

Rider University Office of Financial Aid 2083 Lawrenceville Road Lawrenceville, NJ 08648-3099 (609) 896-5360

## ROBERT NOYCE TEACHER SCHOLARSHIP: STEM SCHOLARS APPLICATION PACKET A forgivable loan program

Please read all provided instructions, and then complete and submit the following (3) documents <u>together</u> to the Office of Financial Aid (submission instructions are provided at the bottom of this page):

- Noyce STEM Scholars Promissory Note (3 pages) This form is included in this packet.
- Statement of Rights & Responsibilities (2 pages) This form is included in this packet.
- Student Loan Worksheet (2 pages) This form is included in this packet.

Because you are entering into a legal and binding student loan repayment agreement, all information requested is <u>required</u> without exception. The most common mistakes made on these forms are:

- Answering Worksheet questions with, "N/A" (this is never an acceptable response);
- Leaving a Worksheet line blank (except where otherwise indicated as acceptable); and
- Illegible writing, or completing and signing in pencil.

The two page Student Loan Worksheet must be completed with *acceptable responses*. Please use the information provided below as a guide:

#### **BORROWER INFORMATION:**

- All requested information is required *except* cell and pager information. However, including that information is recommended, as it can help in our efforts to keep your account current.
- The complete Social Security Number is required on each document.
- We would prefer that you provide your personal email address on this document, not your Rider University assigned email address. However, if you do not have a personal email address, please provide the Rider University assigned address.
- If you do not have a local address, you may answer "same as permanent address" in the local address section.

#### SPOUSAL INFORMATION:

• If you answered "yes" to question (3), please complete this section. Otherwise, leave it blank.

#### **BORROWER'S PARENTAL INFORMATION:**

- No matter your age, unless a parent is deceased, or you have no contact, this information is required (do not leave the line blank. Please respond with *Deceased, No Contact, Ward of the Court*, etc.). Your parents will not be expected to repay your loan. The information is used for contact purposes only (if we cannot reach you at an address you have provided, we will contact the parent for assistance).
- If your parents are divorced, you still need to reference both.
- Please refer to the *Employer Responses* section for additional information.

#### SPOUSE'S PARENTAL INFORMATION:

• If you are not married you may leave this section blank. Otherwise, the information is required. Please refer to the *Borrower's Parental Information* section (above) for assistance.

#### REQUIRED REFERENCE INFORMATION:

- All references must be at least 18 years of age; reside in the United States; and have a home address & phone number.
- Unless the reference you are listing is a relative, the reference cannot be a Rider University staff member or current Rider student.
- No reference you list can have the same home address or phone number as you, your parents, or other references listed.
- If the reference is attending college (other than Rider), please use the reference's permanent home address, NOT the school address.
- References CAN have the same employer.

#### **EMPLOYER RESPONSES:**

- If employed, all information is required.
- If a student, indicate school of attendance.
- If unemployed, please indicate.
- If self-employed, please indicate and include cell phone #. **DO NOT:**
- Do not leave a line blank, unless instructed to do so.
- Do not sign any document in pencil.
- Do not use "N/A" on any line.
- Do not cross through a line.
- Do not forget the zip codes.

#### APPLICATION SUBMISSION INSTRUCTIONS:

You are required to submit original documents. You may do so by hand-delivering them to, or mailing them to, the Office of Financial Aid (address provided at the top of this form).

#### ROBERT NOYCE SCHOLARSHIP

#### PROMISSORY NOTE (STEM SCHOLARS 04-5270)



For internal use:	<b>REV:</b> 08/17

#### A forgivable loan from Rider University

Award amour	nt anticipated: \$_	
School Year:		

Name (last, first, middle initial) and     Permanent Address (street, city, state, zip code)	2. Social Security Number			
	3. Date of Birth (mm/dd/yyyy)			
	4. Home Area Code/Telephone Number			
	5. Driver's License Number (List state abbreviation first)			
Section B: School Section				
6. School Name & Address (street, city, state, zip code) Rider University 2083 Lawrenceville Road Lawrenceville, NJ 08648	7. Annual Interest Rate 6%			

Terms and Conditions: (Additional Terms and Conditions follow on pages 2 & 3 of this Promissory Note - hereinafter called the "Note").

GENERAL TERMS – The Robert Noyce Scholarship program awards scholarships to juniors and seniors at Rider University who are majoring in STEM while concomitantly pursuing a certification/degree in Secondary Education. A Noyce Scholarship recipient (the student who received the award) must complete two (2) years of teaching service (per program guidelines) for each year the Noyce funds were awarded. This teaching service must be completed in a high-need local educational agency (LEA) within eight (8) years after graduating from the academic program for which the Noyce funds were awarded. The Noyce award shall be *a loan that must be repaid according to the terms of this Note* unless the recipient (1) satisfies the academic requirements of the academic program for which the Noyce funds were awarded; (2) obtains licensure in the state of New Jersey and/or primary state of teaching within four months of graduation, and (3) completes the service requirement. This program is monitored by Dr. Danielle Jacobs, the Principal Investigator (College of Liberal Arts & Sciences) and Dr. Peter R. Hester, the co-Principal Investigator (College of Education & Human Services), who requested and are administering these funds from the National Science Foundation.

GENERAL NOYCE SCHOLARSHIP AWARD QUALIFICATIONS – Scholarship awards are determined by the Principal Investigators and Office of Financial Aid. The Office of Financial Aid will award within all federal, state, and institutional regulations. No individual may receive a scholarship for any year that exceeds the yearly cost of attendance (as defined in section 472 of the Higher Education Act of 1965 (20 U.S.C. 1087ll)). Scholarship recipients must be (1) U.S. citizens or nationals, or permanent resident aliens; (2) majoring in a STEM discipline and taking coursework towards certification in Secondary Education; and (3) in the last two years of a baccalaureate degree program.

**CHANGE OF STATUS** – I will inform Rider University and the Monitors within ten (10) days of any change in my name, address, telephone number, Social Security Number, or driver's license number.

**EXIT INTERVIEW REQUIREMENT** – I am required to complete an exit interview (made available by the School) within one (1) month of leaving the School (graduating from my academic program, or dropping below half-time enrollment – whichever occurs first).

**LOAN CANCELLATION (SERVICE REQUIREMENT)** – To cancel each year's Noyce Scholarship repayment, I understand that under this Note I am required to complete two (2) years of service as a STEM teacher in a high-need local educational agency (LEA), as

defined by the United States Code, Title 42, Public Health & Welfare, Chapter 16, NSF. Section 1862n, Math & Science Educational Partnerships. The term "high-need local educational agency" means a local educational agency that meets one or more of the following criteria:

- (A) It has at least one school in which 50 percent or more of the enrolled students are eligible for participation in the free and reduced price lunch program established by the Richard B. Russell National School Lunch Act (42 U.S.C. 1751 et seq.).
- (B) It has at least one school in which—
  - (i) more than 34 percent of the academic classroom teachers at the secondary level (across all academic subjects) do not have an undergraduate degree with a major or minor in, or a graduate degree in, the academic field in which they teach the largest percentage of their classes; or
  - (ii) more than 34 percent of the teachers in two of the academic departments do not have an undergraduate degree with a major or minor in, or a graduate degree in, the academic field in which they teach the largest percentage of their classes.
- (C) It has at least one school whose teacher attrition rate has been 15 percent or more over the last three school years.

To apply for Noyce Scholarship award cancellation, the School requires that I submit a completed *Request for Cancellation or Deferment* form to Rider University and the Monitors, both prior to (by September 15<sup>th</sup>) *and* at end of my teaching service (by June 30<sup>th</sup>), for every year of service.

**REPAYMENT GUIDELINES** – I will be expected to begin repaying my Noyce Scholarship beginning thirty-one (31) days after failing to meet any of the requirements for which the Noyce funds were awarded. These requirements include:

- Maintaining full-time enrollment with a cumulative GPA of at least 3.00;
- Graduating from the STEM and Education programs for which the Noyce funds were awarded;
- Obtaining licensure/certification of teaching from New Jersey and/or state of employment within four (4) months of graduation;
- Successful participation in all semi-annual and annual submission of demographic/employment/education related survey information associated with the Noyce Scholarship program, as well as providing Rider with up-to-date contact information;
- Meeting the service requirement of completing two years of teaching in a high-need LEA for each Noyce Scholarship award year within eight years of graduating with an undergraduate STEM major.

I will be expected to begin repaying my Noyce Scholarship beginning thirty-one (31) days after declaring that I do not intend to fulfill the academic or service requirements or am delinquent in meeting these requirements.

**DEFERMENT OF POST-GRADUATION REPAYMENT PERIOD** – If I experience unexpected hardship or any other situation that prevents me from taking a teaching position, I may request a deferment from Rider University's Monitors. The School requires that I submit supporting documentation to prove my eligibility for a deferment. Interest does not accrue for any periods of employment or deferment. My regularly scheduled payments will resume one (1) month after my deferment period expires. Each deferment is renewable at intervals of up to twelve (12) months for periods that collectively with service fulfillment do not exceed eight (8) years.

To apply for Noyce Scholarship award deferment, the School requires that I submit a completed *Request for Cancellation or Deferment* form to Rider University and the Monitors, both prior to (by September 15<sup>th</sup>) *and* at end of my teaching service (by June 30<sup>th</sup>), for every year of deferment.

**PREPAYMENT** – I may prepay all or any part of my unpaid loan balance, plus any accrued interest, at any time without penalty. Amounts I repay in excess of the amount due for an installment shall be used to repay principal unless I designate it as an advance payment of the next regular installment. I will not prepay on the loan unless I am in repayment status; if I later perform service credits for loan forgiveness, payments towards the loan will not be refunded.

**INTEREST** – Interest on this loan shall accrue from the beginning of the repayment period. My annual fixed interest rate is six percent (6%).

**MINIMUM MONTHLY PAYMENT** – The minimum monthly payment shall be \$150 and I shall have up to ten (10) years to repay my obligation. My repayment period may be shorter than 10 years based on the minimum monthly payments and the amount that I owe. The School (Rider University) may round my installment payment to the next highest multiple of \$5.

LATE CHARGES – The School may impose late charges if I do not make a scheduled payment when due or if I fail to submit to Rider University, on or before the due date of the payment, a properly documented request for any of the forbearance or deferment benefits as described in this Note. No late charges may exceed twenty percent (20%) of my monthly payment. The School may add the late charges to the principal the day after the scheduled payment was due or include it with the next scheduled payment after I have received notice of the charge, and such notice is sent before the next installment is due.

**FORBEARANCE OF REPAYMENT PERIOD** – If my monthly loan debt (including Title IV loans) exceeds twenty percent (20%) of my total monthly gross income, upon making a timely and properly documented written request (as determined by Rider University in its sole discretion) I am entitled to forbearance of principal only, renewable at intervals of up to twelve (12) months for periods that collectively do not exceed three (3) years. Interest accrues during any period of forbearance. My repayment period may be extended during periods of forbearance.

**DEFAULT WHILE IN REPAYMENT** – The School may, at its option, declare my loan to be in default if (1) I fail to make a scheduled payment when due; or (2) I fail to submit to Rider University, on or before the due date of the scheduled payment, documentation that I qualify for loan forbearance or deferment; or (3) I fail to comply with the terms and conditions of this Note or written repayment agreement. I will be ineligible for any further institutional loan funds, and may be denied further federal student financial assistance authorized under the Higher Education Act of 1965 as amended, until I make arrangements to repay my loan that are satisfactory to the School. The School shall disclose to credit bureau organizations that I have defaulted and all other relevant loan information. I will lose my right to defer payments and my right to forbearance if I default on my loan. The School may accelerate my defaulted loan. Acceleration means that the School demands immediate payment of the entire unpaid balance of the loan, including principal, interest, late charges, and collection costs.

MONITOR-APPROVED LEAVE OF ABSENCE – If I must take a leave of absence for health reasons prior to the completion of STEM Scholars program or teacher certification, I must submit proof of school-approved medical leave of absence to the Monitors. When I re-enroll at Rider University I will be eligible to reapply for the Noyce Scholarship. If I do not re-enroll at Rider University within one (1) year or do not continue in the STEM Scholars program, repayment will commence. Upon request, the Monitors have the discretion to approve performance of service credit for that portion of the Noyce Scholarship that was awarded to me.

**TRANSFER TO ANOTHER SCHOOL TO ANOTHER NOYCE SCHOLARSHIP PROGRAM** – If I transfer to another school to another STEM teacher certification program, I will not receive further Noyce scholarship funds from Rider University, but upon request to the Monitors, I may be permitted to perform service credit for that portion of the Noyce scholarship that was awarded to me after graduation. If I re-enroll at Rider University I will be eligible to reapply for the scholarship. If I do not enroll in any other Noyce scholarship program or a STEM teacher certification program within one (1) year of dropping below full-time enrollment at Rider University and do not show written documentation of such continuing enrollment to the Monitors, repayment will commence.

**DISCHARGE OF LOAN** – In the sole discretion of Rider University, my obligation to repay this loan may be partially or totally discharged: (A) in the event of my death, the School will discharge the total amount still owed on this loan; (B) if I become totally and permanently disabled after I receive this loan, the School will discharge the total amount still owed on this loan; (C) in the event of extreme hardship, such that deferment and forbearance options are extremely unreasonable and any options under this agreement have been exhausted; or (D) under certain conditions, this loan may be discharged in bankruptcy. In order to discharge this loan in bankruptcy, I must prove undue hardship in an adversary proceeding before the bankruptcy court.

**PRIVACY ACT NOTICE** – This loan, and all subsequent loans, are being awarded and disbursed to assist with educational related expenses. As such, it falls under the Family Education Rights & Privacy Act (FERPA).

**PROMISE TO PAY:** I understand that under this Note, I am required to repay monetarily, or through stated service options, the sum of all disbursements, plus associated fees which may become due (where applicable). I understand that each loan is separately enforceable based on a true and exact copy of this Note. I understand that I may cancel or reduce the amount of any loan by not accepting or by returning all or a portion of any disbursement that is issued. If I do not make any payment on any loan under this Note when it is due, I promise to pay all reasonable collection costs, including attorney fees, court costs, and other fees. I will not sign this Note before reading the entire Note, even if I am told that I am not required to read it. I am entitled to an exact copy of this Note and in signing this Note am acknowledging that I have received one. It is my responsibility to submit an executed copy of this Note to the School prior to any disbursement to me, and to maintain a copy for my files. This loan has been made to me without security of endorsement. My signature certifies that I have read, understand, and agree to the terms and conditions of this Note. Any disclosure or Truth In Lending statement I receive in connection with any loan under this Note is hereby incorporated into this Note.

I UNDERSTAND THAT THIS IS A LOAN THAT MUST BE REPAID.						
Borrower's Signature	Date					



# STATEMENT OF RIGHTS & RESPONSIBILITIES Robert Noyce Scholarship Program Page 1 of 2

A forgivable loan from Rider University

#### Noyce STEM Scholars Loan Lender and Billing Service:

Rider University Office of Financial Aid 2083 Lawrenceville Road Lawrenceville, NJ 08648 (609) 896-5360 onestop@rider.edu

will result in loan repayment.

#### I understand that (please initial each line item):

· · · · · · · · · · · · · · · · · · ·
1) The Robert Noyce Scholarship funds are being awarded to me as a forgivable loan. If I do not satisfy the academic and service requirements as outlined in my Promissory Note I will be required to repay the Noyce funds, plus any and all associated interest and fees.
3) If I fail to meet the academic, survey, and/or service requirements of the Noyce Scholarship program for which the funds were awarded, I automatically forfeit the cancellation benefit, and all Noyce funds that were disbursed to me are due and payable according to the terms of my Promissory Note.
5) Rider University DOES report all repayment information to at least one major credit bureau. Accurately reported information is NOT negotiable, even after the loan has been paid in full.
6) If I am expected to repay the Noyce program funds. I understand that there is never a prepayment penalty. I may make payment in excess of the amount expected at any time. Unless otherwise notified, any amounts received in excess of the amount expected will be applied to the principal balance and WILL NOT take the place of my regularly scheduled payments.
7) In my last semester I must arrange for my REQUIRED student loan exit interview. I will do so by contacting the Office of Financial Aid at <u>finaid@rider.edu</u> or visiting the office. Failure to complete the exit interview process within one (1) month of graduation as requested will result in Rider University withholding all services until the loan is paid in full, or the exit interview process is completed, whichever comes first. Failure to complete the exit interview process within four (4) months of graduation as requested



### STATEMENT OF RIGHTS & RESPONSIBILITIES

## Robert Noyce Scholarship Program Page 2 of 2

A forgivable loan lent by Rider University

Print Full Name	Signature	Date of Signature	Social Security Number
I attest that I have read and understant Note, I understand that if I do not full disbursed to me must be repaid. This associated with this loan program we below I acknowledge that I have prin "borrower's copy."	fill the Noyce STEM Scholars acader loan must be repaid in a timely manr re mutually agreed upon between me	nic and service requirements, the later as called for in my Promissory and my lending institution, Rider	Noyce scholarship funds Note. The payment terms University. In signing
15) I authorize Rider University from any third party for purposes of e	ersity access to any and all of my demenforcing the terms and conditions of	<del>-</del> -	- ·
14) I understand that wheth that I am expected to promptly answer	er or not I receive my monthly billinger all communications – written or other		n time. I further understand
13) I am expected to contact University will withhold all services	et Rider University, BEFORE THE Duntil my delinquent (late)/defaulted le		
12) If I allow my loan to be my ability to receive future Title IV f defaulted loan is paid in full. Further		funds, through Rider University, u	intil such time as the
11) If I fail to pay my loan loan will be assigned to a collection a benefits will no longer be available to continues to be, past due.		balance due and payable IN ITS I	ENTIRETY); all loan
10) Rider University will a and loan repayment information. I un current address, phone number, and e			
9) I must, without exceptio (2) my name should change (I will not and/or phone number should change DIRECTLY); or (5) I think I'm eligible University.	(do not rely on the Post Office's Add	nge); (3) I drop below full-time un ress Change form, CONTACT RI	its; (4) my billing address DER UNIVERSITY
8) My loan may be subject	to late fees of up to 20% of the past of	lue installment.	



#### STUDENT LOAN WORKSHEET - 2 page document

For The Robert Noyce Scholarship (STEM SCHOLARS) lent by Rider University

COMPLETE BOTH PAGES OF THIS WORKSHEET AND SUBMIT WITH SUPPORTING DOCUMENTS (SEE PAGE ONE)							
BORROWER INFORMATION:							
1.NAME: FIRST MIDDLE	E	LAST			2.DATE OF B	IRTH: (MO/DAY/YEAR)	
3.MARITAL STATUS:		4. SOCIAL SECURITY NUM	IBER	5. DRIVER'S LICENSE OR STATE IDENTIFICATION CARD STATE: NUMBER:			
□single □mari							
6. LOCAL (SCHOOL) ADDRESS. IF YOU DO NOT HAVE ONE YET, COMPLETE PERMANENT ADDRESS ONLY.			7. PERMANENT MAILING ADDRESS. REFERENCE AN ADDRESS WHERE YOU CAN ALWAYS GET YOUR MAIL				
CITY STATE	ZII	)	CITY	STA	ATE	ZIP	
8. REQUIRED PHONE NUMBERS:	LOCAL AT S	CHOOL (WITH AREA CODE)	PERMANENT (WITH	AREA COI	DE)	WORK (WITH AREA CODE)	
						., (	
9. MORE REQUIRED INFORMATION:	EMAIL ADD	RESS (PLEASE PROVIDE YO	UR PERMANENT EM <i>a</i>	AIL ADDRI	ESS. NOT	CELL PHONE (WITH AREA CODE)	
yone negonies in one annothing	YOUR SCHO				255,1101	CEEE THOUS (WITH THE ET COBE)	
10. BORROWER'S EMPLOYER, NAME (	OF COMPANY A	AND COMPLETE MAILING AD	DRESS		I		
SPOUSE INFORMATION: 11.NAME: FIRST MIDDL		E NOT MARRIED SKI	P TO QUESTION 2.DATE OF BIRTH: (N		EAD)		
11.NAME. FIRST MIDDLE LAST 2.DATE OF BIRTH, (MO/DAT/TEAR)							
3. SOCIAL SECURITY NUMBER	14 IS VOLID	SPOUSE ATTENDING SCHOOL	? IF "VES"	"WHEDE9	NAME CITY	& STATE OF SCHOOL	
3. SOCIAL SECORIT I NUMBER		□YES	n it its	WIIEKE	IVAME, CITT	& STATE OF SCHOOL	
LINO LIES							
BORROWER'S PARENTAI	. INFORM	ATION: (REOUIRED)					
FATHER: NAME: FIRST		IDDLE LAST	FATHER'S EMPLOYI	ER			
MAILING ADDRESS			EMPLOYERS'S MAILING ADDRESS				
CITY STATE	ZIP PH	ONE NO. WITH AREA CODE	CITY	STATE	ZIP	PHONE NO. WITH AREA CODE	
16. MOTHER: NAME: FIRST	MIDDLE	LAST	MOTHER'S EMPLOY	ER			
MAILING ADDRESS		EMPLOYERS'S MAILING ADDRESS					
CITY STATE	ZIP PH	ONE NO. WITH AREA CODE	CITY	STATE	ZIP	PHONE NO. WITH AREA CODE	



STUDENT LOAN WORKSHEET PAGE 2  SPOUSE'S PARENTAL INFORMATION: REQUIRED IF YOU ARE MARRIED; OTHERWISE SKIP TO QUESTION #19								
17. FATHER: 1			IIDDLE LAST	18. MOTHER: NAME: FIRST MIDDLE LAST				
MAILING AD	DRESS		HOME: AREA CODE & PHONE NO.	MAILING ADDRE	SS		HOME: AREA CODE & PHONE NO.	
CITY	STATE	ZIP	WORK: AREA CODE & PHONE NO.	CITY	STATE	ZIP	WORK: AREA CODE & PHONE NO.	
REFERENCES: Please review page 1 of this packet for more information.  19. List three (3) relatives, other than Rider University students, staff, or previously listed references who will always know your address. Each reference must have a different home address and phone number and they cannot be the same as yours, your parents, or any other reference listed. References must be at least 18 years old.								
1.REFERENCI			HOME: AREA CODE & PHONE NO.	EMPLOYER NAM	Е	EMPL	OYER: AREA CODE AND PHONE NO.	
HOME: MAILING ADDRESS CITY STATE ZIP						ZIP		
2.REFERENCI	E NAME		HOME: AREA CODE & PHONE NO.	EMPLOYER NAM	Е	EMPL	OYER: AREA CODE AND PHONE NO.	
HOME: MAILING ADDRESS CITY STATE ZIP								
3.REFERENCI	E NAME		HOME: AREA CODE & PHONE NO.	EMPLOYER NAM	E	EMPL	OYER: AREA CODE AND PHONE NO.	
	ING ADDRESS		CITY		STATE		ZIP	
that I am rec promissory I	quired to notify Rid lote terms and cond	er Unive	e the information provided is true at rsity of all changes until the loan is p ill result in Rider University withhol	oaid in full. I unders	stand that my failu services until my l	ire to re oan deli	epay this loan as outlined in the inquency is resolved.	
BORROWER	'S SIGNATURE				DATE OF SIGN	NATURE	<u> </u>	



Rider University Office of Financial Aid 2083 Lawrenceville Road Lawrenceville, NJ 08648 (609) 896-5360

#### REVIEW YOUR FORMS BEFORE SUBMISSION

Make sure you review all your forms and submit them <u>together</u>. Incomplete forms will be rejected. The funds will not disburse until the application packet has been successfully submitted to the Office of Financial Aid.

#### Robert Noyce Promissory Note (3 page document):

- You must complete items 1 through 5 on the Promissory Note.
- Make sure you read the information provided on the Promissory Note. Let your loan counselor know if you have questions: onestop@rider.edu
- Sign and date the Promissory Note. Keep a copy for your records.

#### Statement of Rights & Responsibilities (2 page document):

• Make sure you read the information on the Statement of Rights & Responsibilities and initial each line item. Let your loan counselor know if you have questions: onestop@rider.edu.

#### **Student Loan Worksheet (2 page document):**

- Make sure you read over the instruction page that is included in this packet.
- Provide all required information and sign and date the bottom of the second page.

#### **Robert Noyce Application Packet Submission Instructions:**

You must submit your completed forms together:

Promissory Note (3 pages) Statement of Rights & Responsibilities (2 pages) Student Loan Worksheet (2 pages)

Original documents are required. Please hand deliver or mail your completed forms to the Rider University Office of Financial Aid using the address provided at the top of this form.