



Denny Cao

April 19, 2023

Rensselaer ID Number: 662072400

Regular Decision

Dear Denny:

I am pleased to inform you of the financial aid award(s) below for the 2023-24 aid year. Most Rensselaer scholarships and grants are eligible for renewal in future academic years, provided the student meets specific eligibility criteria. Federal and State award renewal is dependent on government program rules. Detailed information on awards, policies, and procedures may be found in the "Student Guide to Financial Aid".

COST OF ATTENDANCE..... \$82,468

Tuition	\$60,360
Undergraduate Fees	\$1,524
Food and Housing	\$17,530
Books and Supplies	\$1,310
Personal and Misc.	\$1,180
Transportation Expenses	\$500
Direct Loan Fee	\$64

TOTAL RENSSELAER AND OTHER FINANCIAL AID..... \$45,895

	Fall 2023	Spring 2024	Total
Rensselaer Leadership Award	\$14,750	\$14,750	\$29,500
Federal Pell Grant	\$3,448	\$3,447	\$6,895
Fed Suppl Ed Opportunity Grant	\$1,000	\$1,000	\$2,000
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsub. Loan	\$1,000	\$1,000	\$2,000
Federal Work-Study	\$1,000	\$1,000	\$2,000

ESTIMATED FAMILY COST TO ATTEND RENSSELAER..... \$36,573

Receipt of awards not listed above or changes to information may change award eligibility or amounts. Awards you wish to decline or reduce should be crossed out, adjusted and initialed. Be sure to meet the May 1, 2023 enrollment deposit deadline. Please feel free to contact a staff member if you have any questions regarding your aid.

Sincerely,

Martin C. Daniels
Director of Financial Aid



Financial Aid Q&A

1) What forms are required to apply for need based financial aid?

Incoming students are required to file both the FAFSA and CSS Profile to apply for need-based aid. These can be completed at www.studentaid.ed.gov and www.collegeboard.com.

2) Are the FAFSA and CSS required for renewal of merit based aid? What about renewal of need-based aid?

Neither is required for renewal of merit-based aid. Only the FAFSA is required for renewal of need-based aid.

3) What financial documents will I have to provide and when are they due?

If additional documents are needed, the Office of Financial Aid will request these via email to the student's RPI email address. Students may also view their outstanding requirements list using their SIS account. Please do not send documents unless they are requested of you.

Additional document notifications begin after the May 1st deposit date and will continue monthly until all requirements are met. When requirements are not met in a timely manner, disbursement delays can occur.

4) When is the deposit due and how is it paid? Does the deposit count as a payment toward the bill?

Deposits due dates vary by admissions application type and are published on the Admissions website. Standard Admit deposits are due on May 1 each year. Admissions can be reached at admissions@rpi.edu or (518) 276-6216 if you have any questions about your due date. The deposit payment is applied toward the student's bill.

5) When and how will I receive my bill?

Rensselaer bills electronically via CASHNet. The student may access and enroll in CASHNet once they have been given access to SIS. The student may designate additional users in CASHNet, usually a parent or guardian. Notification of the availability of billing statements are sent by the Bursar's Office to the student's RPI email address as well as to any users the student has authorized. Fall Semester statements are made available in early July. The due date is typically at the end of the first week of August each year. If you have detailed billing questions, the Bursar's Office can be reached at (518) 276-6610 or bursar@rpi.edu.

6) When and how do I finance the remaining balance owed?

Once you receive your bill from the Bursar's office you will want to apply for any additional loans or set up a monthly payment plan, if desired. Monthly payment plan information is available online under Office of the Bursar at <http://finance.rpi.edu>.

If interested in loan options please refer to the loan section of The Office of Financial Aid's website, <https://admissions.rpi.edu/aid> or www.elmselect.com.

7) What if my financial situation has changed? What can I do?

To request a review of your awards due to financial changes, you can complete our Change In Family Circumstance Form which is available at <https://admissions.rpi.edu/apply-aid/forms>.

8) What are the requirements for retaining merit based aid and how long will I receive it for?

Students must remain full time (12 or more credits) throughout each semester to receive the full amount of their merit aid award. There is not a specific GPA requirement associated with merit aid renewal.

Incoming freshmen may receive up to eight semesters of RPI gift aid throughout enrollment (ten for Architecture majors). For transfer students the timeframe is based on the grade level determined when admitted. For example, a student who is a transfer-in Junior would have up to four semesters of eligibility (2 semesters x 2 years).

9) What is the difference between a Subsidized and an Unsubsidized Direct Loan? What are the interest rates?

Subsidized means the Federal government pays the interest on your behalf while you attend college at least half-time. Unsubsidized means that the interest on your loan will accumulate while you are enrolled in school. Interest rates adjust annually on July 1. Current rates can be found online at <https://studentaid.gov/>.

10) What are the steps to complete to borrow a Federal Direct Loan?

Students must first accept their loan through their SIS account. After accepting their loan they will need to complete both a Master Promissory Note and a consumer information Entrance Counseling session online through US Department of Education at <https://studentaid.gov/>.

11) How do I accept my Work Study and what next steps are needed before beginning to work?

If you were awarded Federal Work Study you will need to accept the award in your SIS financial aid account. After accepting the award, a job placement application will be listed in your SIS account. The application deadline is August 1 and placements are prioritized based on date & time that applications are received. Additional hiring eligibility and document requirements detail will be provided after placements are made.

12) What happens to my financial aid if I move off campus?

Please be aware that Rensselaer's housing policy indicates a student must live on campus for their first five semesters. In most cases, financial aid eligibility will not change if you move off campus. Our policy is to make every attempt to renew your aid package at the same level as previous years, provided your level of financial need does not change. You will still incur living costs, but they will not appear on your bill.

13) Who can access my financial aid information?

The simplest way for information to be shared with others is to have the student complete a FERPA release form. This form can be found in the "Forms" section of our website at <https://admissions.rpi.edu/aid>. Once our office has this form we can release your financial aid information to the person/person's that you listed.

14) What other financial aid considerations should I be aware of at this time?

- a. **The Arch Year of Enrollment**: During the Junior year, students live on-campus and attend courses over the Summer. Then the student attends one additional term (Fall or Spring). Generally speaking, students retain the same level of aid eligibility during their Arch year as they do in other academic years.
- b. **Academic Progress Monitoring**: Students must maintain "Satisfactory Academic Progress" throughout enrollment to remain eligible for financial aid. While specific requirements can vary by program, the general concept is that students who do not complete all of the courses they register for, or who perform consistently below GPA standards for their program, may lose eligibility.
- c. **Coterminal Degrees Gift Aid**: Students who extend enrollment based on admission into a Coterminal Degree Program (Bachelor & Master Combined), receive up to two additional terms of RPI gift aid eligibility. For certain MBA Coterminal programs, an additional three terms of gift aid is provided.

2023-24 UNDERGRADUATE STUDENT GUIDE TO FINANCIAL AID

This is a guide detailing your financial aid award(s); please keep this for future reference. Specific information for the Coterminal degree program, the Arch program and summer semester award for non-Arch students is available on our website. You will also find financial aid forms online at <https://admissions.rpi.edu/aid>

YOUR RESPONSIBILITIES:

- ☐ Provide your Rensselaer Identification Number (RIN) on all correspondence sent to our office and respond promptly to any future request for additional information from the Office of Financial Aid.
- ☐ All students seeking Federal aid or Rensselaer need-based aid must complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. You may use this same website to see the status of your FAFSA, if you have already completed the application. Our school code is 002803.
- ☐ New students are also required to complete the CSS Profile form to determine eligibility for Rensselaer need-based aid. The form is available online at <https://cssprofile.collegeboard.org/> and our school code is 2757.
- ☐ If you have been awarded Federal aid we may need to verify that the information on your FAFSA and/or CSS Profile is accurate. We will advise you of what items we will require you to submit. Please note that we do NOT participate in the College Board IDOC (Institutional Documentation) Service.
- ☐ Using your Student Information System (SIS) access, you are able to accept, decline or reduce loan or work study financial aid programs offered to you. No one other than you may accept, decline or reduce an aid award. See "Your Awards" on page 2 of this document for additional information about SIS functionality.
- ☐ Promptly report to the Office of Financial Aid any additional funds you may receive from sources other than what is listed on your award with Rensselaer. You should use the [Outside Scholarship Report](#) to report funds from other sources. Federal regulations require schools to apply outside funding sources against students' demonstrated need prior to certifying eligibility for Federal Student Aid programs such as Direct Loans and Work Study. Rensselaer reserves the right to adjust your need-based institutional gift awards based on receipt of outside funding. See the "Revision of Awards" section of this document for a summary of our award revision environment.
- ☐ If your aid package includes an offer of Federal Work Study (FWS), you must accept or decline the offer using your SIS access and submit a Work-Study application by the appropriate deadline. If you do not accept the offer or if you do not submit a Work-Study application you cannot be considered for FWS employment.
- ☐ You must maintain Satisfactory Academic Progress, as defined in Rensselaer's [Academic Catalog](#). Students receiving need-based Federal financial aid are expected to make Satisfactory Academic Progress (SAP) toward achieving their degrees. If you do not, you may lose your ability to receive these programs. Additional information may also be found on our [website](#).
- ☐ It is assumed that you will enroll full-time (at least 12 credits per semester). Students are advised to discuss plans and receive approval to enroll on a part-time basis with the Advising & Learning Assistance Center (ALAC). Receiving ALAC approval for part time study will often result in a pro-ration of your financial aid awards and your tuition charges.

GENERAL INFORMATION:

YOUR AWARDS – In SIS, select *Financial Aid* from the Main Menu or click on the Financial Aid Menu tab. Select *Award Package by Aid Year*, then choose the *Aid Year* and click *Submit*. There you will see your estimated cost of attendance and your financial aid awards. Unless otherwise noted, we are assuming full-time attendance, a room and board allowance based on the costs of an on-campus, double occupancy room and the average board plan. Your actual expenses may differ depending on your living arrangements. Billing statements are provided electronically by the Bursar Office in July for the Fall Semester, in December for the Spring Semester, and in April for the Summer Semester.

Recipients of the Rensselaer Tuition Remission benefit are not eligible to receive other Rensselaer scholarships or grants unless the student would otherwise receive Rensselaer aid that would exceed the value of the Tuition Remission benefit. The total of all sources of grants, scholarships, education loans, and Federal Work Study may not be greater than the published cost of attendance used for financial aid purposes.

The total of all RPI awards may not exceed the total tuition charges during periods of graduate enrollment, including the Coterminial Degree Program (begins with Coterminial Degree Program Acceptances for Fall 2023).

Here are additional topics related to our awarding and billing environment:

1. **ABOUT YOUR "COST OF ATTENDANCE"** -- This includes the average basic annual expenses as indicated on your award letter. The health insurance fee is not included since this charge may be waived if you have alternate health insurance by accessing <http://studenthealth.rpi.edu/insurance> or contacting the Rensselaer Health Center at 518-276-6287. The official Cost of Attendance is generally finalized in the spring preceding the start of the academic year. An estimated cost is used before that time.

Average Direct Loan fee, transportation, personal or other miscellaneous expenses are NOT charges that are billed to you by Rensselaer. Books and supplies may be charged to your student account if purchased through the Rensselaer Book Store. Financial aid in excess of your billable Rensselaer charges may be used to defray these costs.

The Average Direct Loan fee is based on the average fee paid by all students who applied for a Direct Loan in the previous academic year. Your fee may be higher or lower than the average fee in the Cost of Attendance depending on how much you borrow. Specific fee details are provided in the Federal Direct Loans section of this document.

2. **ESTIMATED TOTAL FAMILY COST TO ATTEND RENSSELAER:** This figure represents our cost of attendance including books, transportation, and personal expenses minus your financial aid awards. This figure will be higher than your estimated direct billing costs and does not represent the "Expected Family Contribution" (EFC) as determined by the Department of Education through the FAFSA filing process.
3. **TO ESTIMATE YOUR ANNUAL DIRECT BILLING TO BE PAID:** To estimate your annual billing amount, subtract the total of your gift awards and accepted student loans from the total of your actual tuition and fees plus your actual room and board charges. Do not subtract your work study eligibility. Your actual charges will be based on your confirmed enrollment level and housing selection.
4. **ADDITIONAL RESOURCES:** Many students/parents utilize other resources to help meet the remaining cost after all financial aid has been considered. Our [Financing a Rensselaer Education](#) page provides information about the most common alternative funding options.

REVISION OF AID AWARDS -- The Office of Financial Aid reserves the right to revise your aid awards according to Federal, state, and institutional policies and regulations. **Your awards may be revised when there are changes in your originally reported information and/or when you receive additional outside aid awards (i.e. outside scholarships, Veterans' Education Benefits, tuition remission).**

Awards may also be revised due to unexpected business disruptions caused by natural disasters or other emergency situations impacting campus operations.

You **MUST** notify us of outside awards by sending a completed [Outside Scholarship Report](#). Scholarships that we receive that do not include information about renewability will be assumed to be renewable until we are notified otherwise.

Generally, outside aid will be treated as follows:

- First, it will be used toward any unmet need in your package. Unmet need is the difference between your Estimated Family Cost to Attend Rensselaer and your Federal EFC.
- Next, if the outside aid exceeds your unmet need, Federal Regulations require us to reduce need-based Federal sources (i.e. Work Study, SEOG, and/or subsidized Direct Loans) by the amount received.
- Finally, the remaining outside aid will replace existing Rensselaer need-based aid rounded up to the nearest \$50 increment. This adjustment will not impact your Rensselaer merit scholarships, unless combined sources exceed the Cost of Attendance.

We will verify the accuracy of the information reported on your initial and/or subsequent FAFSA and/or CSS Profile applications. Please note that your award eligibility may change based on this comparison. Should your eligibility change, a revised award notification will be made available to you.

OTHER FAMILY MEMBERS IN COLLEGE -- In determining your eligibility for Rensselaer need-based grants and/or scholarships, we do not consider siblings who are attending graduate school nor a parent attending college.

DISBURSEMENT OF AID -- With the exception of work programs and outside scholarships, awards for students who have completed all application requirements, including submitting required eligibility verification documents in a timely manner, will be disbursed to their billing account immediately prior to the start of each term. Students selected for FAFSA data verification must have all requested documents submitted to the Office of Financial Aid at least two weeks prior to the start of their first term of the award year to help ensure their eligibility review is completed prior to the start of their first term of the year. If, for any reason, we are not able to disburse Federal or State awards immediately prior to the first day of the term, the awards will not disburse until confirmation that the student has begun enrollment in all aid eligible courses is received from the Registrar's Office. Financial aid eligibility is based on the student's actual enrollment level for each term. If it is determined after the start of any term that a student whose aid disbursed based on assumption of full time enrollment is not enrolled in 12+ credit hours, their awards will be reduced based on Federal, State, and Institutional awarding rules and regulations.

PROGRAM INFORMATION & RENEWAL POLICIES:

1. **GRANTS & SCHOLARSHIPS** -- Recipients of Rensselaer awards are provided a maximum of eight semesters of full-time undergraduate eligibility, with the exception of School of Architecture program students who may receive up to ten semesters of eligibility. Additional award policy description documents can be found on our [website](#). Specific documents are provided for: [Coterminal Degree Programs](#); [Arch Enrollment](#) pattern awarding; and [Summer Semester](#) awarding for non-Arch students. Merit based award amounts neither increase nor decrease in subsequent academic years, unless it is due to reasons described in the Revision of Awards section above. **Need based awards require continued demonstrated need per annual FAFSA filing for renewal.**

Returning student eligibility for Federal Pell Grants and/or state grants is fully dependent on annual FAFSA filing outcomes.

Awards below with an asterisk (*) are supported by donations from Rensselaer alumni and friends. A merit based award may be replaced at any time with an Endowed award that best matches a student's profile and/or academic record. A grant (based on financial need) may also be replaced with an Endowed award which requires demonstrated financial need.

RENSSELAER LEADERSHIP AWARD* -- This merit-based award is given in recognition of an outstanding record of academic and personal achievement, a strong commitment to excellence, and illustration of intellectual curiosity.

RENSSELAER MEDAL AWARD -- First presented in 1916, the Medal is a merit-based scholarship awarded to promising secondary school juniors who have distinguished themselves in mathematics and science. Responsibility for selecting the Medalist belongs to the faculty and staff within the participating secondary school.

RENSSELAER GARNET BALTIMORE AWARD* -- This merit-based award is given to outstanding students of African American descent.

RENSSELAER GRANT* -- This need-based grant is awarded to students who exhibit strong academic and extracurricular achievement, and display a strong commitment to excellence. Award amount may change if the student's demonstrated need decreases significantly.

RENSSELAER ACCESS GRANT* -- This limited need-based grant is awarded to students who demonstrate extreme financial hardship as determined by the Rensselaer Office of Financial Aid.

RENSSELAER RECOGNITION AWARD* -- This award is not need-based. It is provided to students based upon a holistic view of the student's academic record, extracurricular activities, and potential for success at the Institute.

2024 BICENTENNIAL AWARD* -- This award assists recipients to attain the benefit of a Rensselaer education and is supported by donations from Rensselaer alumni and friends since the inception of the Institute in 1824.

WOMEN'S LEADERSHIP SCHOLARSHIP -- Beginning with new students enrolling for the 2022-2023 academic year, this merit-based scholarship is offered to female students who demonstrate strong academic achievement.

EARLY APPLICATION SCHOLARSHIP -- Beginning with new students enrolling for the 2022-2023 academic year, this scholarship is awarded to eligible students who apply for admission by December 7.

FEDERAL PELL GRANT -- Need-based aid that we have estimated using the information provided on the FAFSA application. Students are limited to 12 semesters of full-time eligibility or the part-time equivalent.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG) -- Awarded to Pell Grant eligible students who demonstrate exceptional financial need.

TUITION ASSISTANCE PROGRAM (TAP) -- A need-based state grant awarded to New York State residents to be used only toward tuition. The amount shown may be an **estimate** based on data you provided. If you have not already done so, you will need to complete an Express TAP Application (ETA) provided by New York's Higher Education Services Corporation (HESC); you may apply on-line at www.hesc.ny.gov. HESC will send a certificate, either in writing or electronically, indicating the actual amount of your award; it is not necessary for you to send it to us.

2. STUDENT LOANS & WORK STUDY -- Visit [Federal Student Aid](https://studentaid.gov) online for additional information.

FEDERAL DIRECT LOANS

SUBSIDIZED FEDERAL DIRECT LOAN -- "Subsidized" means that the Federal government pays the interest on your behalf while you attend college at least half-time and six months thereafter. Eligibility is based on financial need. The Department of Education may retain a percentage (currently 1.057% for 2022-23) of the amount you borrow for an origination fee. The annual interest rate is a fixed rate equal to the high yield Treasury Note as of June 1st plus 2.05%. The 2022-2023 interest rate is 4.99%. You will repay interest plus principal beginning six months after you graduate, registered for less than six credits, or leave school. The monthly payment varies depending on the total amount borrowed. The standard repayment term is 10 years.

UNSUBSIDIZED FEDERAL DIRECT LOAN -- "Unsubsidized" means that the Federal government does not pay the interest on your behalf while you attend college at least half-time. Interest begins accruing while you are in school at the time of disbursement. You may choose to make interest payments while in school. Should you choose not to make payments while you are in school, interest accrued will be added to the principal amount borrowed. The annual interest rate, loan origination fee and loan repayment term are the same as in the Subsidized loan program.

LOAN FEES & INTEREST

<i>Requires matriculation with enrollment levels at 6 credit hours of enrollment per semester</i>		Federal Direct Subsidized Loan	Federal Direct Unsubsidized Loan
Need-Based		Yes	No
Subsidized (Federal government pays interest while in school)		Yes	No
Interest Rate (22/23)		4.99%	4.99%
Origination Fee - Loans 1st paid 10/1/22 – 9/30/23		1.057%	1.057%
Can pay interest while in school?		No	Yes
Standard Repayment Period		10 Years	10 Years
Grace Period		6 months	6 months
Federal Direct Loan Annual Maximum		Freshman: \$5,500 with no more than \$3,500 from the subsidized program Sophomore: \$6,500 with no more than \$4,500 from the subsidized program Junior +: \$7,500 with no more than \$5,500 from the subsidized program Additional unsubsidized loans for Independent student or ... dependent students whose parents are denied the PLUS loan Freshman/Sophomore: \$4,000 Junior/Senior +: \$5,000	

FEDERAL WORK-STUDY (FWS) -- The amount of your *FWS award* is the **maximum** amount you may earn during the academic year. If you do not work, you will not receive any FWS funding. Working up to 7 hours a week should allow you to earn your maximum award. *Remember, you must accept the offer of Federal Work-Study on SIS and submit a Work-Study application by the appropriate deadline on the application before you will be consideration for employment.*

Bi-weekly payment for hours worked is made directly to students. Potential earnings do not appear as anticipated aid on student billing statements. Students are placed into positions by the Office of Financial Aid based on best match to student skills and experience. There is no guarantee that the money will be earned or that you will receive your preferred job.

ADDITIONAL INFORMATION:

Students are encouraged to review the Office of Financial Aid website and the Institute's online catalog for additional program and award policy information. For example, our site includes separate topic sections related to student participation in The Arch Program and our Coterminial Degree Programs, and detailed descriptions of our Satisfactory Academic Progress requirements for continued financial aid eligibility. Students may also contact the Office of Financial Aid directly with questions they may have throughout their enrollment at Rensselaer.

Financing a Rensselaer Education

The options below are available to help pay for enrollment costs above what is covered by a student's eligibility for federal, state, and Rensselaer gift aid and/or Federal Student Loans. We recommend that students initiate their participation in these options at least two months prior to the beginning of their academic year.

When making alternative funding decisions, families should consider how much they can contribute out-of-pocket prior to taking additional loans. Students are advised to borrow only what is needed; to apply for merit or need-based gifts prior to loans; and to utilize their federal loan program eligibility before borrowing parent or alternative loans which may be more expensive to repay. To apply for need-based grants from Rensselaer or to apply for Federal and State Student Financial Aid Program funding, you must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is available online at www.fafsa.gov.

MONTHLY PAYMENT PLAN

Rensselaer offers a monthly payment plan through *CASHNet*. This program allows you to spread your academic year expenses over eight monthly payments or less. There is no interest on this payment plan; however there is a nominal enrollment fee. To find out more about this program, visit the Rensselaer Bursar site at www.finance.rpi.edu. Click on Office of the Bursar, next click on Payment Options, then Monthly Installment Plan.

FEDERAL DIRECT PLUS LOAN PROGRAM

This program allows the parent of a dependent student to borrow funds to pay their student's educational expenses. Graduate students may apply for the Graduate PLUS Loan. A credit check is required and the borrower must be a U.S. citizen or eligible non-citizen. In addition, the student must file the Free Application for Federal Student Aid (FAFSA). To be eligible, the borrower must not have any adverse credit reports within the last 6 months.

A mandatory Federal origination fee of 4.228% will be deducted from the gross loan amount. This fee helps to ensure that the PLUS Loan is fully forgiven if either the student or the parent borrower dies.

PLUS Loans may be requested for an amount up to the difference between our cost of attendance and the amount of aid awarded to the student. The loans are disbursed in equal amounts per term. The ten year repayment period begins after all funds have been disbursed for the award year. Repayment can be postponed while the student is enrolled at least half-time. The annual fixed interest rate is based on the high yield Treasury Note as of June 1st (of prior academic year) plus 4.60%. The interest rate on PLUS Loans disbursed after July 1, 2022 for the 2022-23 award year is 7.54%.

For additional information on the PLUS loan/Graduate PLUS loan program visit www.studentaid.ed.gov. Detailed information about the upcoming year's Rensselaer application process is available on our website each May.

ALTERNATIVE STUDENT LOAN PROGRAMS

These non-federal loans are secured through private lending institutions. The student is the primary borrower for most programs and a credit-worthy co-borrower is commonly required to secure approval. Most lenders will not lend to a student who is under 18 years old at the time of application, regardless if a co-signer is used. In addition, the lender will look to other factors such as income and current outstanding debt when determining eligibility.

Availability of in-school deferment, loan forgiveness options, interest rates, processing fees, and repayment terms vary by lender. Most programs offer in-school deferment. Most provide borrower choice of either fixed or variable interest rates. Actual rates and fee levels will be determined based on the borrower(s) credit rating. Repayment typically begins after all funds are disbursed for the award year. Loans may be requested for an amount up to the difference between our cost of attendance and the amount of aid awarded to the student.

On an annual basis, we compile a list of commonly used alternative lenders for our students. While we do not encourage any specific lender, you can find basic pricing information here: www.elmselect.com