

## DEFERMENTS

An authorized deferment will allow a student, who cannot pay in full by the established payment deadline, either to register or not to be deregistered. In order for a student to qualify for a deferment, s/he must provide the Financial Aid Office and the Bursar's Office with the necessary documentation, prior to the established payment deadline.

- a. The Bursar has the authority to provide deferrals on a case-by-case basis. Under extenuating circumstances, a deferral may be approved by the Vice President for Administration and Finance or the Associate Vice President and the Director of Business Services. This must be done in writing, prior to the established payment deadline.
- b. The Financial Aid Office will post actual and anticipated federal and state aid, college grants, outside scholarships, waivers and/or loans-in-process to a student's account, based on financial aid documentation. Financial aid recipients are liable for the amount that is not covered by their aid package.
- c. Any person who is eligible and who has applied for veteran's benefits under any of the programs administered by the Veterans Administration (VA) offering education and training assistance allowances, may be granted the right to defer payment of tuition and fees; but not room and board, on a semester-by-semester basis. The veteran must remit the amount of the deferment upon receipt of his/her VA allowance.
- d. Any person who is eligible and has applied for Vocational Rehabilitation benefits may defer payment of tuition, fees, room and board on a semester-by-semester basis. The college will be paid by the Department of Labor, Division of Vocational Rehabilitation upon submission of a completed state payment voucher.
- e. Any person who is eligible and has applied for the Workforce Development Partnership Program may defer payment of tuition and fees, but not room and board on a semester-by-semester basis. The college will be paid by the Department of Labor, Division of Business and Worker Development upon submission of a completed State payment voucher.
- f. Monthly Payment Plan: Upon application and payment of a processing charge for enrollment in the Ramapo Monthly Payment Plan, a student may pay all of his/her charges in four (4) equal monthly installments per semester without interest charges.