

**URI
FINANCIAL
AID OFFER
GUIDE
2025-2026
EDITION**



**Enrollment
Services**

*Your One Stop Shop for Billing,
Registration & Financial Aid*

**University of
Rhode Island**

INTRODUCTION

Congratulations on your admission to URI! This financial aid guide explains your financial aid awards and outlines your rights and responsibilities as a financial aid recipient at the University of Rhode Island.

You will find other important information concerning your awards in the following pages, as well as on our website:

<https://web.uri.edu/financial-aid/>. Carefully read this notification so that you are aware of your responsibilities, URI policies, and details about various programs.

For more information visit [e-Campus](#), which allows students to access their entire academic, financial, and billing portfolios.

Through e-Campus, you can view your financial aid awards, bills, register for classes, and check your student “To Do” list to review outstanding requests from our office.

Quick Help			
Department	Phone	Email	Website
Campus Store	(401) 874-2722	text@etal.uri.edu	campusstore.uri.edu
Dining Services	(401) 874-2055	uri.edu/dining/comments/	uri.edu/dining
Enrollment Services	(401) 874-9500	enrollment-group@uri.edu	uri.edu/enrollment
Health Services	(401) 874-2246	health@uri.edu	health.uri.edu
Housing & Residential Life	(401) 874-4151	housing@uri.edu	uri.edu/housing
IT Service Desk	(401) 874-4357	helpdesk@uri.edu	uri.edu/its
Undergraduate Admission	(401) 874-7000	admission@uri.edu	uri.edu/admission
University College for Academic Success (Advising)	(401) 874-2993	Via Starfish	uri.edu/ucas

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FINANCIAL AID DETERMINATION

Most financial aid at the University of Rhode Island is awarded to students on the basis of demonstrated financial need. To determine financial need, the University utilizes the Free Application for Federal Student Aid (FAFSA), which calculates the Student Aid Index (SAI, formerly known as Expected Family Contribution (EFC)). This application must be filed each year. Your total Cost of Attendance (COA), minus your SAI (Student Aid Index) equals your financial need.

At the time your financial aid application was reviewed, you were considered for all types of financial assistance: grants, loans, and Federal Work-Study. The financial aid offered to you in your electronic award letter is based on full-time attendance and may be recalculated based on your actual enrollment status on the census date.

The composition of your financial aid package was determined by taking into consideration available funding and your financial need.

***Note: Financial Aid is intended to supplement student and family resources, including self-help options such as loans. You and your family are expected to bear primary responsibility for financing your college education.**

GRANTS

Grant funds are generally awarded on the basis of financial need and do not need to be repaid. They may be awarded by federal, state, or university resources.

TYPES OF GRANTS

Federal Pell Grants: These federally-funded grants are awarded to high need students pursuing their first undergraduate program. Beginning with the 2024-25 academic year, Pell Grant eligibility and amounts are based on a combination of Adjusted Gross Income, Cost of Attendance, Student Aid Index (SAI), Federal Poverty Levels, and Enrollment Intensity (number of credits for which students are enrolled). There are lifetime limits associated with the Federal Pell Grant. Students approaching their lifetime limit may receive a prorated amount.

University Grants: The University provides funds for need-based grants. Awards are made to students with a satisfactory academic record and demonstrated financial need. Please note that these need-based grants are subject to change if your financial need changes. Items that affect your financial need include, but are not limited to: Cost of Attendance, residency, verification results, and/or changes to information filed on your FAFSA.

URI Foundation and Alumni Engagement Scholarships: The University has many grants and scholarships provided by organizations, corporations, and alumni. Funding levels may vary from year to year. Most scholarships are chosen by the academic department and/or the Enrollment Services Office if there is a financial need restriction.

URI administers these scholarships through a platform called Academic Works. This online form identifies all URI Foundation and Alumni Engagement scholarships for which you may be eligible. The application period is from April through June for the upcoming academic year.

The vast majority of foundation scholarships require students to have an established academic record at URI. First-year students must deposit prior to having the ability to access their URI credentials needed to log into the scholarship portal. If you log on and see a scholarship specifically for a first-year student, there will be instructions on how to be considered.

MERIT SCHOLARSHIPS

Merit scholarships from URI are awarded at the point of admission to eligible students. These awards are renewable for up to four undergraduate years, as long as the recipient maintains continuous, full-time enrollment (12 credits per semester) and a minimum GPA of 2.8. Full renewal details are available at [this link](#).

LOANS

Most students who complete a FAFSA qualify for one or more Federal Direct Loans each year. These loans do not require a credit-check, but must be accepted by the student. You may accept all or a portion of any loan you are offered. You must be enrolled at least half-time to be eligible for these loan programs. The Health Professions and Nursing loan programs, which are described below, are funded through repayments from alumni.

Enrollment Services and the Student Loan Office will conduct Exit Counseling once you are no longer enrolled at least half-time, at which time you will be made aware of your rights and responsibilities prior to leaving the University.

TYPES OF LOANS

Federal Direct Student Loans (Subsidized and Unsubsidized): Eligible students are offered one or more Federal Direct Student Loans. Students with remaining financial need may qualify for the Subsidized version, for which the federal government pays interest while you are in-school at least half-time. There is also an Unsubsidized version, for which interest accrues while the student is in school. Both of these loans are not due for repayment until students drop below half-time enrollment. The University will receive funds directly from the U.S. Department of Education and disburse them to eligible students.

Interest rates are fixed and are set annually by Congress. There is also an origination fee taken out by the federal government at the point of disbursement (payment to the university). For current interest rate and fee information, visit <https://studentaid.gov>.

You can accept or decline your Federal Direct Loan(s) on-line through e-Campus. First-time borrowers at the University are required to sign a Master Promissory Note (MPN) and complete Entrance Counseling at studentaid.gov.

Health Professions Student Loans: This loan is available to students with high levels of financial need in specific majors at a fixed interest rate of 5% per year. The repayment period begins 12 months after graduation or termination of at least half-time studies.

Nursing Student Loans: This program is available to students with exceptional financial need enrolled in specific majors. Repayment of this loan, with a fixed interest rate of 5%, begins nine months after graduation or termination of at least half-time studies.

Private (Alternative) Student Loans: These are privately funded loans available to students and parents. We strongly suggest that students exhaust their Federal Loan eligibility before applying for a private student loan. Most students will need a credit worthy cosigner in order to obtain a private student loan.

Students apply directly through the bank or lending organization of their choice. The [ELM Select website](#) provides a list of lenders based upon their historical lending with URI students. Students and their parents/guardians have the right and ability to select the education loan provider of their choice, and are not required to use any of the lenders listed.

Be sure to read carefully final loan agreements and promissory notes to understand their payment terms and other obligations.

STUDENT EMPLOYMENT

Students may work part-time through University departments, federal, state, or local public agencies, or certain private non-profit organizations. Eligible students find their own jobs through the [student employment website](#). They must complete the appropriate paperwork, including an I-9 form, through their University employer before beginning their employment. Students are paid bi-weekly at an hourly rate for the hours worked.

Federal Work-Study: This federally supported program provides part-time employment during the academic year. Your eligibility for this program is determined upon review of your FAFSA application.

Your Federal Work-Study award represents the maximum amount you are allowed to earn during the academic year. Students must accept their Federal Work-Study offer before applying for positions. The University has a limited allocation of this fund, so not all eligible students may receive it.

Institutional Payroll (Non-Federal Work-Study): There are also part-time employment opportunities for students who do not qualify for Federal Work-Study. Students may apply for jobs using the same [database](#) as Federal Work-Study recipients.

STATE FINANCIAL AID PROGRAMS

Eligible Rhode Island residents will be considered for the Rhode Island Promise scholarship. Your anticipated award will appear on your award letter if you qualify for this award. A few other states allow their state grants to be carried with the student to URI. Check with your state awarding agency for details on this possibility. At the time of this publication, these states are limited to Vermont and Maine.

ALTERNATIVE SOURCES OF AID

Enrollment Services will assist you with information about alternative sources of financial assistance. They may include Veterans' Educational Benefits, Vocational Rehabilitation Benefits, and Private Student Loans. In addition, a variety of outside scholarships are offered annually by local clubs, businesses, labor unions, and service organizations. Visit the [**"Outside Scholarships"**](#) section of the Enrollment Services website for more information and resources.

OUTSIDE SCHOLARSHIP POLICY

All institutions are required to include outside scholarships as other financial assistance in your financial aid. Per federal regulations, total financial aid cannot exceed Cost of Attendance (COA). When you receive an outside scholarship, we first use it to reduce your out-of-pocket cost, to fill in any gap between your demonstrated financial need (as calculated by the FAFSA) and the aid you were offered. If the scholarship(s) exceeds your COA amount, we then reduce your loans to ensure you are receiving the maximum benefit for your hard work. Scholarships that exceed your gap (the amount between your cost of attendance and financial aid) and loans may reduce URI grant aid, if applicable.

RESIDENCY CHANGES

Financial Aid eligibility, including the amounts of any merit and/or university grants, will be reassessed for students whose residency changes from the status initially used to determine eligibility. Merit and grant amounts are lower for students receiving New England Regional tuition who were previously classified as Out of State.

SPECIAL CIRCUMSTANCES

If your family has had a change in financial circumstances and you feel that the information included on your FAFSA is not reflective of your present financial situation, please fill out an [Appeal for Additional Aid Due to Special Circumstances form](#).

1. Click on “Appeal for Additional Aid due to Special Circumstances Dependent or Independent” for 2025-26.
2. Include a narrative explaining the nature of this change, such as loss of job or benefits, separation or divorce, death, or other special circumstances in your submission to Enrollment Services.
3. Please be sure to include supporting documentation.

Once we have received this information, a determination will be made for additional financial aid awards if eligible and if funds are available. **Note: URI does not negotiate scholarship or financial aid amounts.**

DISBURSEMENTS AND REFUNDS

Disbursement of all financial aid awards, excluding employment, will be applied as a credit to your term bill as noted on the Award Notification. Please note that when your account is credited with loan funds, you are able to view the date and amount by accessing your e-Campus self-service account. You have the right to cancel all or a portion of the loan proceeds within 14 days of the disbursement notice by contacting Enrollment Services at: enrollment-group@uri.edu.

If the total credits to your bill, including any cash payments you make, exceed the term bill, a refund for the difference will be sent to you. Be sure to set up your [refund preferences](#). We urge you to choose your refund delivery method as early as possible to avoid refund delays.

RENEWAL OF AWARDS

Financial Aid is awarded annually, and you must reapply each year by filling out the [FAFSA](#) as early as October 1 each year. The amount of financial aid you receive each year can vary according to your enrollment, financial need, and the availability of funds.

SATISFACTORY ACADEMIC PROGRESS

The University of Rhode Island is required to monitor the academic progress of students who receive financial aid to ensure that they are making steady progress towards completing their degree or certificate. All University of Rhode Island students who receive financial aid must meet the criteria stated in this policy.

Satisfactory Academic Progress (SAP) is reviewed once annually, after the Spring semester. Students who have filed a Free Application for Federal Student Aid (FAFSA) by this date for the upcoming year will have their progress evaluated and are notified by email if not meeting SAP requirements. Students who file their FAFSA after this date will be reviewed manually before any financial aid is offered.

In addition to maintaining good standing within your college, your academic performance must meet two main SAP components:

- 1. Minimum Grade Point Average (GPA)/Qualitative Standard**
- 2. Pace/Quantitative Standard** (the percentage of credits you have successfully completed out of the credits you have attempted). You must generally complete at least 67% of the credits you attempt. Withdrawals (W grades) count as attempted but not earned. The full SAP policy is available here.

Please be aware that readmission to a program or removal from academic probation by the student's academic college does not automatically constitute eligibility for federal financial aid. Students are required to request reinstatement of financial aid eligibility through the Office of Enrollment Services.

CONFIDENTIALITY

Since financial aid applications reflect the family's financial situation, all information received by Enrollment Services is held in strictest confidence. Financial aid records are protected in accordance with the Family Education Rights and Privacy Act of 1974 (FERPA), as amended and the Internal Revenue Tax Code.

RHODYSHARE

Students may grant guest access to their e-Campus account to view billing, academic records, and/or financial aid information via [RhodyShare](#). A guest can be your parent, guardian, grandparent, sibling, employer, or other third party payer. You may add as many guests as you wish by clicking the plus sign.

STUDENT RESPONSIBILITIES

- 1. Check your "To Do" list in e-Campus and URI email** account often and respond accordingly. If you are selected for federal verification, you must submit all documentation requested before your financial aid award can be finalized and disbursed.
- 2. You may accept or decline** all or any portion of your awards by logging on to e-Campus and navigating to the student Self Service section > Student Center> Accept/Decline financial aid.
- 3. You must repay any Title IV** (Supplemental Educational Opportunity Grant/SEOG) or Higher Education Act (Federal Pell Grant) funds received that are in excess of your financial need and/or eligibility.

4. Notify Enrollment Services in writing, should any of the following circumstances occur:

- If you receive any financial assistance from a source either within or outside the University. The following are considered financial assistance and must be reported to Enrollment Services: Scholarships, grants, G.I. Bill, other V.A. benefits, vocational rehabilitation benefits, assistantships, fellowships, traineeships, fee remissions, and waivers.
- If your financial status, or that of your parents, has changed from that originally reported on the Free Application for Federal Student Aid (FAFSA).

IMPORTANT NOTICES

1. Awards are subject to change. Offers of aid are extended on the assumption that the programs will be continued and that sufficient funds will be appropriated by the U.S. Department of Education. If, for some reason, one or both of these conditions are not met, it might become necessary to withdraw or alter the aid offer. Changes to your residency (change to regional from out of state for example), housing status, SAI (Student Aid Index from the FAFSA), or enrollment level will normally result in a change to your financial aid. Students are notified of any changes by email.

2. You will be required to repay any amount you are over awarded. An over award occurs when your total resources exceed your financial need. You should understand that the University reserves the right to adjust, both in type and amount, any financial aid award for which it is responsible.

3. Current and future financial aid can be impacted by dropping classes, withdrawing from the University, or not receiving passing grades. More information can be found here.

4. Out of State students who are reclassified to the New England Board of Higher Education Regional Tuition program will have their financial aid eligibility reduced, based on the reduction in cost. Merit scholarships and need-based grant funding are subject to reductions based on the lower tuition amount.

WHAT DO I DO NEXT?

- Submit your Enrollment Deposit by May 1.
- For your next steps and to ensure a smooth transition to the University of Rhode Island, please review our [New Student Navigating Enrollment Services](#) guide for financial aid, Billing, and Registration information.

Questions? Contact **Enrollment Services**: Your One Stop Shop for Billing, Registration, and Financial Aid through options on our [website](#).

Do you need immediate assistance? Drop in our virtual zoom lobby:
uri.edu/enrollment/contact/

Zoom Lobby Hours:
Monday: 9:00am-3:00pm
Tuesday: 9:00am-3:00pm
Wednesday: 9:30am-3:00pm
Thursday: 9:00am-3:00pm
Friday: 9:00am-3:00pm

*Closed on Saturdays and Sundays.

Private 30-minute Financial Aid Counseling:
Prior to June 1st: Contact Enrollment Services at 401-874-9500
After June 1st: Schedule a Starfish appointment at web.uri.edu/starfish/

Financial Aid Walk-In Hours at Green Hall:
Monday: 9:00am-3:30pm
Tuesday: 9:00am-3:30pm
Wednesday: 9:30am-3:30pm
Thursday: 9:00am-3:30pm
Friday: 9:00am-3:30pm

*Closed Saturdays and Sundays.

NOTE: This is for simple financial aid questions in 10-15 minute blocks.

