The College of Saint Rose

Office of Financial Aid 432 Western Avenue Albany, NY 12203 Phone: (518) 458-5464

Fax: (518) 454-2109

SUMMARY OF PAYMENT OPTIONS FOR UNDERGRADUATE STUDENTS

Options	# of Payments Per Year or	# of Years to Complete	1st Payment	Service or Application	Annual	Insurance	Annual	Income/ Other	Credit Check
Opuons	Semester Semester	Payments	Due	Fee	Interest	modrance	Maximum	Restrictions	Credit Check
Regular	2 per year	N/A	10 days prior to	Monthly late fees	0%	None	Total account	None	None
P ayment	2 per year		semester start	on unpaid balance	070		charges	Trone	
The College			Varies						
of Saint Rose	Monthly payments	Within each semester	according to	\$30 Set-Up Fee	0%	None	None	None	None
P ayment	Per Semester		set-up	each semester					
Plan			date						
Direct PLUS:	12 payments/year, or		30-60 days				Limited to cost	U.S. Citizens	
Parent Loan for	can be deferred	10 or Extended	after	4% fee	7.9% Fixed	Included	of attendance	and	Required
Undergraduate	until student		second				minus	Resident	
Students	graduates		disbursement				financial aid	Aliens	
Subsidized	Payments deferred		6 months after				\$3500 Freshman	Based on	
Federal	while enrolled	10 or Extended	completion of	1% fee	6.8% Fixed	Included	\$4500 Sophomore	need, US	None
Direct	at least		study or drop				\$5500 Junior	Citizens &	
Loan	half time		below 1/2 time				& Senior years	Resident Aliens	
Unsubsidized	See above or				6.8% Fixed		\$2,000	U.S. Citizens	
Federal Direct	Interest only	See above	See above	See above	& also	See above	each	and Resident	None
Loan	option (quarterly)				Accruing		year	Aliens	
*Alternative					Variable	See Lender	Cost of	Credit Check	Required
Loans					& Accruing		attendance		

^{*} Please contact the Office of Financial Aid for additional information