Financial Aid is based in part on the individual student’s financial need. Most financial assistance administered by the Office of Financial Aid is based on the financial need of those whose family resources are less than the expenses of a college education. Financial aid is granted to those whose family resources are less than the expenses of a college education. Bryant University subscribes to federal and institutional guidelines regarding financial aid. Students and parents have the primary responsibility to provide for a college education. Financial aid is granted to those whose family resources are less than the expenses of a college education. Most financial assistance administered by the Office of Financial Aid is based on the individual student’s financial need.

Eligibility for Need-Based Financial Aid
Bryant University subscribes to federal and institutional guidelines regarding financial need. Students and parents have the primary responsibility to provide for a college education. Financial aid is granted to those whose family resources are less than the expenses of a college education. Most financial assistance administered by the Office of Financial Aid is based on the individual student’s financial need.

Financial need is the difference between the cost of attendance and the calculated family contribution.

Every year Bryant University receives more financial aid requests than can be fulfilled. Many applicants will request help, but regrettably some will not receive aid due to institutional funding limitations.

To be considered for need-based financial aid each year at Bryant a student must:
1. Have filed the Free Application for Federal Student Aid (FAFSA);
2. Be a citizen or permanent resident of the United States;
3. Be enrolled full time or be accepted for full-time enrollment in a course of study; or be enrolled part time and officially accepted as a candidate in a degree program;
4. Be making satisfactory progress toward the completion of his or her course of study;
5. Not be in default on a Federal Perkins, Stafford, or Direct Loan;
6. Not owe a refund on a Federal Pell Grant or Federal Supplemental Opportunity Grant.

* Note: If an application is selected for verification by the U.S. Department of Education or by the University, the student will also be required to submit additional application materials as well as signed copies of the parent and student 2016 federal income tax transcripts.

In addition to federal requirements, students must also meet the following requirements to be considered independent for the academic year. Students may also be asked to submit supporting documentation to verify their status. Students must be:
1. 24 years old as of December 31 of the award year;
2. An orphan or ward of the court;
3. A veteran of the Armed Forces of the United States;
4. A graduate student or professional student;
5. Married; or
6. Have legal dependents other than a spouse.

Although there are additional criteria, students who do not meet one of the above requirements are generally considered dependent and must file all financial aid forms accordingly.

Special Circumstances
Students confronting extenuating financial circumstances not necessarily depicted on the FAFSA are encouraged to submit formal documentation describing their situation in greater detail directly to the Office of Financial Aid. This will ensure that proper consideration is given at the point the student’s aid application is reviewed.

Financial Aid Packaging
Bryant University reviews on-time financial aid applications on an individual basis, making every effort to accommodate each student’s financial circumstances within student eligibility and program funding limits. Aid packages might include Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, State Grants, Institutional Grants and/or Scholarships, Federal Work-Study, and/or Federal Direct Loans.
Law requires students who receive outside sources of aid (i.e., private or state scholarships and grants) to notify the Office of Financial Aid. In some cases, the amount of this outside aid could affect the award offered by Bryant. Generally, students may not receive aid in excess of his or her determined need for assistance. Although Bryant recognizes the needs of all applicants, it is not often possible to award aid to meet full need. Consequently, families may need to seek additional assistance in the form of alternative education loans or other private sources.

Maintaining Eligibility – Satisfactory Academic Progress

Generally, full-time students complete their undergraduate degree requirements in four years (eight semesters). A student may take as many as 10 semesters and still qualify for federal student aid, although after eight semesters the student will no longer be considered for institutional aid. Half-time students (six credits) will have 20 semesters to complete the degree and still remain eligible for federal aid.

To remain in good standing and eligible for financial aid, full-time undergraduate students must at least meet the following minimum standards:

<table>
<thead>
<tr>
<th>Year</th>
<th>After...</th>
<th>#of Credits Earned</th>
<th>Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>Semester 1</td>
<td>12</td>
<td>1.75</td>
</tr>
<tr>
<td></td>
<td>Semester 2</td>
<td>24</td>
<td>1.75</td>
</tr>
<tr>
<td>Year 2</td>
<td>Semester 3</td>
<td>36</td>
<td>2.00</td>
</tr>
<tr>
<td></td>
<td>Semester 4</td>
<td>48</td>
<td>2.00</td>
</tr>
<tr>
<td>Year 3</td>
<td>Semester 5</td>
<td>60</td>
<td>2.00</td>
</tr>
<tr>
<td></td>
<td>Semester 6</td>
<td>72</td>
<td>2.00</td>
</tr>
<tr>
<td>Year 4</td>
<td>Semester 7</td>
<td>84</td>
<td>2.00</td>
</tr>
<tr>
<td></td>
<td>Semester 8</td>
<td>96</td>
<td>2.00</td>
</tr>
</tbody>
</table>

Moreover, students whose applications are submitted late must expect delays in aid awards and the possibility that funds may already be depleted.

Offers of federal aid are made on the assumption that the programs will be continued and that Congress will appropriate sufficient funds. If, for any reason, one or both of these conditions are not met, it will be necessary to withdraw or alter the aid offer. The submission of an application for financial aid does not guarantee the offer of an award or that the offer, if made, will not be canceled or altered.

The Office of Financial Aid reserves the right to reduce, increase, or otherwise adjust any financial aid for which it is responsible. For further information regarding any of the above financial assistance programs, contact:

Office of Financial Aid
Bryant University 1150 Douglas Pike
Smithfield, RI 02917-1285
401) 232-6020 or (800) 248-4036
fax: (401) 232-6293
email: finaid@bryant.edu

A complete statement of the University's policy on satisfactory progress with regard to financial aid eligibility, including the appeal process, can be obtained from the Office of Financial Aid. (Part-time students must meet the same criteria relative to the number of credits they have attempted.)

Important Note

Often students or their parents assume they are not eligible for financial aid and, consequently, decide not to apply. Since rules, regulations, and eligibility requirements change from year to year, all students should at least apply. The time involved in completing the forms could pay a surprising dividend. Additionally, the student's eligibility status could change during his or her years in attendance. It is important to file a new application each year, regardless of the determination made in past years. A college education normally requires a financial partnership between the student and their parents that should be discussed thoroughly.

Although the Office of Financial Aid makes every effort to assist students with demonstrated financial need, there is never a guarantee that this will be accomplished. The ever-increasing cost of education inevitably results, each year, in a greater number of students in need of financial assistance. Given current funding levels of all student aid programs, available resources will seldom meet 100 percent of a student's eligibility or need for assistance.