

URG Office of Administrative Services, Allen Hall, PO Box 500, Rio Grande, OH 45674

740.245.7203 office; email: [info@rio.edu](mailto:info@rio.edu)

URG Accounting Office, Allen Hall, PO Box 500 F-26, Rio Grande, OH 45674

740.245.7232 office; email: [accountingoffice@rio.edu](mailto:accountingoffice@rio.edu)

URG Office of Financial Aid, Allen Hall, PO Box 500, Rio Grande, OH 45674

740.245.7218 or 800.282.7201 office; 740.245.7102 fax; email: [finaid@rio.edu](mailto:finaid@rio.edu)

RGCC Office of Administrative and Financial Affairs, Allen Hall, PO Box 326, Rio Grande, OH 45674

740.245.5035 office; email: [rgccinformation@rio.edu](mailto:rgccinformation@rio.edu)

## Tuition and Fees

The University of Rio Grande Board of Trustees and/or the Rio Grande Community College Board of Trustees reserve(s) the right to make, without prior notice, any fee adjustments that may become necessary.

Tuition and fees are linked at the University of Rio Grande website at: <http://www.rio.edu/student-services/page.php?ID=accounting>

## Terms of Payment

Payment is due on the first day of the class. Payment must be received on or before the due date to avoid deregistration. Postmarks will not be reviewed.

If you are a participant of third party billing (e.g. BVR, CAA, TAA, VA, WIA, Jobs & Family Services or Workforce Development), it is your responsibility to provide documentation to the Accounting Office. You may fax appropriate documentation to the Accounting Office 740-245-7171 on or before the stated due date.

## Payment Options

1. **Check** – mail your check for the Balance Due to the address below. Do not send cash.

University of Rio Grande  
P.O. Box 500 F-26  
Rio Grande, OH 45674

or

Rio Grande Community College  
P.O. Box 326  
Rio Grande, OH 45674

2. **ACH Payment (eCheck)** – makes an electronic check payment by logging into your account at <https://hope.rio.edu/student-space/PyByCheck.aspx> Make sure you follow the instructions very carefully and carefully input your bank's routing number and your account number (checking or savings account).
3. **Credit Card Online** – make a credit card payment by logging into your account at <https://hope.rio.edu/student-space/PyByCredit.aspx> VISA, MasterCard, Discover, and American Express are accepted.
4. **In Person** at cashier window, Accounting Office and Community College Office, top floor Allen Hall, with cash, check or credit card.

5. **Monthly Payment Plan** – University of Rio Grande contracts with an outside agency that allows students to stretch their payments over a nine-month period for fall and spring semesters. An enrollment fee is charged for this option. For more information or to apply, go to [www.TuitionPayEnroll.com](http://www.TuitionPayEnroll.com) or call 1-800-635-0120.
6. **Financial Aid** may be applied to your account if you have qualified for assistance. If financial aid is less than the Balance Due, you must pay the difference. If financial aid is greater than the Balance Due, you will receive a refund. If you are expecting financial aid and your account does not have an award listed, please contact the Financial Aid Office of at 740-245-7218 or <http://www.rio.edu/student-services/page.php?ID=financialaid>.

## Returned Check Fees

Upon receipt of a returned check (including eChecks), the University of Rio Grande will send the student and/or check owner an email or a letter detailing the reason for return and amount due. Returned check payments must be made with cash, cashier's check, or money order. A personal check will not be accepted.

Returned checks will be charged a service fee. Tuition checks that are returned at payment deadline will also be charged a late payment fee.

A returned check halt may be placed on the student's records. The halt cannot be released until payment is made. This halt will affect registration, grades, transcripts, and diplomas from being processed.

## Refunds

**Tuition and Course Fees** - A student will receive no refund as a result of any course dropped after the first five business days (seven calendar days) of an academic semester, or the first two calendar days of a summer term.

**Board** - A student withdrawing during an academic semester or summer term for any reason will be refunded a part of the charges for board proportionate to the number of whole weeks of an academic semester or summer term remaining after termination.

**Room and Other Fees** - A student withdrawing during an academic semester or summer term will not receive a refund of charges for room, institutional fee, technology fee, parking fee, insurance or late registration fee, and other fees.

**Advanced Deposit** - Advanced deposits are non-refundable.

## Important Drop/Withdraw information

It is your responsibility to drop or withdraw from courses you do not plan to attend. After the drop/add period you will be responsible for all tuition and fees, and add/drop fees. Not reviewing your bill does not eliminate your responsibility to pay. (See also Schedule Changes and Withdrawal Policy in the Academic Programs, Policies, and Services section of this catalog.)

Check your student account anytime by logging into: <https://hope.rio.edu/studentspace/signup.aspx>

## Student ID

When arriving at the Accounting Office, the student will be required to present a picture ID (e.g. student ID or driver's license). If the student does not have his/her picture ID, service will be denied.

## Residency Requirements

### General Residency

The following persons shall be classified as residents of the State of Ohio for subsidy and tuition surcharge purposes:

1. A dependent student, at least one of whose parents or legal guardian has been a resident of the State of Ohio for all other legal purposes for twelve consecutive months or more immediately preceding the enrollment of such student in the University.
2. A person who has been a resident of Ohio for the purpose of this rule for at least twelve consecutive months immediately preceding his or her enrollment and who is not receiving, and has not directly or indirectly received in the preceding twelve consecutive months, financial support from persons or entities who are not residents of Ohio.

### Exceptions

Exceptions to the general rule of residency for subsidy and tuition surcharge purposes:

1. A person who is living and is gainfully employed on a full-time or part-time and self-sustaining basis in Ohio and who is pursuing a part-time program of instruction in Rio Grande Community College shall be considered a resident of Ohio for these purposes.
2. A person who enters and currently remains upon active duty in the United States military service while a resident of Ohio for all other legal purposes and his or her dependents shall be considered residents of Ohio for these purposes as long as Ohio remains the state of such person's domicile.
3. A person on active duty status in the United States military service who is stationed and resides in Ohio and his/her dependents shall be considered residents of Ohio for these purposes.
4. A person, who is transferred by his employer beyond the territorial limits of the fifty states of the United States and the District of Columbia while a resident of Ohio for all other legal purposes, and his or her dependents shall be considered residents of Ohio for these purposes as long as Ohio remains the state of such person's domicile and as long as such person has

fulfilled his or her tax liability to the State of Ohio for at least the tax year preceding enrollment.

5. A person, who has been employed as a migrant worker in the State of Ohio and his or her dependents shall be considered residents for these purposes provided such person has worked in Ohio for at least four months during each of the three years preceding the proposed enrollment.
6. Any student who is a qualifying resident of any county of a state in which Rio Grande Community College and the Ohio Board of Regents has entered into a legally binding reciprocity agreement.

## Residency Change

1. Students should have a fair and adequate opportunity to present proof of their Ohio residency for purposes of this rule. The University of Rio Grande and Rio Grande Community College may require the submission of affidavits and other documentary evidence, which it may deem necessary to a full and complete determination under this rule.
2. Evidentiary determinations under this rule shall be made by the institution which may require, among other things, the submission of documentation regarding the source of a student's actual financial support. A Residency Change Application form is available in the Admissions Office.
3. Any reclassification of a person who was once classified as a non-resident for these purposes shall have prospective application only from the date of such reclassification. In order to qualify for in-district fees, a student must be a resident of Gallia, Jackson, Meigs, or Vinton County and meet the same general residency criteria as stated above to determine residency in the State of Ohio.

## Financial Aid

The Office of Financial Aid can assist in the process of applying for financial aid. While financial assistance from your employer, federal, state, institutional, and other sources may help to pay a large portion of your tuition and fees, the responsibility for the remaining portion of the unpaid fees remains with the student.

To schedule an appointment with the Financial Aid Office, please call 740.245.7218 or e-mail [finaid@rio.edu](mailto:finaid@rio.edu). The Financial Aid Office is located in Allen Hall, Room B-1.

### Financial Aid Available for Qualified Students

There are two types of financial aid:

1. **Grants** – Credits for tuition and fees that are not required to be repaid, and are generally based on financial need. Financial awards based on academic merit or scholastic accomplishments of the student are referred to as scholarships.
2. **Loan** – Monetary advances that must be repaid with interest over a period of time. Most loans allow students to complete their education before beginning repayment.

Three main sources of financial aid:

1. **Federal** – Federal financial aid, also known as Federal Title IV Aid, includes Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Perkins Loan, Stafford Loan, and Federal Work Study, Federal SMART Grant, Federal Academic Competitive Grant (ACG), Federal TEACH Grant. All of these

are available at University of Rio Grande and Rio Grande Community College. Students must complete a FAFSA (Free Application for Federal Student Aid) to be eligible for federal aid. Eligibility for federal aid program is determined by the federal government and based on each student's FAFSA.

2. **State** – The State of Ohio offers an Ohio College Opportunity Grant (OCOG), which can be applied for all residents of Ohio. The grant is based on need. Students must complete a FAFSA (Free Application for Federal Student Aid) to be eligible for state aid.
3. **Private** – Many private and local organizations have grants and scholarships available to students who meet certain criteria. We encourage all students to perform their own scholarship search. The local library is an excellent source of information on scholarships. The internet is also a good starting place to search for additional funding to help with your educational costs. We recommend the following websites to search for scholarships:

www.rio.edu  
www.scholarships.com  
www.fastweb.com  
www.scholaraid.com  
www.collegescholarships.com

Please note that financial aid is based on the number of credit hours taken each semester. Failure to enroll in 12 credit hours per semester will result in a reduction in financial aid. Students should contact the Financial Aid Office with any questions regarding changing the number of credits enrolled per semester.

## Applying for Financial Aid

Students interested in applying for financial aid must complete the Free Application for Federal Student Aid (FAFSA) each academic year. The FAFSA can be submitted by completing a paper FAFSA, FAFSA Renewal Application, or through the Internet by using FAFSA on the web (www.fafsa.ed.gov). Students must indicate University of Rio Grande's federal school code (003116) on the FAFSA to ensure proper disclosure of the students' FAFSA information to the Financial Aid Office. The FAFSA should be filed as soon as possible after January 1<sup>st</sup> each year. Rio Grande has a priority filing deadline of **March 15th**. It is very important to apply as early as possible due to limited amounts of funding for certain federal financial aid. The Supplemental Educational Opportunity Grant (SEOG), Federal Perkins Loan, and Federal Work Study are programs that are awarded on a first-come, first-serve basis to eligible students.

Awards are made on an annual basis and priority will be given to early applicants. Returning students should complete the FAFSA no later than **March 15th** of each year. Eligibility for federal, state, and institutional financial aid is determined from the results of the Free Application for Federal Student Aid (FAFSA). The FAFSA is used to determine the family's ability to meet the student's cost of education, which is used to determine financial need.

Notification of financial aid eligibility will be made to new students by a mailed Award Letter, and returning students via email. Any student that is interested in obtaining a Federal Stafford Loan or Federal Perkins Loan must also complete a Master Promissory Note (MPN). The MPN is a multi-year promissory note that can be used for an entire collegiate career. This means that once a student completes the MPN, another MPN is not required for borrowing in future years. This process is designed to eliminate paperwork and simplify the process of applying for a Federal Student Loan.

Students are asked to complete this process online by going to our website (<http://www.rio.edu/admissions/page.php?ID=finaidloans>).

Various alternative loan programs are available from private lenders to help students with educational expenses throughout the academic year. Most of these loans are credit based and may require a co-signer depending on credit history. A variety of alternative loans options are available in the Financial Aid Office and on the website (<http://www.rio.edu/admissions/page.php?ID=finaidloans>). Please contact the Financial Aid Office (phone: 740.245.7218, e-mail: [finaid@rio.edu](mailto:finaid@rio.edu)) if you want to apply for an alternative loan or if you require additional information.

Finalized financial aid will be disbursed to the student's account after the drop/add period each term. Students must have completed and submitted all necessary paperwork required by the Financial Aid Office before financial aid will be credited to the student's account. Balances owed after financial aid is applied to the student's account are the responsibility of the student.

## Special Circumstances

If a student or family member experiences one or more of the following situations: loss of income due to unemployment, disability, natural disaster, loss or reduction of untaxed income, separation or divorce, death of a parent or spouse, excessive medical or dental expenses paid out of pocket, parents attending college, sibling private school tuition paid, or may be eligible to apply for a Special Circumstance. The granting of special circumstance is based solely on the professional judgment of the Financial Aid Office. The Financial Aid Office reserves the right to approve or reject any application for special circumstances. Contact the Financial Aid Office for more information. A change of circumstance may change financial aid eligibility.

## Standards of Academic Progress Policy

Federal regulations require the University of Rio Grande and Rio Grande Community College to establish and apply reasonable standards of satisfactory progress for the purpose of the receipt of financial assistance under the programs authorized by Title IV of the Higher Education Act. The law requires institutions to develop policies regarding Satisfactory Academic Progress (SAP). Each institution must design criteria, which outlines the definition of student progress towards a degree and the consequences to the student if progress is not achieved. RIO students who wish to be considered for financial aid must maintain satisfactory progress in their selected course of study as set forth in this policy.

## Satisfactory Academic Policy

**Any student receiving financial assistance who** does not meet the satisfactory academic progress requirements during a preliminary review at the end of each semester will receive an email notification of **Probation**. During the probationary period, the student will continue to receive state and federal forms of financial aid. Institutional financial aid will **not** be applied while a student is on Financial Aid Probation. If during the second review at the end of the subsequent semester, the student fails to maintain the required standard, an email notification of **Suspension** will be sent. The student is responsible for ensuring that the grade point average and hours-earned data submitted by the Records Office are accurate and complete.

## Standards of Academic Progress

An undergraduate/graduate student is considered to have made satisfactory academic progress for maintaining financial aid eligibility in a course of study if the following schedule is maintained:

Total Credit Hours Attempted	Cumulative GPA Required	Minimum Completion Percentage Required
1-15	1.50	65%
16-31	1.80	65%
32-52	1.90	70%
53 - Graduation	2.00	70%

Successful completion means a student has received a minimum grade of “D”. Grades of F, I (Incomplete), or W (Withdraw) are not considered completed courses.

### Maximum Time Frame

A student may receive financial assistance for a certificate or degree program at a maximum of 150% of the required semester hours. Remedial courses will count toward the 150% of the semester hours to complete the program of study (major).

### Change of Program

Students who change program of study (majors) or enter a new program will be eligible for Financial Aid as long as they have not completed their maximum time-frame. Students who change program of study (majors) or enter a new program after graduation will be eligible for financial aid as long as they have not completed their maximum time-frame.

### Right of Appeal

If a student has experienced an extenuating circumstance that prevented them from satisfying the requirements of the Standards of Academic Progress (SAP), they may appeal that decision to the Financial Aid Office. The appeal must be submitted in writing to the Director of Financial Aid. The appeal requires details that explain how the extenuating circumstances prevented the student from meeting the SAP requirements. The student must specifically state for which terms and academic years they experienced this extenuating circumstance, not just the past academic year.

*\*Such circumstances may include serious illness, documented medical condition, death of an immediate family member, call to active military duty, documented learning disability, documented involuntary change of employment, and other extraordinary situations such as natural disasters.*

The student must make sure that **date specific supporting documentation from a disinterested third party is attached to**

**the appeal request.** Letters from parents and family members are not acceptable; if this is the only information you can provide, you should meet with a Financial Aid Advisor to determine what is acceptable.

This documentation will be maintained in the student’s file. Examples of acceptable documentation include but are not limited to:

1. A letter from a physician or counselor on letterhead paper (not a prescription form).
2. Copy of a death certificate, obituary, or Mass card.
3. Accident reports, police reports, court records, etc.

**NOTE:** Do not submit original documentation as part of this appeal; make sure to provide legible copies.

If the student’s appeal is in response to having **attempted excess hours over 150% of your programs standard hours**, student will need to submit the SAP Appeal for maximum time-frame. Students will need to complete a new appeal each year as long as you are continuing in the same degree/major.

**NOTE:** Classes needed for the current degree plan are the only ones eligible for financial assistance.

If the student is unable to provide the above information you should meet with a Financial Aid Advisor. The advisor will determine whether a requirement may be waived, or determine if additional documentation is required. The Director of Financial Aid and a Financial Aid Advisor will review the appeal. The appeal will be done as expeditiously as possible, but within approximately 15 business days. The results will be emailed via RIO student account. The appeal decision is final and no other appeal process is available.

### Re-establishing Satisfactory Academic Progress

After financial aid has been suspended, students may re-establish satisfactory academic progress by the following method:

1. Attend classes at their own expense and improve hours and/or semester grade point average to meet the required academic standards.
2. Students who comply should submit to the Financial Aid Office a written request asking that their eligibility for financial aid be reinstated.

### Return of Unearned Title IV Funds Policy

The Higher Education Amendments of 1998 imposed regulations for the University and its students. **Effective September 26, 2000, students receiving Federal Title IV aid who completely withdraw from classes prior to the 61% point of the term, may be required to repay funds to the program(s) from which such funds were received.** Title IV aid programs include: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Perkins Loan, Stafford Subsidized, Unsubsidized, and Parent PLUS Loans. Please refer to our website at [www.rio.edu/finaid](http://www.rio.edu/finaid) for more information.