An Exceptional Value
An Outstanding Investment
An Affordable Choice

You’ve decided that you’re looking for the quality, reputation and responsiveness of a private college or university. How can your family afford this investment in your future?

Take the First Step
RIT offers a comprehensive financial aid program consisting of merit scholarships and a full range of need-based grants, loans, and campus employment programs that provide assistance to RIT students and families. More than 77 percent of RIT full-time undergraduate students receive some type of financial assistance each year. In addition, many students take advantage of our payment plans, tuition prepayment plan, and opportunities to earn substantial salaries through RIT’s nationally recognized cooperative education (co-op) program. We believe we can help you and your family afford the quality education you are looking for.

Merit-Based Scholarships
Merit-based scholarships at RIT/NTID are awarded in recognition of outstanding academic and extracurricular achievements, regardless of a student’s financial need. These scholarships are most often awarded based on a review of information already provided to NTID’s Office of Admissions as part of the admission process. A separate application is not required for most of these scholarships.

Some students who are awarded merit-based scholarships choose not to apply for need-based financial aid. Many others receive merit-based scholarships as part of a comprehensive financial aid award that may also include need-based grants, federal- or state-sponsored grants, loans, or employment opportunities. RIT/NTID’s merit-based scholarships are described in more detail on page 3 of this publication.

Need-Based Financial Aid
Need-based financial aid is awarded to students who demonstrate financial need. The information your family provides on the Free Application for Federal Student Aid (FAFSA) is used to calculate an expected family contribution toward educational expenses, based on a government-approved formula. If your expected family contribution is less than the total cost of an RIT/NTID education (tuition, fees, room and board, and allowances for books, supplies, transportation, and personal expenses), you have demonstrated financial need. The Office of Financial Aid and Scholarships will determine your eligibility for RIT/NTID, federal, and other financial aid programs based on financial need.

Applying for Need-Based Financial Aid
At RIT, new students complete only the FAFSA to apply for need-based financial aid. You automatically will be considered for all need-based financial aid programs provided by RIT, as well as federal and state financial aid programs. You can complete the FAFSA online.

Here is how to apply:
- Complete the FAFSA beginning October 1 and submit it to the federal processor.
- You may complete the FAFSA online at www.fafsa.gov. Have results sent to RIT by including our federal school code, which is 002806.

The federal processor will calculate your expected family contribution (EFC) and send you a Student Aid Report (SAR) after you submit your FAFSA. The SAR will report the information you provided on your FAFSA,
as well as your EFC, as calculated by the federal formula. Review your SAR for any corrections you need to submit to the federal processor.

If you are a resident of New York state, you also can apply for the New York State Tuition Assistance Program (TAP) by completing the TAP on the Web application. If you are not a resident of New York state, check with your state scholarship agency to see if you can use your state scholarship or grant at RIT.

RIT’s priority deadline for financial aid consideration for entering freshmen is February 15, Early Decision candidates is December 1. The priority deadline for spring entry is November 1. Filing your FAFSA by the priority deadline will allow us to provide you with a financial aid award in advance of your admission deposit deadline.

Your Financial Aid Award
Your financial aid award may contain a combination of several types of aid from a variety of sources, including the federal government, state government, and RIT. Your award may include grants, scholarships, student loans, or part-time employment. The scholarship and financial aid programs used most often at RIT are outlined in charts on pages 8 and 9 of this publication.

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**Merit-Based Scholarship Programs**

Deaf and hard-of-hearing students with outstanding academic credentials can receive substantial scholarships through our merit-based scholarship programs.

**National Merit Scholarships**

- **RIT National Merit Scholarship**—RIT is a full participant with the National Merit Scholarship Corporation (NMSC) program for National Merit Scholars. Admitted freshmen designated as NMSC finalists will receive the highest Presidential Scholarship offered ($3,500). Recipients also qualify for an additional $2,000 annually through a combination of the RIT National Merit Scholarship and/or RIT NMSC Recognition Award.

- **RIT National Hispanic Scholar Award**—RIT honors the recipient’s academic excellence by providing an annual $2,000 scholarship in addition to any other RIT scholarships the student may receive. Recipient must be designated by the College Board as a National Hispanic Recognition Program scholar.

- **RIT NMSC Recognition Award**—provided to recipients who receive the $1,000 annual RIT National Merit Scholarship.

**Other Merit-Based Scholarships**

RIT offers a number of merit-based scholarship programs in addition to those described above for freshmen admitted to both associate and bachelor’s degree programs. Additional information can be found on pages 8 and 9 of this publication.

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**NTID President’s Scholarship for Academic Excellence**

The NTID President’s Scholarship for Academic Excellence awards eligible first-year RIT/NTID students who are deaf or hard of hearing from $2,000 to $3,000 annually for up to four years. This scholarship recognizes students who are academically outstanding. Financial need is not considered in selecting scholarship winners.

Scholarship awards are based on students’ academic record, ACT or SAT scores, activities in high school or at other colleges, and the letters of recommendation included with their application for admission.

To receive consideration for this scholarship, students must submit all required parts of the RIT/NTID admissions application, as well as their secondary school transcripts showing grades and ACT or SAT scores, no later than January 15, 2018. Applications received by this date will be reviewed by our Committee on Academic Excellence to identify qualified candidates.

Scholarships awarded to entering freshmen are renewable for three additional academic years if the student maintains a cumulative 2.8 grade-point average (measured at the end of each academic year).

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**Kailey Maloy**
Coordinator for NTID Financial Aid Counseling Services

Kailey counsels deaf and hard-of-hearing students and their parents regarding the financial aid process. She helps determine student eligibility for federal, state, and NTID need-based financial aid programs. In addition, Kailey communicates with Vocational Rehabilitation counselors across the United States to assist in determining their level of financial support for deaf and hard-of-hearing students.

Kailey works in RIT’s Office of Financial Aid and Scholarships, located in the Bausch & Lomb Center on campus. Please feel free to contact Kailey at 585-475-2186 or email ntidaid@rit.edu if you have financial aid questions or if you wish to make an appointment for a counseling session at RIT.
We are interested in helping you understand the ins and outs of financing your college education at RIT. Here are some questions we frequently receive from prospective students and parents:

Q: If I am a deaf or hard-of-hearing student enrolling in a BS degree program, do I pay the same rate as a hearing student?

No. Once you are accepted into a bachelor's degree program as a deaf or hard-of-hearing student, you will pay reduced tuition rates (see page 6).

Q: We've been told we probably will not qualify for aid. Should we bother to apply?

Yes, you should! Many factors are taken into consideration in determining a family's financial need, and each family's circumstances are unique, so you can't know what you'll qualify for without completing the aid application process. There is no arbitrary cutoff for determining a family's eligibility for financial aid. The income level of those eligible for some amount of assistance covers a wide range.

Q: Are all families expected to contribute toward educational expenses?

If the student is dependent upon his or her parents for support, then the expected family contribution will include amounts from both the student and parents, based on their respective incomes and assets. The contribution for students who are financially independent of their parents is based on the student’s income and assets as well as on those of the student’s spouse, if married. The amount you potentially need to contribute toward educational expenses is the difference between your cost of attendance (see page 3) and the financial aid you are offered.

Q: When should I apply for aid?

You should apply as soon as possible after October 1 if you plan to enroll at RIT during the period between June and January. It is very important that you apply no later than February 15 if you are a freshman applicant planning to enroll in September. The priority filing date for spring entry is November 1.

Q: Will I be eligible for the same amount of financial aid each year?

In most cases, the answer is yes, but not in every case. Every effort will be made to continue a similar level of institutional gift aid each year. Students receiving merit-based scholarships do not need to reapply to renew those scholarships. Merit-based scholarships will automatically be renewed at the same level, as long as the renewal requirements are met.

Students must reapply for need-based financial aid each year. Assuming you remain in good academic standing, file the application forms by the recommended deadline and demonstrate a similar level of need, you can expect approximately the same level of institutional gift aid each year. Examples of circumstances that might cause a change in a need-based financial aid award could include, but are not limited to:

- a significant rise or drop in family income;
- more or fewer siblings in college at the same time you are attending RIT; and
- more or fewer family members living at home.

Q: If my parents are divorced or separated, which parent should provide the information required to apply for aid?

You should answer the questions using information about the parent you lived with in the past 12 months. If you did not live with one parent more than with the other, then provide information for the parent who provided the most financial support for you. (Support would include money, gifts, loans, housing, food, clothes, medical care, etc.) Child support payments from your other parent will be taken into consideration, and information about the income and assets of any stepparent must also be provided. We realize that these situations can be sensitive and complicated. Please feel free to discuss your individual circumstances with your financial aid counselor. All information will remain confidential.

Q: What is an EFC?

EFC stands for Expected Family Contribution. This is used by all colleges and universities to determine a student’s eligibility for federal financial aid programs. The EFC is calculated by the federal government’s processor, based on the information you provide on the Free Application for Federal Student Aid (FAFSA), using a formula known as the federal methodology. Your EFC will be the same at all colleges that receive results from your FAFSA. After you file your FAFSA, you will receive information from the federal processor that will inform you of your calculated EFC.

Q: What happens if our financial need changes after I enter college?

While many families’ financial needs remain constant while a student is attending college, some families will experience significant changes in their ability to contribute to their children’s education. Sometimes these changes can even occur during the middle of an academic year. We are always willing to review financial aid appeals from families experiencing difficulties due to significant changes in their circumstances.
Financing Options at RIT

There are several loan programs, employment programs, and payment plans available to assist families in meeting their expected family contribution. The programs listed below are available to students or parents without regard to financial need. Any family may participate in one or more of these programs:

Payment Options

1. Student Financial Services offers a number of payment options that will allow you to schedule your payments each semester. Information is included in orientation materials, or contact Student Financial Services at 585-475-6186.

Federal Direct Loan

2. The Federal Direct Loan program is the most widely used student loan program, and it includes an “unsubsidized” Direct Loan program. In this program, students who do not qualify (based on need) to have the government pay loan interest while they are enrolled in college may choose to borrow an unsubsidized Direct Loan and pay the interest due during that period themselves. This means that any RIT student enrolled at least half time may borrow the maximum loan amount for the current academic year. Depending on financial need, interest accrued during the period of enrollment may be subsidized (paid by the government) or unsubsidized.

   Independent students may add unsubsidized interest loans of $4,000 to $5,000 in addition to their normal Direct Loan amounts (resulting in a maximum $12,500 eligibility for third-, fourth-, and fifth-year undergraduate students). For detailed information on this loan and other federal loans, visit www.studentloans.gov.

Federal Direct PLUS Loan

3. Perhaps the most popular aid program used to finance the family contribution is the Federal Direct Parent Loan for Undergraduate Students (PLUS). This is a federally guaranteed loan that helps parents of dependent undergraduate students finance payment of their contribution toward educational costs. A parent may borrow up to the full cost of education minus other financial aid awarded. PLUS loans have a fixed interest rate set by the federal government.

Alternative Educational Loans

4. Alternative Educational Loans are private (non-federal) loans offered through banks to supplement financial aid awards. We encourage students and families to use alternative loans as a last option after first pursuing all federal loan options (Direct and PLUS). For additional information on alternative loans see the Office of Financial Aid and Scholarships website at www.rit.edu/financialaid.

Tax Benefits Help with College Expenses

There are some significant tax benefits for families of college students.

   The American Opportunity Tax Credit can be claimed for tuition and certain fees you pay for higher education. It is a tax credit of up to $2,500 of the cost of qualified tuition and related expenses paid during the taxable year.

   The Lifetime Learning Tax Credit is available for all types of postsecondary education. This credit provides up to $2,000 per tax return. The Tuition and Fees Tax Deduction can reduce your taxable income by as much as $4,000 and may benefit you if you are not eligible for any of the tax credits. More information on federal tax credits and deductions can be found by contacting the Internal Revenue Service at www.irs.gov.

   The state of New York has created the New York 529 College Savings Plan, which provides New York residents annual tax-exempt contributions to the plan of up to $5,000 per contributor.

   RIT is one of more than 270 members of the Private College Plan, the only national prepaid tuition plan for independent colleges. Prepaid tuition plans allow families to lock in future tuition at current prices.

   RIT is also one of more than 300 members of the Sage Scholars Tuition Rewards Program, a unique private college savings program. Tuition Rewards are discounts off tuition at participating private colleges and universities. For additional information, contact Sage Tuition Rewards at www.sagescholars.com.

   For additional information, visit www.rit.edu/financialaid.
RIT is committed to ensuring that a quality education remains within the financial reach of deaf and hard-of-hearing students. Because RIT receives special federal support for deaf and hard-of-hearing students, we are able to offer you a top-quality education at a substantially reduced tuition rate.

Each year we develop estimated expense budgets for new (freshman and transfer) and returning undergraduates who are deaf or hard of hearing. Tuition and fees are generally consistent from student to student, but total expenses may vary depending upon such factors as housing and meal plans. Student expense budgets include a $1,980 yearly allowance for estimated book, transportation, and personal expenses. Financial aid awards take these estimated costs into consideration in addition to standard costs for tuition, fees, and room and board.

Estimated charges for full-time deaf and hard-of-hearing resident students attending RIT/NTID in 2017–18 are listed below. Charges for 2018–19 will be announced in March 2018.

### 2017–18 Charges for Deaf and Hard-of-Hearing Students*

<table>
<thead>
<tr>
<th></th>
<th>Academic Year (2 Semesters)</th>
<th>Costs per Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition**</td>
<td>$15,730</td>
<td>$7,865</td>
</tr>
<tr>
<td>Residence Hall Room</td>
<td>$7,376</td>
<td>$3,688</td>
</tr>
<tr>
<td>Residence Hall Board</td>
<td>$5,290</td>
<td>$2,645</td>
</tr>
<tr>
<td>Fees</td>
<td>$562</td>
<td>$281</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$28,958</strong></td>
<td><strong>$14,479</strong></td>
</tr>
</tbody>
</table>

* These charges are for deaf and hard-of-hearing students who are enrolled in any undergraduate program and who are U.S. citizens. Students enrolled in an ASL-English Interpretation program also pay these charges.

** U.S. student rate. (International students’ rate is $15,730 per semester.)

### Financial Benefits of Cooperative Education

All academic programs at RIT offer an experiential work component. Some programs require a practicum or internship, and many feature an optional or required cooperative education component. Each year RIT’s cooperative education (co-op) program offers more than 4,300 students practical employment experience in conjunction with classroom learning.

Co-op typically begins after completion of the freshman year and requires that the student spend two or more co-op work periods employed in a full-time, paid position related to their academic interests. More than 2,200 co-op employers nationwide participate in RIT’s cooperative education program.

In addition to work experience, there are significant financial advantages to participating in co-op. Last year, co-op students earned more than $45 million through employment. Average co-op salaries for specific academic programs may be obtained from the Office of Career Services and Cooperative Education website at [www.rit.edu/oce](http://www.rit.edu/oce). A portion of these cooperative education earnings can be used to offset tuition expenses charged when the student returns to the classroom.

Since tuition and fees are not charged while students are employed in co-op and not attending classes, the tuition costs associated with four years of education can also be spread over a more extended period of time. This often makes an RIT education even more affordable.
Vocational Rehabilitation is a federally funded state program that helps people with disabilities find a suitable occupation. Because education and training can be an integral step in getting a good job, Vocational Rehabilitation often provides college funding to residents who meet specific requirements.

All deaf and hard-of-hearing students are expected to apply for VR. To apply for Vocational Rehabilitation funding, contact the Vocational Rehabilitation office nearest your home. Vocational Rehabilitation agencies in each state have their own methods of determining their level of support. There is no national standard.

The amount of VR support that appears in your financial aid award letter will have been estimated by our Financial Aid Office. Your official funding level will be determined by your Vocational Rehabilitation agency. If the actual amount of VR support you receive is higher or lower than the amount estimated by our financial aid staff, then RIT will make any necessary adjustments in your financial aid award.

Four Important Things to Ask Your VR Counselor

1. How does my state decide how much funding I will receive?
2. If I receive Supplemental Security Income, does that affect the VR support I am eligible for?
3. Does it matter if my parents claimed me on their taxes?
4. Does VR pay for the "Summer Orientation Program?"

For more information about Vocational Rehabilitation and a state-by-state directory of VR agencies, visit [www.rit.edu/NTID/VR](http://www.rit.edu/NTID/VR).
2018–2019 Undergraduate Freshman Scholarships and Financial Aid

Merit-Based Scholarship General Guidelines
All admitted freshmen are reviewed by the Scholarship Selection Committee to determine each student’s eligibility for RIT merit-based scholarships. Unless otherwise noted, no separate application is required.

Merit-based scholarships are competitive and are awarded in recognition of exceptional or outstanding academic achievement. Consideration may also be given to outstanding leadership, service, entrepreneurship, citizenship, or creativity. Portfolio evaluations or other evidence of creative excellence will also be considered for applicants to art, crafts, design, film, and photography programs.

To receive full consideration, applicants for fall entry must apply by November 15 (Early Decision), January 15 (Regular Decision), or November 1 for spring entry.

<table>
<thead>
<tr>
<th>Merit-Based Scholarships</th>
<th>Eligibility</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>NTID President’s Scholarship for Academic Excellence</td>
<td>Recipients are selected based on their academic records, recommendations, activities, and the requirements for their academic program.</td>
<td>$2,000 to $3,000. Renewable.</td>
</tr>
<tr>
<td>NTID Academic Excellence Scholarship</td>
<td>Recipients are chosen on the strength of their overall application materials: grade-point average, SAT/ACT scores, activities, and recommendations.</td>
<td>$1,000 to $3,000. Renewable.</td>
</tr>
<tr>
<td>NTID Associate + Bachelor’s Degree Scholarship</td>
<td>Recipients are those who are admitted into an Associate + Bachelor’s Degree program and are chosen on the basis of their grade-point average, SAT/ACT scores, activities, and recommendations.</td>
<td>$2,500, plus an additional $1,000 once successfully enrolled in the bachelor’s degree program. Renewable.</td>
</tr>
<tr>
<td>RIT Recognition Scholarship</td>
<td>Provided to a select number of students who demonstrate meritorious academics, community involvement, leadership, or other characteristics that the university deems of value.</td>
<td>Minimum award is $1,000. Renewable.</td>
</tr>
</tbody>
</table>

Merit-Based Scholarships for students accepted directly to RIT bachelor’s degree programs. (Amounts have been prorated to reflect the lower tuition rate for deaf and hard-of-hearing students.)

<table>
<thead>
<tr>
<th>Merit-Based Scholarships</th>
<th>Eligibility</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>RIT National Merit Scholarship / RIT NMSC Recognition Award</td>
<td>Awarded to admitted freshmen who are National Merit Scholar finalists and name RIT as their 1st choice school for NMSC.</td>
<td>$1,000 or $2,000 per year depending on need. Renewable as long as student meets NMSC guidelines.</td>
</tr>
<tr>
<td>RIT National Hispanic Scholar Award</td>
<td>Awarded to admitted freshmen who are recognized by the College Board as National Hispanic Recognition Scholars.</td>
<td>$2,000 per year. Renewable.</td>
</tr>
<tr>
<td>RIT Presidential Scholarships</td>
<td>Awarded to a select number of entering freshmen. Recipients demonstrate exceptional academic performance, receive exemplary letters of recommendation as well as strong entrance exam scores.</td>
<td>$1,000 to $3,500 per year. Renewable.</td>
</tr>
<tr>
<td>RIT Founders Scholarships</td>
<td>Named to recognize the founders of RIT and its forerunners. Founders Scholarships are awarded to admitted freshmen who are outstanding academically, are active and involved in their schools or community, or demonstrate special talents or abilities. Consideration may also be given to outstanding leadership, service, entrepreneurship, citizenship, or creativity. Portfolio evaluations or other evidence of creative excellence will also be considered for applicants to art, crafts, design, film, and photography programs.</td>
<td>$7,000 to $10,000 per year. Renewable.</td>
</tr>
</tbody>
</table>

In addition to the award criteria listed above, the following merit-based scholarships have specific selection criteria and/or application procedures.

<table>
<thead>
<tr>
<th>Merit-Based Scholarships</th>
<th>Eligibility</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>RIT National Co-op Scholarships</td>
<td>Awarded to outstanding admitted freshman students who, through their essay, reflect a clear enthusiasm for experiential learning.</td>
<td>$2,500 per year. Renewable. Up to 10 awarded each year.</td>
</tr>
<tr>
<td>RIT/FIRST Robotics Scholarships</td>
<td>Awarded to outstanding admitted freshman applicants who have participated on a high school FIRST team.</td>
<td>$2,500 per year. Renewable. Up to 20 awarded each year.</td>
</tr>
<tr>
<td>RIT Project Lead The Way Scholarships</td>
<td>Awarded to outstanding admitted freshmen who have completed two or more PLTW courses.</td>
<td>$2,500 per year. Renewable. Up to 20 awarded each year.</td>
</tr>
<tr>
<td>RIT Computing Medal Scholarships</td>
<td>Award recipients nominated by their high schools who are admitted and enroll at RIT in the fall immediately following graduation from high school.</td>
<td>$2,500 per year. Renewable.</td>
</tr>
<tr>
<td>RIT Innovation &amp; Creativity Award Scholarships</td>
<td>Award recipients nominated by their high schools who are admitted and enroll at RIT in the fall immediately following graduation from high school.</td>
<td>$2,500 per year. Renewable.</td>
</tr>
</tbody>
</table>
Eligibility
Students who are pursuing their first degree before entering RIT.

Amount
$3,500 per year with transfer GPA of 3.6 or higher; $2,000–$2,500 per year with GPA of 3.3 to 3.59. May be combined with Phi Theta Kappa Scholarship. Renewable.

Where to Apply
Submit all required admission application documents by: March 15 for summer/fall entry; November 15 for spring entry.

Eligibility
Transfer applicants with a GPA of 3.3 or higher (computed by RIT) who will complete an associate degree before entering RIT.

Amount
$2,500 per year. May not be combined with RIT Trustee Scholarship. Renewable.

Where to Apply
Submit all required admission application documents by: March 15 for summer/fall entry; November 15 for spring entry.

Eligibility
Awarded to transfer students with an associate degree elected to Phi Theta Kappa honor society.

Amount
$700 per year. May be combined with RIT Trustee or Achievement Scholarship. Renewable.

Where to Apply
Proof of PTK membership must be submitted with transfer application.

### Need-Based Grants

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Amount</th>
<th>Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>NTID Grant-in-Aid</td>
<td>Amounts vary depending on need.</td>
<td>File the Free Application for Federal Student Aid (FAFSA) by February 15.</td>
</tr>
<tr>
<td>RIT/NTID Grant</td>
<td>Amounts vary depending on need.</td>
<td>File the Free Application for Federal Student Aid (FAFSA) by February 15.</td>
</tr>
<tr>
<td>RIT RCSD Scholarships</td>
<td>Full tuition through a combination of RIT scholarships and state and federal need-based grants.</td>
<td>Must apply for admission to RIT by January 15 and be certified by the high school guidance office to be considered.</td>
</tr>
<tr>
<td>Say Yes to Education Scholarships</td>
<td>Full tuition through a combination of the RIT scholarships and state and federal need-based grants.</td>
<td>Must apply for admission to RIT by January 15 and be certified by Say Yes to be considered.</td>
</tr>
<tr>
<td>Tuition Assistance Program (New York State)</td>
<td>$500 to $5,165 per year for entering freshmen.</td>
<td>File New York State TAP Application and the Free Application for Federal Student Aid (FAFSA).</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$606 to $5,920 per year. Prorated for part-time study.</td>
<td>File the Free Application for Federal Student Aid (FAFSA).</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant</td>
<td>Average award is $500.</td>
<td>File the Free Application for Federal Student Aid (FAFSA).</td>
</tr>
<tr>
<td>Other State Grants</td>
<td>Amounts vary.</td>
<td>State education department in state of residency.</td>
</tr>
</tbody>
</table>

### Loans

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Amount</th>
<th>Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Loans</td>
<td>Maximum amount: 1st year: $3,500; 2nd year: $4,500; 3rd, 4th, 5th: $5,500. Additional maximum $2,000 Unsubsidized Federal Direct Loan—all years.</td>
<td>File the Free Application for Federal Student Aid (FAFSA).</td>
</tr>
<tr>
<td>Federal Direct Loans—Independent Students</td>
<td>Maximum amount (including unsubsidized): 1st year: $9,500; 2nd year: $10,500; 3rd, 4th, 5th: $12,500.</td>
<td>File the Free Application for Federal Student Aid (FAFSA).</td>
</tr>
<tr>
<td>Federal Direct PLUS Loans</td>
<td>Total cost of education minus all other financial aid awarded.</td>
<td>File the FAFSA and apply online at <a href="http://www.studentloans.gov">www.studentloans.gov</a>.</td>
</tr>
</tbody>
</table>

### Employment

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Amount</th>
<th>Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Work-Study Program</td>
<td>Varies, depending on hours and wage rate. RIT wage rates start at $9.70 per hour.</td>
<td>File the Free Application for Federal Student Aid (FAFSA).</td>
</tr>
</tbody>
</table>

### Notes
- This chart covers the most commonly awarded financial aid programs available to full-time undergraduate students at RIT. Information is correct as of 6/17.
- Most programs require satisfactory progress toward degree completion to maintain eligibility (see RIT Undergraduate Bulletin).
- Federal student aid programs are subject to government appropriations.
- Filing the FAFSA by the priority filing date will ensure priority consideration for all programs. Applications filed after this date will receive consideration as long as funds remain available.
- Merit-based scholarships provided to deaf and hard-of-hearing students enrolled in RIT baccalaureate programs are prorated to reflect lower tuition rates for those students.
Grants to Non-New York State Residents

State aid programs frequently require that awarded funds be used within the state. However, some states allow funds to be used out of state. Contact the following agencies for more information if you are a resident of Pennsylvania, Rhode Island, Vermont, or Washington, D.C., and are interested in attending RIT.

Office of Scholarships
Rhode Island Higher Education Assistance Agency
560 Jefferson Blvd.
Warwick, RI 02886

Pennsylvania Higher Education Assistance Agency
1200 N. Seventh St.
Harrisburg, PA 17102-1444

Vermont Student Assistance Corp.
Champlain Mill
Box 2000
Winooski, VT 05404

Washington, D.C. Grant Program
Department of Human Services
2100 Martin Luther King Jr. Ave., SE
Suite 401
Washington, D.C. 20020
Early Decision Awards

Prospective freshmen applying for fall semester 2018 admission as Early Decision Plan candidates (application by November 15, with admissions notification beginning mid-December) should file the FAFSA form by December 1, 2017.

Financial aid awards for Early Decision candidates will outline scholarships, grants, work-study opportunities, and low-interest student loans.

Awards will be mailed to accepted Early Decision candidates beginning mid-December to allow for consideration prior to the February 1 deadline for Early Decision admission deposits.

Early Decision candidates who are qualified to receive RIT merit-based scholarships (see page 3) will receive notification of their scholarship awards as part of the Early Decision process.

What About the CSS Profile Form?

Please note that RIT has chosen not to use the College Scholarship Service Financial Aid Profile Form used by some universities to process financial aid awards. The CSS form requires students to pay a substantial processing fee and often takes four to six weeks processing time. Using the Federal FAFSA will allow you to apply for financial aid with no processing fee and will allow us to process your financial aid information more quickly.

Financial Aid and Scholarships Website

Visit www.rit.edu/financialaid to obtain more information about financial aid. Our website walks you through the application process at RIT and provides details about the types of aid available. In addition, we link to several free scholarship searches to assist in your research. Additional information is provided regarding deadline dates and connections to both state and federal sites. Also, please visit www.rit.edu/NTID/VR for information on Vocational Rehabilitation funding.

RIT Financial Aid and Scholarships Office Hours

RIT’s Office of Financial Aid and Scholarships is open Monday through Friday from 8:30 a.m. to 4:30 p.m. Counselors meet with students and parents on a walk-in and appointment basis.

If you have questions regarding financial aid, you are encouraged to call 585-475-2186 to speak with a counselor or request an appointment.

Our office also can be reached through email at ntidaid@rit.edu. Our fax number is 585-475-7270.
## Important Dates

<table>
<thead>
<tr>
<th>Event</th>
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<tbody>
<tr>
<td>FAFSA forms available</td>
<td>October 1</td>
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| Admissions application deadline for Merit-based Scholarship consideration | November 15 for Early Decision  
January 15 for fall entry  
November 1 for spring entry |
| Date by which completed FAFSA forms must be received at the Federal Processor for prospective students to receive priority consideration for RIT aid programs | February 15 for fall entry  
November 1 for spring entry |
| Entering freshman student awards mailed | Beginning March 1 |
| Entering transfer student awards mailed | Beginning April 1 |
| Notification of Financial Aid Office actions on late applications | Begins May 1 and continues as long as funds are available |

www.rit.edu/financialaid