#### Disbursement of Aid

#### 1. Federal Pell Grant

# A. Application

Students wishing to apply for Pell must complete the FAFSA and submit any required documents if selected for verification.

# B. Eligibility Requirements

- Be enrolled as a regular student in an eligible program
- Have a high school diploma or a recognized equivalent
- Not be in default on a Title IV student loan
- Not owe on an overpayment of Title IV grant or Perkins funds
- Be a U.S. citizen or eligible noncitizen
- Be making satisfactory academic progress (SAP)
- Have a valid social security number
- Qualify based on demonstrated need as determined on the Free Application for Federal Student Aid (FAFSA)
- Have not previously earned a Bachelor's or Professional Degree

### C. Disbursements

Funds are disbursed at the beginning of each semester once all required documentation has been received and verification has been completed if necessary for returning students.

# 2. Federal Supplemental Education Opportunity Grant (SEOG)

#### A. Application

Students wishing to apply for FSEOG must complete the FAFSA by Roger Williams
University's priority dead line of February 1 and have submitted any required documents, if selected for verification

# **B.** Eligibility Requirements

- Be enrolled as a regular student in an eligible program
- Have a high school diploma or a recognized equivalent
- Not be in default on a Title IV student loan
- Not owe on an overpayment of Title IV grant or Perkins funds
- Be a U.S. citizen or eligible noncitizen
- Be making satisfactory academic progress (SAP)
- Have a valid social security number

- Qualify based on demonstrated need as determined on the Free Application for Federal Student Aid (FAFSA)
- Have not previously earned a Bachelor's or Professional Degree
- Received a Federal Pell Grant

#### C. Disbursements

Funds are disbursed at the beginning of each semester once all required documentation has been received and verification has been completed if necessary for returning students.

# 3. Federal Work Study Program

### A. Application

Students wishing to apply for Work-Study must first complete the FAFSA being sure to mark that they are interested in Work-Study. Also, all required documents regarding verification should be received.

### B. Eligibility Requirements

- Be enrolled as a regular student in an eligible program
- Be enrolled at least half time in an Undergraduate or Graduate Program
- Have financial need
- Have a high school diploma or a recognized equivalent
- Not be in default on a Title IV student loan
- Not owe on an overpayment of Title IV grant or Perkins funds
- Be a U.S. citizen or eligible noncitizen
- Be making satisfactory academic progress (SAP)
- Have a valid social security number

#### C. Disbursements

Students are paid every two weeks via check or Direct Deposit from the University's Payroll Department.

# 4. Federal Direct Loan Program: Subsidized Loan

#### A. Application

Once the student has completed the FAFSA they also must complete a Federal Direct Loan Master Promissory Note (MPN) and a Federal Direct Loan Entrance Interview.

### B. Eligibility Requirements

• Be enrolled as a regular student in an eligible program

- Be enrolled at least half time in an Undergraduate or Graduate Program
- Have financial need
- Have a high school diploma or a recognized equivalent
- Not be in default on a Title IV student loan
- Not owe on an overpayment of Title IV grant or Perkins funds
- Be a U.S. citizen or eligible noncitizen
- Be making satisfactory academic progress (SAP)
- Have a valid social security number

#### C. Disbursements

Funds are disbursed at the beginning of each semester once all required documentation has been received and verification has been completed if necessary for returning students. Loan money is disbursed 10 days prior to the start of classes for new and returning students.

# 5. Federal Direct Loan Program: Unsubsidized Loan

## A. Application

Once the student has completed the FAFSA they also must complete a Federal Direct Loan Master Promissory Note (MPN) and a Federal Direct Loan Entrance Interview.

## **B.** Eligibility Requirements

- Be enrolled as a regular student in an eligible program
- Be enrolled at least half time in an Undergraduate or Graduate Program
- Have a high school diploma or a recognized equivalent
- Not be in default on a Title IV student loan
- Not owe on an overpayment of Title IV grant or Perkins funds
- Be a U.S. citizen or eligible noncitizen
- Be making satisfactory academic progress (SAP)
- Have a valid social security number

#### C. Disbursements

Funds are disbursed at the beginning of each semester once all required documentation has been received and verification has been completed if necessary for returning students. Loan money is disbursed 10 days prior to the start of classes for new and returning students.

### 6. Federal Direct Plus Loan Program

#### A. Application

After filing the FAFSA the student or parent must complete the loan application and appropriate promissory on the Department of Education website. In addition if a graduate student is applying for a graduate plus loan they must complete an graduate plus loan entrance interview.

### B. Eligibility Requirements

- Be enrolled as a regular student in an eligible program
- Be enrolled at least half time in an Undergraduate or Graduate Program
- Have a high school diploma or a recognized equivalent
- Not be in default on a Title IV student loan
- Not owe on an overpayment of Title IV grant or Perkins funds
- Be a U.S. citizen or eligible noncitizen
- Be making satisfactory academic progress (SAP)
- Have a valid social security number

#### C. Disbursements

Funds are disbursed at the beginning of each semester once all required documentation has been received and verification has been completed if necessary for returning students. Loan money is disbursed 10 days prior to the start of classes for new and returning students

### 7. State Aid Programs in which the Institution Participates

#### **Rhode Island Promise**

# A. Application

Free Application for Federal Student Aid (FAFSA)

### B. Eligibility Requirements

- Be a legal resident of Rhode Island
- Be enrolled in an undergraduate program of study eligible for federal Title-IV financial aid.
- Not have earned a bachelor's degree or its equivalent.
- Complete a Free Application for Federal Student Aid (FAFSA) for the academic year
  in which the grant is to be awarded and have illustrated a financial need. Financial
  need is defined as cost of attendance (COA) minus federal estimated family
  contribution (EFC) minus other resources received.
- Meet all eligibility requirements to participate in federal Title-IV financial aid programs.
- Be enrolled full-time, three-quarter time, or half-time as per the federal definition of enrollment.
- Meet satisfactory academic progress (SAP) requirements established by Roger Williams University

### C. Disbursements

Disbursements will be made after the add drop period is over each semester.

# **Vermont State Grant**

### A. Application

Free Application for Federal Student Aid (FAFSA)

# **B.** Eligibility Requirements

Determined by the State of Vermont see their website

#### C. Disbursements

Disbursements will be made once the state agency forwards the funds to Roger Williams University.

# 8. Private Aid Programs

Roger Williams University encourages its students to investigate private scholarships. There are several places student can receive information including their public library and via the web at <a href="https://www.fastweb.com">www.fastweb.com</a>.

# 9. Private Loan Programs

Roger Williams University participates with several private lending institutions that will provide students educational loans in addition to their financial aid. Eligibility requirements, award amounts, disbursements, fees, interest rates, and repayment vary based on the lender.