _____	\$ _____	\$ _____
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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. Once you know the Net Cost, you can build your strategy utilizing the financing options below.

Total Expected Costs	A	\$ _____	\$ _____	\$ _____
	Less			
Total Financial Aid Proceeds	B	\$ _____	\$ _____	\$ _____
	Equals			
→ Net Cost to Attend	C	\$ _____	\$ _____	\$ _____

Financing Options

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

Net Cost to Attend:	C	\$ _____	\$ _____	\$ _____
1. Cash, Check, Credit Card Payment		\$ _____	\$ _____	\$ _____
<small>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..</small>				
2. AMS 10 Month Payment Plan		\$ _____	\$ _____	\$ _____
<small>The AMS Payment Plan is a 10-month interest free payment plan. More information is available at www.rider.edu/sfs or obtain a paper application from the Office of Student Financial Services at Rider University.</small>				
3. Alternative Loans		\$ _____	\$ _____	\$ _____
<small>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. Refer to the Student Loan Quick Sheet in the Reference Guide and in your Comprehensive Packet for more information.</small>				
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.