

Ripon College Undergraduate

# FINANCIAL AID GUIDE

2025-2026

#### WELCOME

Dear Ripon College Student,

### The Office of Financial Aid

Smith Hall

#### **Hours**

Monday through Friday 8 a.m. to 5 p.m. (academic year)

Monday through Friday 8 a.m. to 5 p.m. (summer) We realize that you and your family are facing the important issue of financing your Ripon College undergraduate education. Paying for your education is a collaboration among you, your family, various government agencies and the College.

This guide contains information concerning the financial aid funds that are available to Ripon undergraduate students as well as information about the College's policies regarding aid.

We hope that it will answer many of your questions as you and your family create your personal financial plan. After reading through the guide, feel free to write, email or call us if you need additional information or have any questions.

Sincerely,

The Office of Financial Aid



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#### GENERAL INFORMATION

# A Ripon College financial aid offer can consist of these components:

#### 1. Need-Based Awards:

Grants, institutional aid, loans or work opportunity funded by the College, state or federal government and a variety of private sources.

#### 3. Elective Options:

Loan and work opportunities available to all students regardless of financial need.

#### 2. Non-Need-Based Awards:

Grants and scholarships which recognize achievement or are based on a particular attribute.

#### 4. Institutional Payment Plan:

A four or five month payment plan (per semester) option to pay your balance due (out of pocket expense).

#### <u>In order to establish eligibility for</u> <u>financial aid at Ripon College, you must:</u>

- Be enrolled in a regular academic program for a minimum of 12 credit hours per semester (full time) to receive Ripon College-funded financial aid. You must be enrolled for at least six credit hours per semester (half time) to receive certain federal and state aid.
- Be a U.S. citizen or eligible noncitizen with a valid Social Security number.
- · Be registered with the Selective Service Administration, if required, for certain state grant aid.
- · Not be in default or owe a refund of any federal student aid.
- · Make satisfactory academic progress.

# HOW YOUR FINANCIAL NEED IS DETERMINED

The student and his/her contributors (parents, step-parents, or spouse, if applicable) are considered to be the primary source of financial support for post-secondary education. Financial aid is intended to supplement, not replace, family resources.

## Formula for determining financial need:

Cost of Attendance (COA)
-Student Aid Index (SAI)

= Financial Need

#### Student Aid Index (SAI):

Derived from theinformation you listed on the FAFSA, it measures your family's financial strength to pay for school and is used to determine your eligibility for financial aid. Formerly known as the Expected Family Contribution (EFC).

#### **Financial Need:**

This is the difference between Ripon's COA and your SAI. If there is a remaining figure, you are considered to have financial need. If there is no remaining need after your SAI has been subtracted from the COA, you still may be eligible for merit-based scholarships and/or a Federal Direct Unsubsidized Loan.

#### 2025-26 Ripon College Costs

Tuition*	\$52,900
Housing**	\$5,450
· (Double Occupancy)	
Food***	\$5,650

#### Annual Direct Cost\*\*..... \$64,350

Activity Fee .......\$350

Annual indirect costs to be considered:

Books and Supplies: \$750 Transportation: \$1,000 Personal Expenses: \$800

Loan Fees: \$75

**Total Indirect Costs: \$2,625** 

<sup>\*</sup> See overload policy on page 15

<sup>\*\*\*</sup> Average cost of housing (not individual occupancy): \$5,863

<sup>\*\*\*</sup> Average cost of food (3 meals a day): \$6,144

# THE FINANCIAL AID PROCESS AT RIPON

- 1. The Office of Financial Aid reviews the results of your FAFSA and puts together an official "Financial Aid Offer."
- 2. The financial aid offer will reflect federal, state and college aid being offered to you (including scholarships, grants, loans and federal or college work-study).
- 3. Read your offer carefully and complete the appropriate sections. Be sure to "Accept/Decline" your financial aid online at ripon.edu/aid
- 4. If you accept the federal direct loan(s) offered to you and you are an incoming student, you will be required to complete and sign a promissory note (a legal obligation to repay) before the loan is disbursed. In addition, you are required to complete Entrance Counseling. The Master Promissory Note (MPN) and Entrance Counseling (EC) must be completed at studentaid.gov. (See page 11). These documents may be completed after May 1.

- 5. If your record was selected for verification, you must complete the process with the Ripon College Office of Financial Aid before your financial aid can be credited to your student account. If you or your contributors were not able to have their tax information transferred into the FAFSA, submit federal tax returns for all contributors. Verification documents must be submitted as soon as possible, but no later than June 15 each year. If they are not received by the deadline, your aid could be changed or canceled.
- 6. Prior to the start of each semester, financial aid will be credited to your student account and you will be notified via email that your bill is ready to view on the portal.

  Bills for first semester are generated after July 1 and are due Aug. 15. Bills for second semester are generated after Dec. 1 and are due Jan. 15. Your student account is the record of your charges (tuition, housing, food, and fees) and payments made to cover these charges. Questions regarding your student account may be directed to the Director of Student Accounts at 920-748-8769.

#### STUDENT FINANCIAL ASSISTANCE PROGRAMS

#### 1. Need-Based Awards/Grants

Grants are free money and do not have to be repaid. These awards are limited to students who demonstrate financial need as determined through the financial aid application process

#### Federally Funded

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)

### State Funded (limited to WI residents)

- Wisconsin Grant
- Talent Incentive
   Program Grant (TIP)
- Minority Undergraduate
   Retention Grant
- Wisconsin Hearing and Visually Impaired Student Grant
- Indian Student Assistance Grant
- Department of Vocational Rehabilitation (DVR) Grant

#### **Institutionally Funded**

- · Ripon College Grant
- The Ripon Commitment free tuition (based on household AGI)

#### STUDENT FINANCIAL ASSISTANCE PROGRAMS

#### 2. Non-Need-Based Awards/Grants

Ripon College scholarships are awarded on a competitive basis to students in recognition of high academic performance or demonstrated areas of talent. They are renewable according to the criteria stated in your scholarship notification letter from the Office of Admission. The total of your scholarships may not exceed the cost of tuition and are disbursed per semester the student is enrolled.

#### **Academic Scholarships**

- Pickard Scholarship
- Gleason Presidential Scholarship
- Knop Science
   Scholarship Program
- Faculty Scholarship
- · Dean's Scholarship
- Honor Scholarship
   State Scholarships
- Academic Excellence
   Scholarship

#### Performance/Recognition Scholarships

- ROTC Award
- Diversity Award
- UCC Award
- William J. Woolley
   History Scholarship
- · Legacy Award
- Fine Arts Awards
- The Ripon Commitment

#### Ripon College Endowed Scholarships and Awards

are made available through the generosity and support of alumni, trustees and friends of the College. Recipients are designated based upon academic achievements and other accomplishments.

Please note that all Ripon College gift/grant aid is available for up to eight semesters. Wisconsin Grants are available for up to 10 semesters. Students receiving Tuition Remission and ROTC awards must file a FAFSA each year they are enrolled.

All Ripon College gift aid is awarded on a yearly basis, split evenly and disbursed between fall and spring semesters. Financial aid is disbursed to student accounts during the first week of school if all required documents have been received and on a rolling basis thereafter.

#### **Private or Outside Scholarships**

are considered part of your financial aid. Please contact the Office of Financial Aid for our scholarship reporting form to notify us of any outside scholarship(s) you will be receiving.

#### **Scholarship Policy**

Ripon College Scholarships may be applied only toward the cost of tuition. Therefore, if you recieve a full-tuition scholarship from another source (e.g., ROTC, any outside scholarship, tuition remission, etc.) you no longer will be eligible for the dollar amount of your Ripon College scholarship.

#### STUDENT FINANCIAL ASSISTANCE PROGRAMS

#### 3. Elective Options/Loan Programs

Loans are borrowed money that must be repaid typically with interest. You are not obligated to accept the loan amounts offered. Declining or reducing your requested loan amount will not affect other forms of aid but will increase your out-of-pocket, net cost.

#### Federal Direct Loan

Subsidized Loans are available to students with demonstrated financial need. Payments on principal and interest are deferred as long as the student is enrolled at least half time. The federal government "subsidizes" the interest during these periods.

Unsubsidized Loans are available to students not eligible for the subsidized loan. Interest accrues on the loan while the student is in school and increases the amount borrowed. Payment of this accrued interest is recommended while enrolled in school.

#### Wisconsin Teacher Loan Program

Students who are residents of Wisconsin, enrolled in disciplines that have been identified as a teacher shortage area in the state of Wisconsin and meet all other requirements may be eligible for this loan forgiveness program. Students are identified after their freshman year and are encouraged to apply through the Office of Financial Aid.

#### First-Time Direct Loan Borrowers

The U.S. Department of Education requires all first-time borrowers to complete a Master Promissory Note and Entrance Counseling before receiving their loan. These documents can be completed online at studentaid.gov (See page 9) after May 1. For more information about student loans, visit studentaid.gov/understand-aid/types/loans

#### Federal Direct Parent Loan (PLUS)

Parents also may borrow to pay educational expenses for dependent undergraduate students. The yearly limit of a PLUS loan is equal to the student's cost of attendance (COA) minus any other financial aid received by the student. The loan currently has a fixed interest rate of 9.083% and an origination fee of 4.228%. Repayment on principal and interest begins 60 days after the loan is fully disbursed (See page 12).

#### **Private Educational Loans**

Various private lenders offer educational loans. These include loans to students (most require a co-signer), as well as to parents. Interest rates, deferment options and annual/aggregate maximum loan amounts vary by lender. For more information about these resources, contact the Office of Financial Aid or visit ripon.edu/educational-loans (See page 13).

#### STUDENT FINANCIAL ASSISTANCE PROGRAMS

# Maximum annual loan amounts are determined by grade level and dependency status.

Dependent Undergraduate(1)	Eligible Subsidized Amount	Total Limit <sup>(2)</sup> (Subsidized & Unsubsidized)	
First Year	\$3,500	\$5,500	
Second Year	\$4,500	\$6,500	
Third Year and Beyond	\$5,500	\$7,500	
Independent Undergraduate*(1)	Eligible Subsidized Amount	Total Limit (Subsidized & Unsubsidized)	
First Year	\$3,500	\$9,500	
Second Year	\$4,500	\$10,500	
Third Year and Beyond	\$5,500	\$12,500	

The total amount received from direct subsidized and unsubsidized direct loans cannot exceed the indicated annual limits. Federal regulations, terms and rates are subject to change. \*Including dependents whose parents are unable to borrow under the PLUS program.

Note: Loan fees of up to 3% may be deducted from your loan proceeds prior to disbursement to the College.

<sup>1.</sup> The Office of Financial Aid will determine your dependent or independent status.

<sup>2.</sup> A borrower may receive up to the entire amount in unsubsidized direct loans if the borrower does not qualify for a subsidized direct loan.

#### PROCESSING FEDERAL DIRECT LOANS

#### <u>General instructions for</u> <u>processing Federal Direct Loans</u>

All incoming Ripon College students who intend to borrow a Federal Direct Loan must complete Entrance Counseling (EC) and the Master Promissory Note (MPN).

#### Information you will need:

- 1. Your Social Security number.
- 2. Your FSA user ID and password (same as used for the FAFSA). This will be used to sign your MPN.
- 3. Your driver's license number.
- 4. Two references with different addresses and complete contact information including name, address, telephone number and email address.
- 5. Do not use the back button on your browser.

#### **Loan Entrance Counseling**

This process takes about 10 minutes to complete online. You will need a copy of your financial aid offer to assist you.

The interest rate on Federal Direct Student loans currently is 6.53% with an origination fee of 1.057%.

#### To complete the process:

1. Go to <u>studentaid.gov</u> and log in using your FSA user ID and password.

- · Confirm your personal information, then click the drop-down arrow under "Loans and Grants" and select "Loan Entrance Counseling."
- 2. You will need to select Ripon College so we receive the notification that you have completed this process.
- 3. Complete all required sections and then submit.

#### **Master Promissory Note**

This process takes about 10 minutes to complete online.

#### To complete the process:

- 1. Go to studentaid.gov and log in using your FSA user ID and password.
- 2. Confirm your personal information, then click the drop-down arrow under "Loans and Grants" and select "Master Promissory Note" (MPN). Complete the MPN for the Subsidized/Unsubsidized Loans for Undergraduate Students.
- 3. Review the pre-populated fields for accuracy and make necessary corrections.
- 4. Select Ripon College.
- 5. Enter all required information, including your driver's license number and state (if applicable).
- 6. You will need to open and scroll through all sections that are displayed which indicates that you have read the information provided this includes reviewing the actual MPN.
- 7. Review the information and then type in your name at the bottom of the page and click "sign."
- 8. You will receive an acknowledgement that you have submitted your MPN.

# PROCESSING FEDERAL DIRECT LOANS

#### Federal Direct Parent (PLUS) Loans

#### Note to Parents:

Depending on your financial circumstances, you may be able to find more favorable funding. Please contact the financial aid office at 920-748-8101 if you would like to discuss options.

To apply for the Parent PLUS loan, a FAFSA must be on file for the student. If an application already has been submitted and the offer has been received or the application is in process, you can continue to the next step.

All parents who wish to take out this loan must apply for the PLUS and complete a Master Promissory Note (MPN).

#### To apply:

- 1. Go to <u>studentaid.gov.</u>
- 2. Log in to the website using parent information, including your FSA user ID and password.
- 3. Under the "Loans and Grants" drop-down, select "PLUS Loan" and then choose "I am a parent of a student" click Start.
- 4. Select "2025-26 Award Year."
- 5. Enter all required information and select Ripon College so we receive the request.
- 6. Borrower information is for the parent.
- 7. Student information is your son or daughter.

- 8. Submit the application.
- 9. You will receive an immediate credit decision.
- 10. This can be done after May 1.

#### To complete the MPN, return to the home page.

- 1. Under "Loans and grants", "Master Promissory Note (MPN)" then "I'm a Parent of an Undergraduate Student." Login to Start.
- 2. Review the pre-populated fields for accuracy and make necessary corrections.
- 3. Select Ripon College.
- 4. Enter all required information, including your driver's license number.
- 5. You will need to open all sections that are displayed, which indicates that you have read the information provided this includes reviewing the actual MPN.
- 6. Please indicate the amount you would like to borrow. If you have questions, contact the Office of Financial Aid.
- 7. Review the information and then type in your name at the bottom of the page and click Sign.

You will receive an acknowledgement that you have submitted your MPN.

# PROCESSING FEDERAL DIRECT LOANS

#### Private/Alternative Student Loans

To apply for a Private/Alternative Student Loan, you first must complete the Free Application for Federal Student Aid (FAFSA). If you already have applied and received your offer or your application is in process, you can continue to the next step.

**NOTE:** It is strongly recommended that you exhaust your federal and/or state financial aid options prior to seeking these loans.

In most cases, a co-signer will be required to obtain this type of loan. A co-signer also will increase your chances of receiving a loan with more favorable terms.

To apply for this type of loan, go to <u>ripon.edu/educational-loans</u>. Select "Private Educational Loans" and follow the instructions.

The lenders listed on the website are a historical list of lenders used in the last three years by our students and are intended to provide you with a starting point. If you can find a lender with better terms and conditions, Ripon College will accept the application and certify it. The Office of Financial Aid will continue to add lenders to the list of options based on yearly usage.

Review the terms and conditions for each lender prior to selecting a lender to use for the loan. Below is a list of questions you may want to ask the lender prior to applying:

- 1. What is the current interest rate?
- 2. Is the interest rate fixed or variable? A fixed rate will stay the same for the life of the loan. A variable rate usually changes annually. When looking at a loan with a variable rate, ask your lender to which base rate your interest is tied (Prime Rate, 91 Day Treasury Bill).
- 3. When do I have to start paying back my loan?
- 4. How long can I take to pay back the loan after I graduate?
- 5. What happens if I decide to pursue a master's degree?
- 6. Are there loan fees? If so, what are they?
- 7. How are the loan fees assessed? (Some loan fees are taken out of the approved loan amount, while others have fees added to the loan balance.)
- 8. What are the co-signer requirements?

After you are approved for the loan, you will need to complete a "Self Certification Form" provided by the lender. The form will ask for the Cost of Attendance at Ripon, your amount of offered financial aid from Ripon College and the difference between these numbers. This information can be found on your financial aid offer.

#### ADDITIONAL INFORMATION

# Student Employement Programs (Federal work study or college work study)

is a form of financial assistance consisting of earnings from a part-time job. Employment earnings are received by bi-weekly paycheck and are not credited directly to your account, unless arrangements are made directly in the payroll system.

Ripon College does not assign students to jobs. Detailed information about available jobs and employment procedures is available at ripon.edu/student-employment.

#### **The Financial Aid Renewal Process**

All financial assistance administered by the Office of Financial Aid at Ripon College is offered on an annual basis. Most types of Ripon College funds are renewable depending upon satisfactory academic progress, demonstrated financial need, and any other resources a student may receive. A review of your eligibility must be made annually. The priority deadline for a fully completed renewal FAFSA to be received by the federal processor is April 1 each year. The importance of this deadline cannot be overstated. Students who file their FAFSA after April 1 may lose eligibility for Ripon College funds as well as federal and state aid.

#### **MyRipon Portal**

The MyRipon Portal (<u>my.ripon.edu</u>) is Ripon College's online intranet.

#### With your personal user ID and password, you can:

- · Check the status of your financial aid.
- · View your financial aid.
- · View a list of documents the financial aid office has received from you and a list of the documents still outstanding.
- · Accept, decline or reduce your financial aid.
- · View and download forms needed to complete your financial aid file.
- · View your student account bill.
- · Make a payment on your account.
- · Set up a payment plan.

To access the online system, go to <u>my.ripon.edu</u>, log in, click on the student tab and enter the financial aid section.

Please contact the Office of Financial Aid at financialaid@ripon.edu, or call 920-748-8101 if you need assistance.

#### <u>Institutional Payment Plan</u>

Tuition payment plans are available through Ripon College. For more information, contact the Ripon College Business Office at 920-748-8769.

#### ADDITIONAL INFORMATION

#### **Verification**

Each year, segments of financial aid applications are selected for review in a process called verification. This process confirms the data supplied by the applicant and/or parents on the FAFSA. If your application is selected for verification, our office will request the documents that are needed to complete the verification process.

Aid will not be posted to your account until you have submitted all requested documents and the accuracy of your information has been checked. **These documents must be received by June 15 each year.** If they are not received by this date, your aid may be reduced and/or cancelled. Any changes to your aid, as a result of the verification process, will be itemized in a revised financial aid offer.

#### Withdrawing From Ripon

Withdrawing from Ripon College is a decision you should take very seriously. It is important that you visit each office on the withdrawal form when you are considering or have chosen to leave.

When you withdraw from Ripon, you can lose some of your financial aid. Financial aid is earned each day you attend classes and, depending on when the withdrawal occurs, you may or may not have earned enough of your aid which would result in a balance being owed to Ripon College. Please contact the Office of Financial Aid for specifics if you decide to withdraw from classes. The withdrawal policy can be found in the course catalog and the student handbook.

#### Satisfactory Academic Progress Policy

Federal regulations require that all students receiving federal financial aid funds maintain standards of satisfactory academic progress in the pursuit of their degree. Regulations require that your entire academic history be considered, even if you have never received federal aid. The Satisfactory Academic Progress policy is outlined in the course catalog and also is available at <a href="mailto:ripon.edu/consumer-information">ripon.edu/consumer-information</a>

### Three standards are used to measure academic progress for financial aid purposes:

- 1. Cumulative Grade-Point Average
- 2. Credit Completion Rate
- 3. Maximum Time Frame

Your progress will be monitored every semester. If at any time you do not meet the minimum satisfactory progress standards, you will be notified by the Office of Financial Aid. Continued failure to meet progress standards will result in the loss of your financial aid eligibility. You may appeal the loss of financial aid eligibility if extenuating circumstances interfered with your ability to meet satisfactory progress standards. The policy set forth by the Office of Financial Aid is separate and distinct from Ripon College's academic progress standards, as issued by the Office of the Registrar.

#### ADDITIONAL INFORMATION

#### Off-Campus Programs

Students must apply for the off-campus program experience through the Office of the Registrar in the academic year prior to the experience. The amount of the funding will be determined by the Office of Financial Aid based on program type. Only federal and state financial aid may be available for non-affiliated off-campus study programs

#### **Changes In Financial Aid**

Financial aid may be revised during the academic year because of changes in your family's financial situation, changes in your enrollment or housing status, notification of outside scholarship awards, etc. A financial aid offer also may be changed as a result of verification if your eligibility has changed. You will receive notice of all financial aid changes, and every new offer will replace all previous offers.

#### **Book Vouchers**

Students that have a credit balance on their student account can contact the Office of Financial Aid if they would like to use the credit balance to purchase books from the online bookstore. Contact the Office of Financial Aid for more information on how these funds can be made available to you by the seventh day of the semester.

#### Special and Unusual Circumstances

If you have had a significant change in your personal or your family's financial circumstances, you may request to have your financial need recalculated. Special circumstances may include, but are not limited to, loss of job, death, divorce/separation, major medical expenses and payment of tuition for siblings in elementary/secondary schools. Unusual circumstances may include if you are experiencing homelessness or have a situation of parental abandonment or estrangement. However, an increase in need will not always result in an increase in your financial aid. Please contact the Office of Financial Aid to discuss your options.

#### RIGHTS AND RESPONSIBILITIES

Our staff will do everything possible to assist you in obtaining financial assistance andinformation. Ripon College strives through its publications and other communications to provide schools, parents and students with factual information about its costs, aid opportunities, programs, practices and policies. The College does not discriminate on the basis of race, age, color, religion, gender, disability or national origin.

#### You have the right to:

- · Seek financial aid counseling.
- · Receive information about how your offer was calculated.
- · Have your financial need reviewed through an appeal process if you or your family's financial circumstances change.
- · Know how much aid you will receive each semester and when it will be disbursed or applied to your account.
- · Know the terms of any work-study offered.
- Know the interest rate, as well as the amount, method and starting dates of repayment for any loan offered.
- · Access your financial aid file.
- Know that the information you give to the Office of Financial Aid will be treated confidentially. Information from a student's file will not be released to anyone without a signed release from the student, except to Ripon College staff and financial aid donors.

#### You have the responsibility to:

- Provide accurate and factual information on all financial aid forms in a timely manner.
- Provide any additional information requested during the application process, which may include IRS tax information, verification worksheets, or other required documentation.
- · Be aware of financial aid deadlines.
- · Notify the Office of Financial Aid of any change in name, address, marital status or credit load.
- · Use financial aid for educational expenses only.
- · Meet Satisfactory Academic Progress requirements to maintain eligibility for financial aid.
- Report any additional financial aid you receive such as scholarships, outside grants or other tuition assistance.
- Repay all loans or prior over-award of financial aid according to your truth-in-lending and promissory notes. If you are in default on a loan, you are not eligible for additional financial aid. For information about repaying your student loans, visit Student Aid on the Web (studentaid.gov).
- · Notify the Office of Financial Aid if you are in default on an education loan or owe financial aid repayments.

If we obtain information which conflicts with data on your application materials, your offer could be changed or canceled. Funds obtained on the basis of false information will have to be repaid, and you will be subject to criminal prosecution.

# IMPORTANT DATES AND NEXT STEPS

#### **Required Forms:**

#### Deposit:

Due May 1 (required)

#### **Housing Application:**

Due May 1 (required)

#### **Health Information Form:**

Preferred May 1 / Due Aug. 1

#### **Educational Planning Form:**

Due May 1

#### Foreign Language Placement Survey:

Due June 1

#### Final High School Transcript:

Due July 1

#### **Important Dates:**

#### First/Fall Semester 2025

Friday, Aug. 29 Faculty/staff opening meeting 10:30 a.m. Saturday, Aug. 30 Residence Halls open for new students &

Matriculation Convocation, 3 p.m.

Sunday, Aug. 31 Residence halls open for returning students

Monday, Sept. 01 Classes begin, 8 a.m.

Wed, Sept. 17 Constitution and Citizenship Day

Friday, Oct. 17 Fall Break begins 5 p.m Wed, Oct. 22 Classes resume, 8 a.m.

Friday, Nov. 26-28 Thanksgiving Break; classes suspended

Monday, Dec. 01 Classes resume, 8 a.m. Friday, Dec. 12 Last day of classes Week of Dec. 15 Final examinations

Friday, Dec. 19 Last day of final examinations

#### Second/Spring Semester 2026

Sunday, Jan. 18 Residence halls open for all students, 9 a.m.

Monday, Jan. 19 Martin Luther King Jr. Day

Tuesday, Jan. 20 Classes begin, 8 a.m.

Friday, March 13 Spring Break begins, 5 p.m. Monday, March 23 Classes resume, 8 a.m.

Monday, March 23 Classes resume, 8 a Tuesday, May 5 Last day of classes

Wednesday, May 6 Reading Day, classes suspended

Thursday, May 7 Final examinations begin Wednesday, May 13 Final examinations end Sunday, May 17 Commencement, 1 p.m.

## **ESSENTIAL CONTACTS**

Office hours are 8 a.m. to 5 p.m. during the academic year.

#### Office of Admission

general information, how to enroll 920-748-8709 | ripon.edu/admission

#### Office of Financial Aid

FAFSA, financial aid, work-study 920-748-8101 | ripon.edu/financial-aid

#### **Business Office**

tuition payment, billing plans 920-748-8769

#### Office of Residence Life

housing, move-in 920-748-8186 | ripon.edu/housing-dining

#### **Student Activities and Orientation**

summer orientation
920-748-8112 | ripon.edu/clubs-organizations

#### **Student Support Services**

accommodations and special needs 920-748-8107 | ripon.edu/studentsupport-services

#### Registrar

AP and IB credit, class registration 920-748-8119 | ripon.edu/registrar

#### **Health Services**

health form, immunizations, insurance 920-748-8141 | ripon.edu/health-wellness

#### **Counseling Services**

group and individual counseling 920-748-8312 | ripon.edu/counseling

#### **Dean of Students**

920-748-8111 | ripon.edu/dean-of-students

#### Office of Constituent Engagement

920-748-8126 | ripon.edu/alumni

#### **Career and Professional Development**

920-748-8318 | ripon.edu/career

#### **Center for Diversity and Inclusion**

920-748-8194 | ripon.edu/diversity

#### Franzen Center for Academic Success

920-748-8702 | ripon.edu/franzen-centeracademic-success

# ESTIMATED EDUCATIONAL EXPENSE WORKSHEET

Use this worksheet to help determine your billing costs for the upcoming school year.

#### **Charges**

_	TOTAL CHARGES	Ψ
_	TOTAL CHARGES	<b>¢</b>
+	Food (enter "0" if commuting)	\$
+	Housing (enter "0" if commuting)	\$
+	Activity Fee	\$
	Tuition*	\$

#### **Credits**

from all sources (include tuition remission, outside gift aid, etc.)
+ Federal Direct Loan
(a processing fee of up to 3.0% may be deducted from your loan

proceeds prior to disbursement,

example: \$3,500 x 97.0%=\$3,395)

Total scholarships and grants

**= TOTAL CREDITS** 

#### **Balance**

Total Charges	\$
– Total Credits	\$
= Estimated Bill (full year)	\$
/2 Estimated Bill (per semester)	\$

The comprehensive fee for full-time students (enrolled in 12-20 credits) for the 2025-26 academic year is:

Tuition*	\$52,900
Housing	.\$5,450
Food	.\$5,650
Activity Fee	\$350

TOTAL\*\*....\$64,350

\*Students who are registered for more than 20 credits in an academic term will be charged additional tuition for each additional credit. The fee charged for the academic year 2025-26 is \$1,442 per credit.

The following credits do not count against the 20 credit limit: music lessons, music ensembles, theatre productions. Please visit ripon.edu/tuition-and-fees to view more information regarding the overload policy.

\*\*Please keep in mind indirect costs associated with attending Ripon College.

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