



FINANCIAL PLANNING GUIDE

**ROSS UNIVERSITY SCHOOL
OF VETERINARY MEDICINE
OFFICE OF STUDENT
FINANCE**

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Students accepted for admission to Ross University School of Veterinary Medicine (RUSVM), and those who are in attendance and maintaining standards of satisfactory academic progress, may apply for student loans to meet direct and indirect educational expenses. Students must be United States citizens, permanent residents, or other eligible non-citizens to be eligible for loans through Federal Direct Loan Programs and most private loan programs described in this publication.

Additionally, a student must not be in default on prior federal student loans or have outstanding overpayments for prior loans/grants at any institution. Each continuing student must also comply with the institutional Satisfactory Academic Progress Policy (SAP) as published in the *Student Handbook*. The maximum loan amount for which a student is eligible may not exceed the **Cost of Attendance** for the academic period in which the student is enrolled. First year estimates for **Cost of Attendance** are included in this publication and may be adjusted by the University each semester or calendar year.

Students accepted to the Veterinary Prep program are not eligible for federal student loans, however may be eligible for private loan programs at the lender's discretion. Students must be credit-worthy or have a credit-worthy cosigner that meets the lender's requirements.

Canadian citizens may be eligible for loans through the Canadian government loan programs. For more information, please refer to the *Financial Planning Guide for Canadian Students*, which is available online at

http://veterinary.rossu.edu/content/dam/dmi/veterinary/documents/RUSVM_Canadian_Planning_Guide.pdf

LOAN SOURCES

The **Federal Direct Loan Program** offers the following types of loans to eligible U.S. citizens and permanent residents:

- **Federal Direct Unsubsidized Loan** – This is a non-need-based Federal loan which can be borrowed up to \$20,500 per academic year (two semesters). Interest begins to accrue from the time the loan is first disbursed until it is paid in full. The interest is capitalized, meaning that you pay interest on any interest that has already accrued. The borrower is responsible for the interest that accrues during all periods. One way to minimize how much interest accrues is to contact your loan servicer to arrange to pay the interest as it accumulates. The interest rate can be found at <https://studentaid.ed.gov/sa/types/loans/interest-rates#what-is-interest>. Deferring interest payments while in school adds to the overall repayment cost of the loan.

Because RUSVM is a foreign medical school, our students are not eligible for the additional \$20,000 Unsubsidized portion of the Stafford Loan. **The combined aggregate borrowing limit of \$138,500 for the subsidized and unsubsidized loans includes any prior outstanding undergraduate/graduate Federal Direct subsidized or unsubsidized Loans.**

The Federal Direct Unsubsidized Loan has a 10 year standard repayment period that begins six months after the student graduates or drops below half time enrollment. Please contact your lender for information regarding additional repayment plans.

The Federal Direct Graduate PLUS Loan is a non-need-based federal loan for which the student can borrow up to the school's cost of attendance, less other financial aid. The interest rate can be found at <https://studentaid.ed.gov/sa/types/loans/interest-rates#what-is-interest>. The Graduate PLUS credit decision is based on your credit history. You can obtain a free copy of your credit report at www.annualcreditreport.com.

FINANCIAL AID APPLICATION PROCESS

Step One

A prospective applicant to RUSVM should not wait until acceptance before completing the appropriate documents.

Students (U.S. Citizens/permanent residents/other eligible noncitizens only) in need of financial assistance to help with the payment of tuition, fees, and other related costs, are advised to submit the Free Application for Federal Student Aid® (FAFSA). The FAFSA can be completed online at www.fafsa.ed.gov. Graduate and professional level students are considered independent for federal student aid purposes; therefore, they do not need to provide data or signatures for their parents.

Students attending should submit their application no later than 3 months prior to their semester start date. Applications will be accepted after this date.

FAFSA FEDERAL SCHOOL CODE

Ross University School of Veterinary Medicine is: **G22779**

Students who do not complete the process before tuition and fees are due (usually 30 days in advance of the start of a semester) should be prepared to make payment from personal resources until loans are approved and credited to the student's account.

Step Two

Typically, federal financial aid recipients are eligible for a maximum of \$10,250 in Federal Direct Loans per semester. In addition, many students will apply for the Federal Direct Graduate PLUS Loan to cover the remaining tuition costs, as well as living and other "indirect" expenses for the semester. The Federal Direct Graduate PLUS loan approval is based on your credit history. It is EXTREMELY important to review your credit history. You can request a free credit report at www.annualcreditreport.com. You may also request a pre-approval for your Federal Direct Graduate PLUS loan at www.studentloans.gov. Students may find that they are not credit-worthy on their own, and must obtain a co-signer or need time to resolve credit issues that affect their credit-worthiness. This process can often take several months to address. Students who start the process early will have a better chance of receiving their loans on time.

ADDITIONAL INFORMATION REQUESTS

Once your Free Application for Federal Student Aid (FAFSA) has been processed, you may be asked to submit additional information to the Office of Student Finance. If you need to provide additional documentation, you will receive an email indicating which documents are required.

Commonly, the following documents are needed if a student's Student Aid Report (SAR) indicates one of the following:

- **The student is selected for verification, which is indicated on the SAR with an asterisk (*) next to the EFC number.** Verification concerns applicants for most FSA programs, but it isn't required if the student will only receive a TEACH grant, a Federal Direct loan at a foreign school. Students at RUSVM are not required to complete the verification process; however the school may still request documents to reconcile any conflicting information that may exist on the student's application. Graduate students are not eligible for any need-based loans. No student action is needed if the SAR is selected for verification unless notified otherwise by the Office of Student Finance.

- **A Comment Code is present on the SAR.**

A Comment Code could indicate several things. Some common issues include a mismatch of name, social security number, date of birth, citizenship/permanent residence, no record of Selective Service registration or an indication of a prior student loan default. In these cases, the appropriate documentation must be submitted to the New Jersey Office of Student Finance.

- We will request the appropriate document when a comment code is indicated.
- If there is a Selective Service registration issue, the student must contact the Selective Service System at (847-688-6888) or toll free at 1-888-655-1825 and provide acceptable documentation that the problem has been resolved.
- Proof of cleared loan default status from the student loan agency, if applicable.

AWARD NOTICES

Financial Aid eligibility can only be determined after all appropriate forms are reviewed and the file is considered “complete.” **An official award letter will be sent once a student has been officially accepted.**

If the FAFSA has been submitted and all requested documents (if any) are received, eligibility is determined and an award letter is mailed or e-mailed to the student. In addition to the type and amount of loans for which the student is eligible, the award letter packet includes information, statements and disclosures for continued eligibility. The award letter is also available on *MyRoss* under the Student Finance tab.

Students will receive a revised award letter if a student’s loan eligibility changes based on receipt of scholarship awards, change in FAFSA information, etc.

LOAN ACCEPTANCE PROCESS

If you wish to accept the **Federal Direct Loan** for RUSVM you must complete the following:

- Federal Direct Unsubsidized Loan and Federal Direct Graduate PLUS Loan Entrance Counseling at www.studentloans.gov
- Federal Direct Unsubsidized Master Promissory Note (MPN) with the U.S. Department of Education at www.studentloans.gov

If you wish to accept the **Federal Direct Graduate PLUS Loan**, you must complete the following:

- A Federal Direct Graduate PLUS Loan Master Promissory Note (MPN) with the U.S. Department of Education at www.studentloans.gov
- Title IV Authorization Form on the MyRoss web site to authorize retention of financial aid funds to pay for either tuition only or tuition and all institutional fees

COST OF ATTENDANCE AND EXPECTED FAMILY CONTRIBUTION (EFC)

Sample costs of attendance are listed below for students for two semesters. The cost of attendance is estimated and are subject to change.

- * Please note that consumer or other personal debt (credit cards, legal fees, etc.) cannot be included in the Cost of Attendance for Financial Aid purposes.
- * Consumer Information and total program costs can be retrieved using the below link: <http://www.rossu.edu/student-consumer-info.cfm>

The Federal Methodology (FM) is the formula used by the federal government to determine your Expected Family Contribution (EFC) for a Federal Pell Grant, campus-based programs, and Federal Direct Subsidized Loan Program. Ross University is eligible for non-need based loans, including the Federal Direct Unsubsidized loan and the Federal Direct Graduate PLUS loan. For non-need-based loans, your EFC is not a factor.

Sample Cost of Attendance for 2 semesters:	\$63,758
Supplies	\$828
Loan Fees	\$1,544
Personal Expenses	\$8,548
Room & Board	\$10,683
Tuition, Fees, Health Insurance	\$37,968
Transportation	\$3,854
Minus maximum Federal Direct Unsubsidized loan:	– \$20,500
Equals the remaining direct and indirect cost, which represents potential eligibility for Direct Graduate PLUS or private loans:	\$43,258

Thus, the student would be eligible for the maximum Federal Direct Unsubsidized Loan of \$20,500 and a Federal Direct Graduate PLUS loan of up to \$43,258 for a maximum total of \$63,758. The Department of Education charges origination fees on the Direct Unsubsidized loan and the Federal Direct Graduate PLUS loan.

The loan fees for the Federal Direct Unsubsidized Loan and the Federal Direct Graduate PLUS Loans can be found: <http://studentaid.ed.gov/sa/types/loans/interest-rates>

Borrow wisely! Borrowing funds to pay for your educational costs are a tremendous obligation and the loans must be repaid. Please utilize the loan calculators available to determine your financial need to cover your actual expenses.

Vet Calculator: www.rossu.edu/vetcalculator

If you default, you risk negatively affecting your credit, which will burden you for many years. Thus, even though you may be eligible

for a larger amount, we urge you to borrow only what you need in order to cover your educational expenses.

LENDERS

As participants in The Federal Direct Loan Program, all RUSVM students borrow their federal loans through the U.S. Department of Education.

PRIVATE LOAN PROGRAMS (VET PREP STUDENTS ONLY)

RUSVM does not make any recommendations regarding lender selection. The lenders are listed in alphabetical order, and therefore do not indicate any sort of rank or preference. Students are encouraged to review each lender's terms and conditions before selecting a lender. Lender terms and eligibility criteria sometimes change, and while all of the lenders listed currently provide loans to RUSVM students, they may not always do so. Students may choose to borrow from one of the lenders listed or from any other lender.

Please contact FinAid@rossu.edu for the updated list of lenders that have made loans to Ross University School of Veterinary Medicine students in the past, and continue to do so as of the date listed in the document.

If you have any credit issues, you may need to obtain a co-borrower. A co-borrower also assumes responsibility for the loan to make sure the loan is repaid as agreed. The loan will appear on the co-borrower's credit report. In the event that your payments are late or remain unpaid, this will also appear on your co-borrower's credit history.

Please be sure to check your credit history now so that you have time to resolve any outstanding credit problems. You can obtain a free copy of your credit report at www.annualcreditreport.com. You will most likely need to borrow additional credit based loans in your future educational costs.

RESIDENCY & RELOCATION LOAN PROGRAMS

Residency and Relocation Loans are available for students in their second through final years of studies. Certain student loan lenders offer the Residency & Relocation Loans, which provide up to \$20,000 to help students pay for exam review classes, internship-residency interviewing and residency relocation expenses. This loan is credit-based with a lifetime limit of \$15,000-\$20,000, depending on the lender. Students must be enrolled and need funds to cover the cost of an exam review class, internship/residency interviewing and/or relocation expenses. Documentation of the specific needs may be required when applying for the loan. Funds are sent directly to the student.

STUDENT LOAN DISBURSEMENTS

Billing and student loan disbursements are processed by the Office of Student Finance. Disbursements of loan funds are made in two installments for an academic year- once per semester. If any tuition and fees are outstanding, funds are credited to a student's account on a first-in basis. Any credit balance remaining is forwarded to the student by the Office of Student Finance, usually within ten days after receipt of the disbursement, provided the student has **confirmed enrollment on campus and is making Satisfactory Academic Progress**. The disbursement of these funds is made on the 10th day before the first day of classes. The Office of Student Finance is responsible for confirming eligibility of the student prior to release of any funds.

In order for funds to be released, continuing students must be registered, maintain Satisfactory Academic Progress and have satisfied all other requirements as outlined in the Student Handbook. Funds will be distributed to students who have confirmed their attendance on the campus during the first week of classes. **Funds will be returned to the lender for students who do not confirm their attendance on the campus and/or have failed to satisfy all other University requirements. Loans are not available during periods in which students are not enrolled or rotating.**

CANCELLATION AND RETURN OF LOAN PROCEEDS

You have the right to reduce/cancel Federal Direct Unsubsidized or Federal Direct Graduate PLUS Loans before or after the loan(s) have been disbursed to the University by the Department of Education. Before your loan(s) have been disbursed, you may cancel all or part of your loan(s) at any time by notifying The New Jersey Office of Student Finance in writing. After your loan(s) have been disbursed, there are two ways to cancel all or part of your loan(s): Within 14 days after the date you are notified of the disbursement. A written request must be sent to the Office of Student Finance requesting that you want to cancel all or part of the disbursement that was credited to your account. The University will return the canceled loan amount to the Department of Education. You do not have to pay interest or the loan fee on the part of your loan that you request to be canceled within this time-frame.

Within 120 days of the date the University receives the disbursement. A written request must be sent to the Office of Student Finance requesting that you want to cancel all or part of the disbursement that was credited to your account and a payment must be made to the University for the amount you request to be returned to the Department of Education. You do not have to pay interest or the loan fee on the part of your loan that you return within 120 days of the date that part of your loan is disbursed.

The University Office of Student Finance is required to cancel or return Financial Aid proceeds in cases where it is determined that the student has falsified documents or provided fraudulent documents or information. All cases of fraudulent activity will be reported to the Vice President of Academic Affairs, Campus Dean, DeVry Education Group Regulatory Affairs and the U.S. Department of Education's Office of the Inspector General.

LOAN MANAGEMENT

Students who have outstanding educational loans from prior institutions are able to print an enrollment verification letter from *MyRoss* that is customized to reflect the dates of enrollment and enrollment status. This letter may be sent to student loan lenders, insurance companies, or other agencies that require proof of enrollment. This may also be used to request in school deferment from the guarantee agency or servicer of their prior loans.

FUND AVAILABILITY

If all requirements are satisfied, financial aid proceeds will be delivered to students upon completion of the confirmation process. Normally, a credit balance for living expenses is available to students during the first week of the semester. Students should be prepared to cover at least one month's living expenses at the beginning of the semester if they have filed late or have experienced difficulties with loan approval.

CONTINUING STUDENTS

Continuing students must reapply for financial aid annually (by March 15th) by filing the FAFSA. Continuing students must continue to satisfy all University requirements and standards including, but not limited to Admissions, Satisfactory Academic Progress (SAP) and Registration to remain eligible for Federal Student Financial Aid.

Conditionally accepted students will not receive financial aid disbursements if required documents are not submitted by the 1st day of the 2nd semester. Funds will be placed on hold until documents are received. Please refer to the Student Handbook.

SATISFACTORY ACADEMIC PROGRESS

See the Student Handbook on http://veterinary.rossu.edu/content/dam/dmi/veterinary/documents/RUSVM_Student_Handbook_Feb.1.16.pdf for detailed information about the Student Academic Progress policy and the financial aid implications for students who do not meet academic standards, such as receiving probationary status or facing dismissal.

LEAVES OF ABSENCE AND CHANGES IN ENROLLMENT STATUS

It is the student's responsibility to notify the Office of the Registrar and the Office of Student Finance regarding a change of name or address, enrollment plans, USMLE scores, leaves of absence and/or withdrawal. If a student takes a leave of absence or withdraws, s/he must complete Loan Exit Counseling online at www.nslsds.ed.gov, or in person at the campus Financial Aid Office and notify the lender of his/her status.

A student "on leave" for any reason will be reported to the lenders by the Office of the Registrar. Students on leave must also complete Exit Counseling. Upon return, the student will be classified as "in school". Any extended time away from school can affect the student's repayment period. If a student is out of school for more than six months at one time, they have exceeded the student loan grace period and will be placed in "repayment" status by the lender. Student Loan repayment typically begins six months after the student graduates or drops below at least half-time enrollment status. In some instances, students may continue to defer student loans during residency programs. Once the six-month grace period is exhausted, another grace period will not be granted.

Upon return, the student will not be charged tuition for the registered term and therefore, will not be receiving any additional financial aid for this term. Students are responsible to pay any health insurance or student government fees accrued during the leave.

If the student returns after six months, s/he will be categorized as "in school". This is not an automatic process. The student should print an enrollment verification letter from *MyRoss* that is customized to reflect the dates of enrollment and enrollment status. This letter may be sent to student loan lenders/loan servicers to request "In-School" deferment from the guarantee agency or servicer of their prior loans. Students who enter repayment status because they have not resumed study within the six-month period should consult with the lender/servicer of their loans to discuss their available options.

If you submit an appeal to the Academic Review Committee, it does not automatically constitute continued financial aid eligibility. Please contact the University Director of Student Finance for further guidance.

CONSUMER INFORMATION

Important consumer information about RUSVM can be found at <http://veterinary.rossu.edu/student-consumer-information.html>.

DISABLED STUDENT SERVICES

RUSVM is committed to ensuring that qualified students with disabilities are afforded reasonable accommodations. The RUSVM curriculum represents a core curriculum essential to all veterinarians. Therefore, RUSVM expects that each student admitted will be

capable of completing the full curriculum of required courses and electives under the established RUSVM policies. All students and applicants must be capable of meeting the RUSVM Technical Standards, with or without reasonable accommodation, at each stage of their veterinary education. Our goal at RUSVM is to provide equal opportunity without undermining the integrity of any course, clerkship, or program. Requests for accommodation should be made as soon as the need is known and within the guidelines described here. Please refer to the Student Handbook for further information.

INSTRUCTIONAL FACILITIES AND CLINICAL SITES

Information regarding our instructional facilities and clinical sites is available at <http://www.rossu.edu/veterinary-school/> and in the Student Handbook.

COURSE WITHDRAWAL PROCEDURES

RUSVM students who are withdrawing from classes must follow several steps in order to complete the withdrawal process. The withdrawal policies and procedures can be found in the Student Handbook and on the website at http://veterinary.rossu.edu/content/dam/dmi/veterinary/documents/RUSVM_Student_Handbook_Feb.1.16.pdf or by contacting the Office of the Registrar, at (732) 509-9003 or by e-mailing the Registrar at registrar@rossu.edu.

COST OF ATTENDANCE

Students that have been awarded financial aid can view their specific cost of attendance on *MyRoss* on the Student Finance tab. Estimated costs for tuition and fees, room and board, books and supplies, transportation and personal/miscellaneous can be found on the website at <http://www.rossu.edu/veterinary-school/students/Ross-Vet-School-Financial-Aid-Student-Loan-Estimator.cfm> or by contacting the Office of Student Accounts at (732)509-3051 or via email at bursar@rossu.edu.

FAMILY EDUCATION RIGHTS AND PRIVACY ACT (FERPA)

FERPA is to protect the privacy of student education records, to establish the right of a student to inspect and review their educational records, and the right of students to have some control over the disclosure of information from their records. ANNUAL NOTIFICATION OF STUDENT RIGHTS UNDER FERPA is published in the student handbook, on the website http://veterinary.rossu.edu/content/dam/dmi/veterinary/documents/RUSVM_Student_Handbook_Feb.1.16.pdf and on the student portal at <https://myross.rossu.edu>.

CAMPUS SAFETY AND SECURITY

To review safety practices, procedures and crime statistics for RUSVM go to the Student Consumer Information website at <http://veterinary.rossu.edu/student-consumer-information/> or contact RUSVM at (732) 609-5600.

COMPLETION/GRADUATION RATES FOR STUDENTS

To obtain information regarding Completion/Graduation Rates for All Students please contact contacting the Office of the Registrar, at (732) 509-9003 or by e-mailing the Office of the Registrar at registrar@rossu.edu.

CREDIT BALANCE POLICY

Students who make schedule adjustments resulting in a credit hour load reduction or complete withdrawal from the University may be eligible to receive a tuition refund. To obtain detailed information regarding the credit balance policy at RUSVM visit the website at http://veterinary.rossu.edu/content/dam/dmi/veterinary/documents/RUSVM_Student_Handbook_Feb.1.16.pdf, consult the Students Handbook or contact the Office of Student Accounts at (732) 509-3051 or by e-mail at bursar@rossu.edu.

ACCREDITATION INFORMATION

Ross University School of Veterinary Medicine is accredited by the St. Christopher & Nevis Accreditation Board (<http://www.moeskn.org/>) for the Doctor of Veterinary Medicine and the Post Graduate Program. The American Veterinary Medical Association Council on Education (www.avma.org) accredits RUSVM to offer the Doctor of Veterinary Medicine degree program. The RUSVM Veterinary Teaching Hospital is accredited by the American Animal Hospital Association (www.aahanet.org). For additional accreditation information go to <http://veterinary.rossu.edu/about/accreditation.html>.

STUDENT HANDBOOK/“CODE OF CONDUCT”

To obtain information regarding the Student Handbook and the “Code of Conduct”, visit the website at <http://veterinary.rossu.edu/about/accreditation.html>. The Student Handbook informs students about many services and programs that are available. The “Code of Conduct” informs students about the regulations and procedures in regards to student behavior on and off campus.

ACADEMIC PROGRAMS

Information regarding programs of study and course descriptions can be obtained on the website at <http://veterinary.rossu.edu/dvm-program/program-timeline.html> or by contacting the Admission’s Office at (732) 509-4600 or by e-mail Admissions@rossu.edu.

CONTACT FOR GENERAL INSTITUTIONAL ISSUES

To obtain information regarding general institutional issues, contact the RUSVM Administrator at (732)509-4600 or by e-mail at webmaster@rossu.edu.

NOTICE OF AMOUNTS AND TYPES OF TITLE IV AID

Schools are required to notify students about the amount of Title IV aid the student will receive from each program before any aid is disbursed. The Office of Student Finance provides information regarding the Federal Direct disbursement method, schedule, and an itemization of unsubsidized education loans separately through the award letter document. This document is provided to the students once the financial aid package has been completed. It is emailed to the email address on record. For new students, it is also mailed to the student's primary address listed in our system. The types of aid available are listed earlier in this document.

NOTICE OF RIGHT TO CANCEL/DECLINE A LOAN

RUSVM is required to notify students of their right to cancel all or a portion of an education loan disbursement and have the funds returned to the U.S. Department of Education. Students are notified of their right to cancel/decline their loans through the award letter notifications and loan disbursement notifications. In addition this information is included on the promissory note for each disbursement.

TOTAL WITHDRAWAL FROM CLASSES/ RETURN OF TITLE IV

Students who totally withdraw from classes or receive all F grades in any semester may be required to return federal funds for that semester in accordance to the guidelines for Federal Direct Student Aid. In instances where students have not maintained Satisfactory Academic Progress, Financial Aid eligibility is affected. For students that have not received financial aid before starting withdrawal procedures, they will be advised in writing of their post-withdrawal eligibility within 30 days of the start of the withdrawal process.

Please refer to the Financial Aid SAP policy applies to the School of Medicine and Veterinary Medicine listed in the Student Handbook. For additional information of Title IV returns process please contact the Office of Student Finance at (732)509-3051 or by e-mail at Bursar@rossu.edu.

TERMS OF STUDENT LOANS, INCLUDING REPAYMENT AND SAMPLE REPAYMENT SCHEDULE

To obtain loan repayment information such as repayment options, repayment schedule and other information visit Department of Education web site at www.studentloans.gov. You will be required to review this information during the required Entrance Counseling session. Should you have additional questions you may contact the Office of Student Finance at (732) 509-3051 or by email at FinAid@rossu.edu.

HOW SCHOOL DISTRIBUTES AID AMONG STUDENTS

RUSVM students are eligible for loans through the U.S. Department of Education Federal Loan Program. Students are awarded the Federal Direct Unsubsidized Loan and then the Federal Direct Graduate PLUS Loan. Students must meet eligibility requirements for all loans.

To obtain a copy of our Packaging Policy at RUSVM you may contact the Office of Student Finance at (732) 509-3051 or by email at FinAid@rossu.edu.

TERMS/CONDITIONS OF DEFERMENT AND CONSOLIDATION OF A DIRECT FEDERAL LOAN

Students that are enrolled at RUSVM in the D.V.M. program are eligible for deferment of their federal student loans. RUSVM reports enrollment information every 60 days to the National Student Loan Data System (NSLDS). If you need to obtain a deferment sooner than this, you can print an enrollment verification form from myRoss and fax/mail to your student loan lender.

To obtain information regarding loan deferment of a Federal Direct Loan, students must contact the U.S. Department of Education at www.studentloans.gov.

Deferral of private loans are subject to your lenders discretion. Please contact your lender for details.

TITLE IV ELIGIBILITY PENALTIES FOR DRUG CONVICTION

To obtain information regarding drug convictions impact on students who are using financial aid, please refer to <https://studentaid.ed.gov/sa/eligibility/criminal-convictions#drug-convictions>.

IMPORTANT DATES

FAFSA DEADLINE

All students should complete the FAFSA at least 3 months prior to attending school. For students that apply late, **the FAFSA should be completed at least 1 month prior to the end of the semester** in which they want financial aid. Students completing after this deadline may not receive for on time disbursement of financial aid for that particular term. Students filing the FAFSA by March 15, will be processed first. All other applications will be processed on a rolling basis. All FAFSAs for the award year must be submitted by June 30. FAFSAs cannot be accepted by the Department of Education after this date.

BASIC SCIENCE STUDENTS (VET) AND VET CLINICAL STUDENTS

September Semester- By June 15th but no later than **November 15**

January Semester- By October 15th but no later than **March 15**

May Semester- By February 15th but no later than **June 30**

MISSING DOCUMENTS DEADLINE

After students file the FAFSA, they will be notified if any documents are missing via e-mail. You may be asked to send proof of citizenship, proof of Selective Service Registration, Master Promissory Notes (MPN), etc. You may also check your *myRoss* account for missing documents under the Student Finance tab. Students are sent at least 3 reminder notices to return missing documents.

OFFICE OF STUDENT FINANCE REFERENCES

Administrative hours:
Monday-Friday:
8:00 a.m.-8:00 p.m. EST

QUESTIONS?

Financial Aid
finaid@rossu.edu
(732) 509-3051

Jennifer Dennis
Senior Director
Student Services

Teresa Pupo
Director
Office of Student Finance

Julie Burgio
Associate Director
Office of Student Finance

Yudisney Leung
Systems Supervisor
Office of Student Finance

Brittany Fessler
Student Finance Analyst I
Office of Student Finance

Last Name:	SF Advisor:
A-Ch	Nottoya Thelusma
Ci-G	Jaspal Singh Pabla
H-La	Christopher Nordone
Le-O	Odeani McBean
P-Sh	Jaya Patel
Si-Z	Jo-Ann Singh

Anthony Jackson
Student Finance Representative

STUDENT ACCOUNTS

Student Accounts
bursar@rossu.edu

Brenda Alvarez
University Bursar

Letecia Taylor
Student Accounts Systems Coordinator

Felicia Mitchell
Student Finance Analyst

Last Name:	SA Advisor:
A-G	Jennifer Rosario
H-O	Natasha Rydowski
P-Z	Cortney Wortman

RUSVM ON-CAMPUS STUDENT FINANCE STAFF

RUSVM – St. Kitts
(869) 465-2405

Lesley Broadbelt
Campus FA

Avonelle Fahie
Campus FA

COMMONLY USED FINANCIAL AID INFORMATION PHONE NUMBERS/WEBSITES

FSA Student Loan Ombudsman Group
On-line assistance: <https://studentaid.ed.gov/sa/repay-loans/disputes/prepare>
Telephone: 877-557-2575
Fax: 606-396-4821
Mail: FSA Ombudsman Group
P.O. Box 1843
Monticello, KY 42633

Federal Student Info Center
(800) 4-FEDAID
www.studentaid.ed.gov

Free Application for Federal Student Aid (FAFSA)
www.fafsa.ed.gov

Apply for an FSA ID
<https://fsaid.ed.gov/npas/>

Federal Loan Summary Information
www.nsls.ed.gov

Loan Entrance/Exit Counseling, MPNs
www.studentloans.gov



