RIT



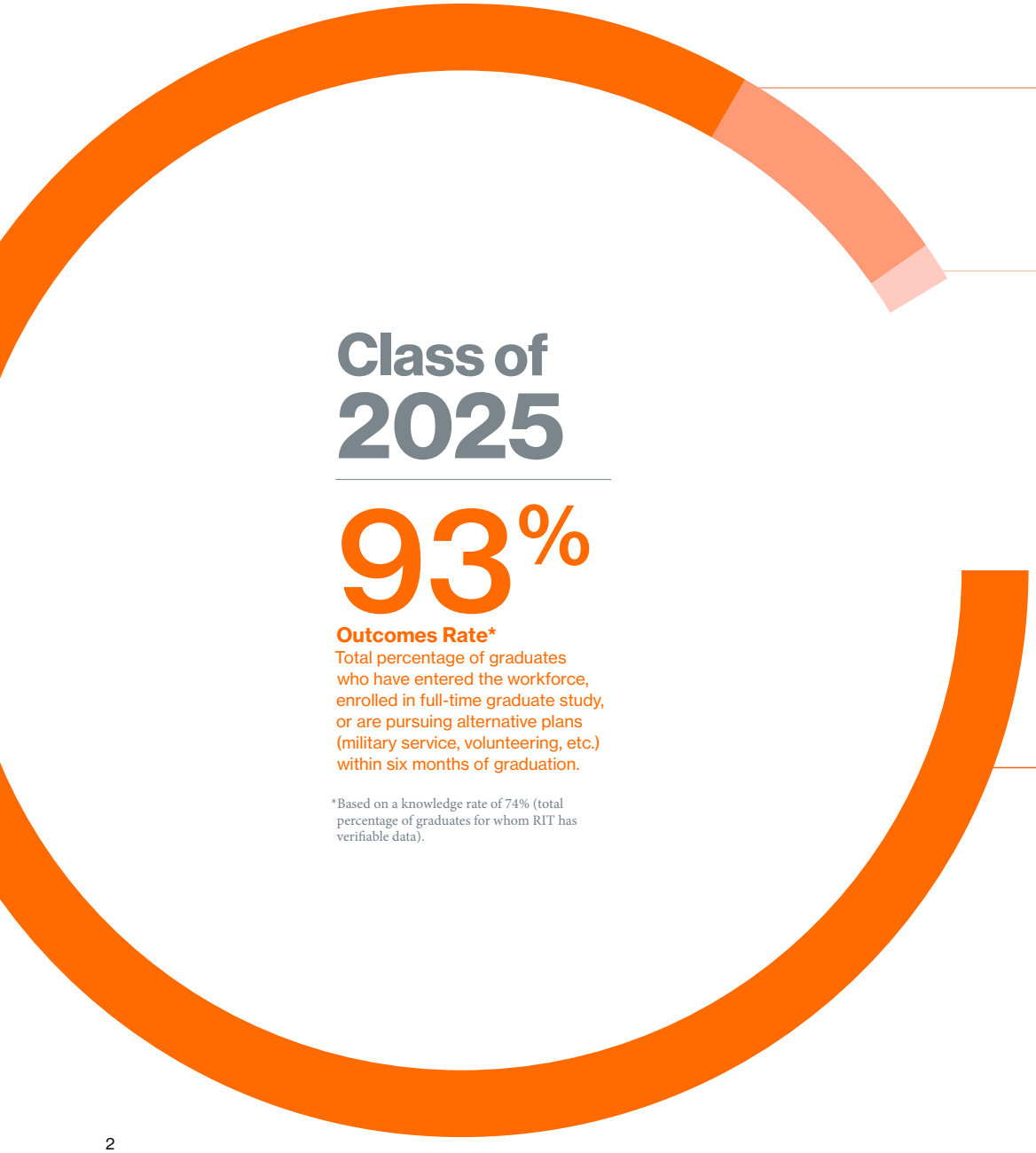
Working Together to Support Your Future Success

A Guide to Financial Aid and Scholarships

For First-Year Students and Their Families, 2027–2028

Recognized for Value

RIT has been recognized by several leading college rankings and guides for its value. In the 2026 U.S. News & World Report "Best Value Schools" list, RIT ranked #43.



Class of 2025

93%

Outcomes Rate*
Total percentage of graduates who have entered the workforce, enrolled in full-time graduate study, or are pursuing alternative plans (military service, volunteering, etc.) within six months of graduation.

*Based on a knowledge rate of 74% (total percentage of graduates for whom RIT has verifiable data).

Proven Outcomes

86%
Employed

6%
Full-Time Graduate Study

1%
Alternative Plans

Our Commitment To You and Your Family

We recognize that no two families' finances are exactly the same. As a result, our Financial Aid and Scholarships staff carefully reviews each family's circumstances to create a financial aid offer designed to help finance an RIT education.

Basic Steps for First-Time Applicants

1

Apply for admission

You should start your application for admission early in your senior year. Financial aid notifications are sent after you have been offered admission to RIT.

2

Complete the FAFSA

We recommend filing as soon as possible after the FAFSA becomes available on October 1. Have your results sent to RIT by including our federal school code, which is 002806.

3

Watch for your FAFSA Submission Summary (FSS)

You will receive your FSS when you file your FAFSA. Your FSS will be sent to the email address you list on the FAFSA. Review the FSS and make any needed corrections on your FAFSA.

4

Apply for state scholarships and grants

Check with your state scholarship agency for application information and forms.

5

Research other sources of aid

Use free, reputable sources of information on private scholarships. We provide links to the major sources directly from our website.

Admission Application Deadline		FAFSA Recommended Filing Date	
EARLY DECISION 1	11/1	EARLY DECISION 1	11/1
EARLY DECISION 2	1/1	EARLY DECISION 2	1/1
EARLY ACTION	11/1	EARLY ACTION	1/15
REGULAR DECISION	1/15	REGULAR DECISION	1/15

2027-2028
Scholarships and Financial Aid

Merit-Based Scholarships

No separate application is required to receive RIT's most generous merit-based scholarships. All admitted incoming students are automatically reviewed to determine which level of RIT merit-based scholarships will be offered.

Merit scholarships range from $14,000 - $30,000* annually for first-year students ($56,000 to $120,000* over the length of the undergraduate degree)

100% of students receive merit-based scholarship funding

> There are additional scholarships that are either stackable, meaning they can be combined with an RIT merit-based scholarship to increase the total scholarship funding, or they may replace a merit-based scholarship that is of lower value. Some of the additional scholarships require a separate application and some have specific deadlines. See the chart for reference.

Students who meet the eligibility requirements for multiple RIT merit-based scholarships will be offered the scholarship of highest value unless otherwise indicated.

Notes

- This information covers the most commonly offered financial aid programs available to full-time undergraduate students at RIT. Information is correct as of 8/26.
- Many programs require satisfactory academic progress (SAP) toward degree completion to maintain eligibility (see RIT Financial Aid & Scholarships website).
- Federal student aid programs are subject to government appropriations.
- Filing the FAFSA by the recommended filing deadline will ensure priority consideration for all programs. Applications filed after this date will receive consideration as long as funds remain available.
- Scholarships provided by RIT will be prorated for NTID-sponsored students to reflect lower NTID tuition rates. Please see NTID version of this publication if you are a deaf or hard-of-hearing applicant.

Additional Merit-Based Scholarships

- RIT Alumni Referral
- RIT/FIRST Scholarship
- RIT High School Awards
- RIT Hillside Scholarship
- RIT IB Diploma Scholarship
- RIT National Merit Scholarship
- RIT Performing Arts Scholarships
- RIT Project Lead The Way Scholarships
- ROTC Scholarships
- RIT ROTC Room and Board Scholarships
- Veterans Benefits (GI Bill, Vocational Rehab., Yellow Ribbon)
- William A. Johnson Jr. Scholarship

Need-Based Grants

- RIT Grants
- Destler/Johnson Rochester City Scholars
- Say Yes to Education Scholarships
- Tuition Assistance Program (New York State)
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- NYS Higher Education Opportunity Program (HEOP)
- Other State Grants

Loans

- Federal Direct Loans—Dependent Students
- Federal Direct Loans—Independent Students
- Federal Direct PLUS Loans

Employment

- Federal Work-Study Program
- RIT Employment Program

Eligibility	Amount	Additional Information/Where to Apply
Allows alumni to nominate one incoming undergraduate student applying for admission to RIT.	$1,000 per year. Renewable.	Deadlines apply.
Offered to outstanding admitted first-year student applicants who have participated on a high school FIRST team.	$14,000 per year. Renewable. Up to 20 awarded each year.	Complete and submit the scholarship application at rit.edu/first-scholarship. Must apply for admission to RIT by January 15 to be considered.
Award recipients nominated by their high schools who are admitted and enroll at RIT in the fall immediately following graduation from high school.	$24,000 per year. Renewable.	Eligible students must be nominated by their high schools in the junior year for consideration.
Offered to admitted first-year students to recognize outstanding graduates of the Hillside Work-Scholarship Connection program.	$12,000 per year. Renewable.	Recipients are identified based on involvement in the Hillside Work-Scholarship Connection program. Must apply for admission to RIT by January 15 to be considered.
Offered to admitted first-year undergraduate students who have earned an IB (International Baccalaureate) diploma	$24,000 per year. Renewable.	Applicants have to be admitted and enrolled at RIT in the fall of 2026 immediately following graduation from high school.
Offered to admitted first-year students who are National Merit Scholar finalists and name RIT as their first-choice school for NMSC.	$2,000 per year. Renewable as long as student meets NMSC guidelines.	RIT will receive finalist rosters from NMSC.
Recognizes individual achievement and talent in the performing arts. Regardless of major, all full-time admitted first-year undergraduates are eligible for consideration. A separate application and a digital audition are required.	Amounts vary. Renewable based on continued participation in the performing arts at RIT.	Learn more at: rit.edu/performingarts/performing-arts-scholarship
Offered to outstanding admitted first-year students who have completed two or more PLTW courses.	$14,000 per year. Renewable. Up to 20 awarded each year.	Must apply for admission to RIT by January 15 to be considered.
Students enrolling in ROTC who are academically qualified.	Amounts vary.	Air Force: 585-475-5197 | Army: 585-475-6817 | Navy: 585-275-9028
Offered to Army, Air Force, or Navy ROTC cadets awarded three- or four-year ROTC scholarships prior to enrollment.	Up to the amount of a standard default food and housing, minus other financial aid and benefits.	Contact the Office of Financial Aid and Scholarships.
Eligibility depends on veteran benefit being sought.	Can cover up to full cost of attendance depending on program and other aid sources.	Contact Office of Veteran Student Success at 585-475-6641 or visit: rit.edu/admissions/veterans.
Offered to admitted first-year students who have been recognized by the Rochester Urban League.	Up to five awarded. $2,000 per year. Renewable.	Applicants for admission will automatically be considered. Must apply for admission to RIT by January 15 to be considered.
Students demonstrating financial need.	Amounts vary depending on need.	File the Free Application for Federal Student Aid (FAFSA).
Offered to entering first-year students from approved public and charter schools within the Rochester City School District. Student must live in the city and attend approved high schools within the district for the last three years of high school. Students must graduate from an approved high school and enroll at RIT in the fall semester immediately following graduation. Income limits apply. Renewable.	Full tuition through a combination of RIT scholarships and state and federal need-based grants.	Must apply for admission to RIT by January 15 and be certified by the high school guidance office to be considered.
In partnership with Say Yes to Education, offered to participants in the Say Yes to Education program.	Full tuition through a combination of the RIT scholarships and state and federal need-based grants.	Must apply for admission to RIT by January 15 and be certified by Say Yes to be considered.
Full-time students who are New York state residents and meet state income guidelines.	$1000 to $5,665 per year for entering first-year students.	File New York State TAP Application and the Free Application for Federal Student Aid (FAFSA).
Students who are pursuing their first bachelor's degree and meet need criteria.	$740 to $7,395 per year in 2025/2026. Prorated for part-time study.	File the Free Application for Federal Student Aid (FAFSA).
Students with the highest financial need, must also qualify for Federal Pell Grant.	$100 to $4,000 per year. Average offer is $800.	File the Free Application for Federal Student Aid (FAFSA).
Economically and academically disadvantaged residents of New York state.	Varies according to need and New York state funding.	Contact HEOP Office at RIT (585-475-2506) for eligibility guidelines.
Varies.	Amounts vary.	State education department in state of residency.
All FAFSA eligible dependent, undergraduate students enrolled at least half time in a degree program, not otherwise in default.	Maximum amount (including Unsubsidized): 1st year: $5,500; 2nd year: $6,500; 3rd, 4th, 5th: $7,500.	File the Free Application for Federal Student Aid (FAFSA).
All FAFSA eligible independent undergraduates enrolled at least half time in a degree program, not otherwise in default.	Maximum amount (including Unsubsidized): 1st year: $9,500; 2nd year: $10,500; 3rd, 4th, 5th: $12,500.	File the Free Application for Federal Student Aid (FAFSA).
Parent of a FAFSA eligible dependent student who is enrolled at least half time in a degree program.	Yearly maximum amount is $20,000 per student, with a lifetime maximum of $65,000 per student.	Must first file the Free Application for Federal Student Aid (FAFSA) and then apply online at studentaid.gov/plus-app/
Students with financial need. Most jobs provided on campus. Some community service positions are available.	Varies, depending on hours and wage rate. RIT pays the New York State minimum wage for Regular Student Worker jobs - currently $16.00/hour.	File the Free Application for Federal Student Aid (FAFSA) and contact the RIT Student Employment Office.
No financial need requirement. May be on campus or off.	Varies, depending on hours and wage rate. RIT pays the New York State minimum wage for Regular Student Worker jobs - currently $16.00/hour.	Contact the RIT Student Employment Office.

Costs

Each year we develop estimated expense budgets for undergraduates at RIT. Tuition and fees are generally consistent from student to student, but total expenses may vary depending upon such factors as room selection and meal plan choice. Student expense budgets include a yearly allowance for estimated books, transportation, and personal expenses. Financial aid offers take these estimated costs into consideration in addition to tuition and fees and housing and food, so that your aid offer more accurately reflects all costs associated with your attendance. Students from all income ranges are offered aid, and as a result, find an RIT education to be affordable.

2026-2027 Charges for Full-Time, First-Year Resident Students Enrolling for the First Time, Fall Semester 2026

Academic Year (Based on 2 Semesters)

$81,978

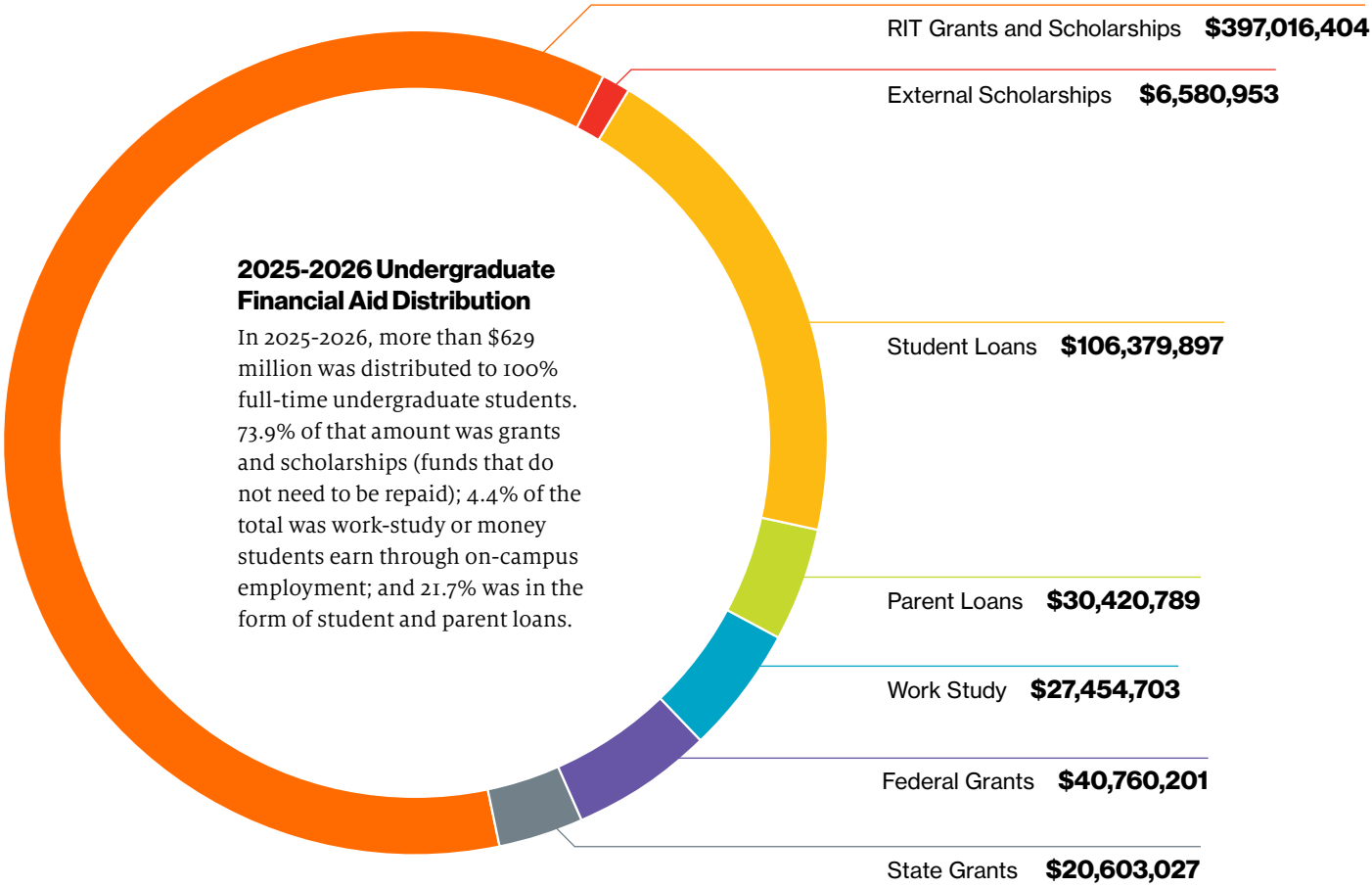
$63,508
Tuition
Tuition expenses are lower for deaf and hard-of-hearing students sponsored by NTID.

$10,090
Housing (Double Room)

$7,280
Food (Standard Meal Plan)

$1,100
Student Activity/Health Services Fees

Financial Aid



2025-2026 Undergraduate Financial Aid Distribution

In 2025-2026, more than $629 million was distributed to 100% full-time undergraduate students. 73.9% of that amount was grants and scholarships (funds that do not need to be repaid); 4.4% of the total was work-study or money students earn through on-campus employment; and 21.7% was in the form of student and parent loans.

Financing Options at RIT

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

1 Payment Options

The Student Financial Services Office offers a number of payment options that will allow you to schedule your payments each semester.

2 RIT Tuition Prepayment Plan

This plan allows you to prepay two or more years' tuition costs at the current tuition rate. Students receiving need-based financial aid are not eligible for this plan, but students who receive only merit-based scholarships may participate.

3 Federal Direct Loan

The Federal Direct Loan program is the most widely used student loan program. It includes an "Unsubsidized" Direct Loan and, if there is a demonstrated need level, it may include a "Subsidized" Direct Loan. The Subsidized Direct Loan program allows interest to be paid by the government while the student is enrolled; The Unsubsidized Direct Loan program requires interest to be paid by the student while attending school unless the student opts to have interest capitalized (interest is added to the principal amount borrowed) so no payment is required while in school. This means that any RIT student enrolled at least half time may borrow the maximum loan amount for the current aid year. See pages 4/5 for more information.

4 Federal Direct PLUS Loan

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 educational costs. Parents (combined) may borrow up to $20,000 per year in PLUS loan funding per dependent student, with a lifetime maximum of $65,000 per dependent student. PLUS loans have a fixed interest rate established each spring by the federal government.

Students whose parents are denied for the PLUS loan based on a review of their credit may request that an additional Federal Direct Unsubsidized Loan be processed in the student's name. Dependent students may be eligible for up to $4,000 as a first-year or second-year student, and $5,000 as a third-year or fourth-year student.

5 Alternative Educational Loans

Alternative Educational Loans are private (non-federal) loans offered through banks and financial institutions to supplement financial aid offers. We encourage students and families to use alternative loans as an option after first pursuing all federal loan options (Direct and PLUS). Visit our website for more information.

6 Federal Work Study

This is a federally funded on campus work program based on financial need. Students are employed on campus and earn wages that may be used to meet educational expenses. Employment is coordinated through RIT's Student Employment Office.

7 RIT Student Employment

This program is similar to the Federal Work-Study Program but does not take financial need into consideration. Employment is also coordinated through RIT's Student Employment Office.

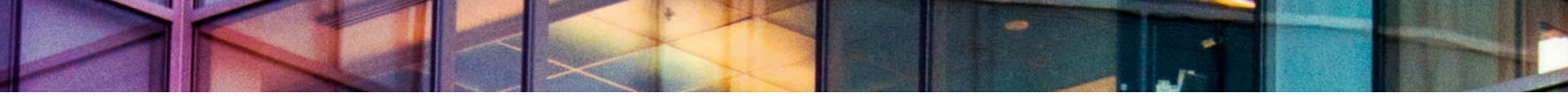
Learn more about loans and student employment at
rit.edu/financialaid

Learn more about payment plans at
rit.edu/studentfinancialservices



FAQ

We want to help 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:



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. You won'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 range of those eligible for some amount of assistance is wide.

When should I apply for aid?

See our recommended filing deadline dates on page 3. These dates are established so we can notify you of your aid eligibility as soon as possible after you have been admitted. Don't wait until you have received your admission notification to complete the FAFSA.

Does RIT offer academic merit-based scholarships?

Yes. At RIT, most merit-based scholarships for new students are offered through the admission process. Merit-based scholarships are based on a student's academic achievement, leadership potential, service, and other factors. Financial need is not taken into consideration when determining merit. See pages 4/5.

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

In most cases, the answer is yes. Students receiving merit-based scholarships do not need to reapply to renew those scholarships. Merit-based scholarships are automatically 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 file the application forms by the recommended deadline and demonstrate a similar level of need, you can expect approximately the same level of institutional need-based aid each year.

However, a significant rise or drop in family income is an example of a circumstance that might cause a change in a need-based financial aid offer.

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 who provides the most financial support to the student in the previous 12 months. Support would include money, gifts, loans, housing, food, clothes, medical care, child support, etc. Any step-parent information must also be provided if the parent who provides the most financial support to the student has remarried. We realize these situations can be sensitive and complicated. Please feel free to discuss your individual circumstances with one of our counselors. All information will remain confidential.

What is an SAI?

SAI stands for Student Aid Index. It is calculated by the federal government based on the information you provide on the Free Application for Federal Student Aid (FAFSA). The SAI is the same at all colleges you send your FAFSA to and is used to determine a student's eligibility for federal financial aid programs. After you file your FAFSA, you will receive information on your FAFSA Submission Summary (FSS) that will inform you of your calculated SAI. Review your FSS to ensure all FAFSA entries are accurate.

Are all families expected to contribute toward educational expenses?

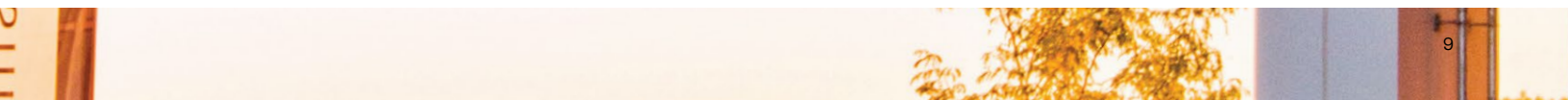
If the student fits the definition of a dependent student, the SAI on the FAFSA will be calculated using information from both the student and their contributors (biological parent, adoptive parent, step-parent) based on their respective incomes and assets. The calculated SAI for students who fit the definition of an independent student, will be based on the student's income and assets, as well as on those of the student's spouse, if married. The amount a student or family would potentially need to contribute toward educational expenses is the difference between the cost of attendance and the financial aid offered.

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. Contact the Office of Financial Aid & Scholarships for additional information (585-475-2186 / ritaid@rit.edu).

I was notified that I will receive a scholarship from my high school. Will this scholarship affect my financial aid?

We encourage students to apply for scholarships offered by private organizations. In many cases, no alteration to a student's financial aid offer is necessary. If we are required to amend the financial aid offer as a result of receiving an "outside scholarship," we will make every effort to reduce the student's loan and/or Federal Work-Study offer before reducing any RIT grants. Merit-based scholarships usually are not impacted. You can find links to many sources of free and reputable information concerning outside scholarships on our website.





Office of Financial Aid and Scholarships
Bausch & Lomb Center
56 Lomb Memorial Drive
Rochester, NY 14623-5604
585-475-2186
ritaid@rit.edu

For deaf and hard-of-hearing students
NTID Office of Admissions
52 Lomb Memorial Drive
Rochester, NY 14623-5604
585-475-6700
585-743-1366 (videophone)
ritaid@rit.edu

Additional Information

Financial aid offers for admitted applicants will outline scholarships, grants, work-study opportunities, and federal student loans.

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 offers.

Financial Aid and Scholarships Contact Information

585-475-2186

Live Chat

rit.edu/admissions/financial-aid#bot

ritaid@rit.edu

Tax Benefits and Other 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.

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 529 Plan**, the only national prepaid tuition plan for independent colleges. Prepaid tuition plans allow families to lock in future tuition at current prices.

If you have invested in a 529 plan, you will need to contact your account administrator for details on disbursements. Payments or authorizations to bill can be mailed to Student Financial Services at the following address:

Office of Student Financial Services
25 Lomb Memorial Drive
Rochester, NY 14623

rit.edu/financialaid



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Periodicals

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