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201-684-7549
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Terms and Conditions

Your Awards

Please be advised initial awards are based on your full-time enrollment, and all awards will be reviewed after the official semester registration concludes. Awards are subject to cancellation and/or modification pending verification, availability of funds, or a change in student status. You will be notified if any adjustments are made.

Please note your financial aid will not be posted to your account until all verification and required documentation have been cleared.

Institutional Aid

Merit Aid and Institutional Grant

requirements: Your Ramapo scholarships require you to meet the terms of your scholarship contract. Your award may be replaced or subsidized by endowed scholarship funds.

Federal and State Aid

Federal and State Aid requirements: While most institutional aid requires full-time enrollment, you are generally eligible for federal financial aid, at six credits or more. By completing the FAFSA, you have applied for any available federal and state aid. New Jersey state aid requires additional information; please visit <https://njfams.hesaa.org>

Loans/Payment Plans

Alternative Loans: For more information about alternative loans, visit www.elmselect.com or the alternative loan link on the Ramapo website. Alternative loans are taken out in the student's name from a financial institution which provides student loans. Many alternative loans will require a co-signer with good credit.

Payment Plans: You may also wish to consider the monthly payment plan offered by the Office of Student Accounts. Additional information is available on the Office of Student Accounts website, www.ramapo.edu/student-accounts, under the section on Tuition Payment Plan.

Satisfactory Academic Progress

Students must maintain Satisfactory Academic Progress (SAP) to keep their financial aid eligibility for each year. There are three main components to SAP, which are included on the Ramapo College website at www.ramapo.edu/finaid/sap/ Satisfactory Academic Progress for continued financial aid eligibility is reviewed every year after the conclusion of the spring semester. Students not making financial aid SAP are no longer eligible for financial aid (this includes federal and state grants and scholarships, federal work-study and federal student loans). Students have the ability to appeal satisfactory academic progress status determinations through the Office of Financial Aid.