

RIT

Understanding Your Graduate Financial Aid Offer

2027-2028

Contents

1 Quick Checklist

1 After Submission of Your Admission Deposit

2 How Your Financial Aid is Determined

2 RIT/NTID Aid Sources

3 State Vocational Rehabilitation Support

4 Loans

4 Student Employment

5 Revision of Aid

5 RIT eServices

5 Disbursement of Aid

5 Your Responsibilities

6 Contacting You

6 Contacting Us

Congratulations on your admission to RIT!

Please review your Financial Aid Offer carefully and use this booklet as a guide to understanding your aid and funding sources.

Quick Checklist

√ Review your financial aid offer. Contact us if you have any questions.

√ If "Estimated Voc Rehab" is listed in your aid offer, contact the Office of Vocational Rehabilitation (OVR) near your home to apply for VR support. Only OVR can determine your actual eligibility and offer amount.

√ Report to the Office of Financial Aid and Scholarships any outside aid (such as outside scholarships and employer tuition support/benefits) not listed in your financial aid offer by submitting the Outside Assistance/Scholarship Report, available on our website in the "Forms" section under "FAQs and Resources" (*rit.edu/financialaid*).

After Submission of Your Admission Deposit:

√ Activate your RIT computer account. Log in to RIT eServices at *rit.edu/eservices* to accept, decline, or reduce your financial aid.

√ If accepting a Federal Direct Loan, complete the required Master Promissory Note (MPN) and Entrance Counseling at *studentaid.gov*.

√ In RIT eServices, check for any financial aid action items you may need to complete. Click on "My Summary" under "Financial Aid & Scholarships" on the left -hand toolbar.

√ Report any outside aid or benefits not previously listed on your most recent financial aid offer to the Office of Financial Aid and Scholarships using your eServices account. Once logged in, click on "Report Other Aid" under "Financial Aid & Scholarships" on the left-hand toolbar.

√ Check your RIT email account regularly. This is our most common means of communicating critical financial aid information to you when you are enrolled. You can also check your financial aid status at *rit.edu/eservices*.

The information contained in this brochure is intended for U.S. citizens or permanent residents. International students, please visit *rit.edu/admissions/international*.

How Your Financial Aid is Determined

At RIT, we believe that the primary responsibility for funding graduate higher education costs belongs with the student. Financial aid programs at the graduate level at RIT may include RIT/NTID Sources (merit-based scholarships, restricted and endowed scholarships, CABM scholarship funding, tuition remission, and assistantships), state vocational rehabilitation support, student loans, and student employment.

The information you provide on the Free Application for Federal Student Aid (FAFSA) is used to calculate your Department of Education Student Aid Index (SAI). The SAI is not the amount of money you (or your family) will have to pay for college. Your SAI is a number that is used to determine your eligibility for federal student financial aid. **Your Estimated Cost to Attend RIT may differ from your federal SAI.**

Your financial aid notification provides you with three areas of importance: your aid sources and amounts; your net price after grants and scholarships are deducted from billable costs; and the net price after grants, scholarships, and loans are subtracted from billable costs.

To determine your overall Estimated Cost to Attend RIT, use this formula:

Total Estimated Cost of Attendance*
- Total Financial Aid
= Estimated Cost to Attend RIT

*includes tuition, fees, books, supplies, housing and food estimate, personal expenses, and transportation costs outlined on your aid notification.

If you plan to live at home with your parents and commute to RIT, your cost of attendance will not include housing and food.

The aid listed on your notification comes from a variety of sources. These funds are provided by federal and state agencies, as well as by RIT/National Technical Institute for the Deaf (NTID) and private donors.

- Grants, scholarships, and vocational rehabilitation are considered gift aid, and do not have to be repaid.
- Student loans have to be repaid.
- Student employment, if secured, requires the student to work while attending school.

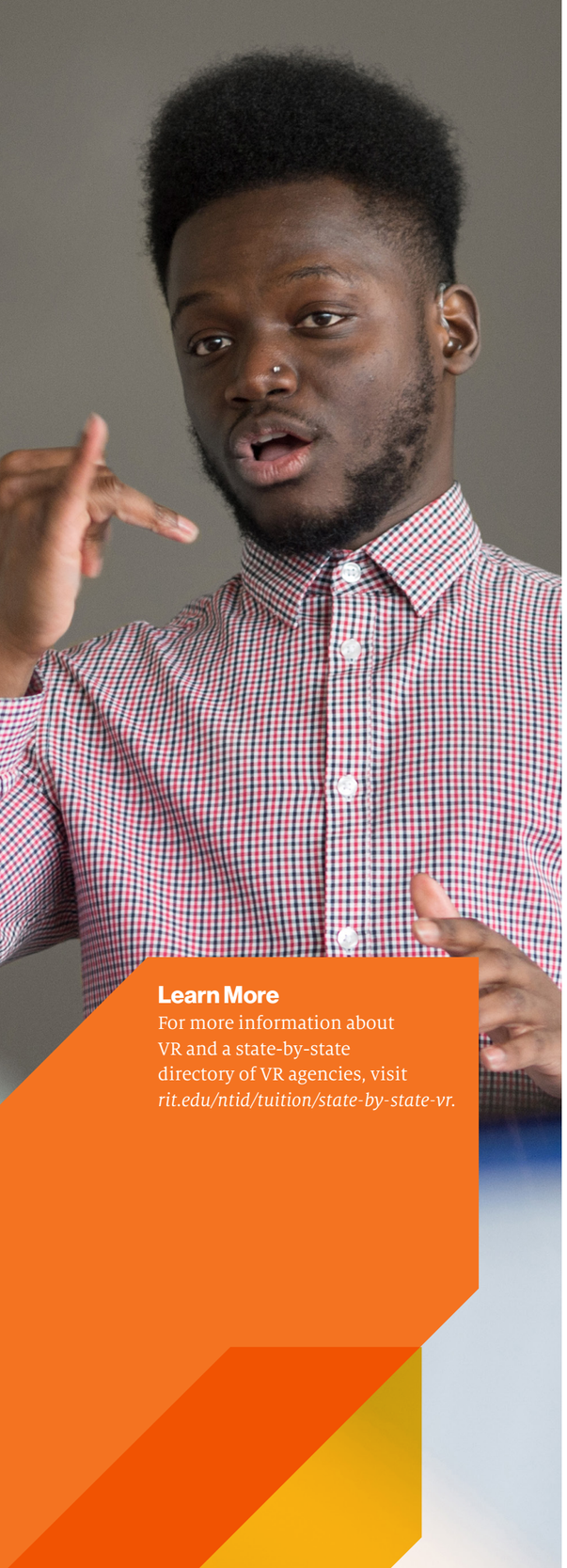
RIT/NTID Aid Sources

RIT and NTID Merit-Based Scholarships for graduate students are determined at the departmental level in recognition of academic excellence and are not granted by the Office of Financial Aid and Scholarships. Scholarship amounts vary. The terms and conditions are outlined to the student in the initial department notification. Students seeking more information should contact their graduate department.

Restricted and Endowed Scholarships—Offered by RIT based on donor criteria. These scholarship funds are contributed by alumni and friends of RIT who are interested in helping students attend RIT. The Office of Financial Aid and Scholarships is responsible for matching a student with the appropriate fund. A separate application is not required. A number of these scholarships are from donors who would like to hear from the recipients. If you receive a restricted and/or endowed scholarship, you will be notified of the source of your scholarship and you may be asked to write a note of thanks.

Combined Accelerated Bachelor's/Master's Degrees—Students admitted to RIT **in fall 2021 or after** (excluding Physician Assistant students) who are in the MS portion of an RIT Combined Accelerated Bachelor's/Master's Degree program are provided a Combined Pathways Scholarship that will cover 40% of tuition costs. No minimum number of credits of enrollment are necessary to qualify for this scholarship.

Physician Assistant students admitted to RIT **prior to fall 2022** who are enrolled in 12+ credits in the MS portion of their RIT Combined Accelerated Bachelor's/Master's Degree program are provided scholarship amounts equal to the RIT grant and scholarship funding received in the prior year BS portion of their program. This funding is prorated for an enrollment in 6 to 11 credits and it is not applicable to an enrollment in 5 credits or less.



Learn More
For more information about VR and a state-by-state directory of VR agencies, visit *rit.edu/ntid/tuition/state-by-state-vr.*

Combined Accelerated Bachelor's/Master's Degrees—(cont'd) Additional assistance is provided to offset differentiating rates between graduate tuition and undergraduate tuition charges without regard to credits taken.

Physician Assistant students admitted to RIT for **fall 2022 or after** who are in the MS portion of their Combined Accelerated Bachelor's/Master's Degree program are provided the Combined Pathways Scholarship that covers 40% of tuition. No minimum number of credits of enrollment are necessary to qualify for this scholarship.

Tuition Remission—This aid is determined at the departmental level. Amounts vary and are for tuition purposes only. The terms and conditions are outlined to the student in the initial department notification letter. Students seeking more information should contact their graduate department.

Assistantships—RIT graduate assistantships allow students to receive tuition remission and wages, or wages only, in exchange for work performed. Assistantship amounts are determined by the student's graduate academic department. Wage amounts do not appear on the Financial Aid Offer notification from the Office of Financial Aid and Scholarships. Students seeking more information should contact their department.

State Vocational Rehabilitation Support

Vocational Rehabilitation Assistance (also known in some states as ACCES, DVR, MRC, OVR, VR) is provided by state agencies to residents who meet specific requirements. Contact the Vocational Rehabilitation Office near your home to apply for VR support. If you appear to be a candidate for support, you will see estimated VR included in your financial aid offer.

Since there is no national standard for determining VR support, it is difficult for RIT to estimate the amount. Each agency in each state has its own method for determining eligibility. If the actual amount of VR support you receive is different from the estimated amount on your financial aid offer, you are required to provide us with confirmation from your VR counselor. RIT will make any required adjustments. All NTID students who apply for financial aid are expected to also apply for VR assistance. If an estimated VR amount is included in your financial aid offer and you have not applied through your state agency, RIT will not replace the estimated VR amount.

Loans

The chart below shows federal and alternative educational loan programs available to graduate students.

	Direct Unsubsidized Loan	Alternative Educational Loans
Annual Loan Limit	$20,500	Cost of attendance minus other aid.
Interest Rate	Fixed, 8.07%*	May be fixed or variable, 2.19 to 17.99%
Loan Fees	1.057% Deducted from gross amount borrowed.	Varies, depending on lender.
Aggregate Loan Limit	$138,500 with no more than $65,000 in subsidized loans. Includes federal loans for undergrad study.	Varies, depending on lender.
Repayment Terms	Repayment begins 6 months after a student is no longer enrolled at least half-time. 10-25 years to repay, depending on repayment plan selected.	Payments may be deferred while enrolled at least half-time with capitalization of interest. 10-25 years to repay.
Other Comments	Student is borrower, no credit test. Must be U.S. citizen or permanent resident. Requires at least half-time enrollment (six credits per semester).	Student is borrower, but can have a creditworthy U.S. co-signer. Comprehensive credit review, including credit scoring and/or income-to-debt ratio.
	For more information on federal loans, visit ***studentaid.gov***.	For more information about alternative educational loans, visit ***rit.edu/admissions/aid/loans/alternative-loans***.

*New interest rates announced by the Department of Education go into effect on July 1st of each year.

Student Employment

There are a variety of on-campus employment opportunities for RIT students. The hourly rate of pay is dependent upon the skill or experience required for the job. Student employees are paid bi-weekly usually via direct deposit and these earnings are taxable. Most students use their earnings to pay for books, travel, and personal expenses rather than for tuition and fees. RIT Campus Employment do not need to be listed on your financial aid offer; for you to be able to work at RIT; however, you must meet employment requirements. Student employment opportunities and wage information can be viewed at ***rit.edu/careerservices/student-employment-office***.

RIT Campus Employment provides an opportunity to work part-time on campus.

With the exception of an RIT Graduate Assistantship, an employment offer is not a guarantee of a job. Your potential earnings will not be credited to your student account or considered as an anticipated payment for billing purposes. Earnings are paid directly to you, bi-weekly for hours worked; therefore, we advise you not to consider any Campus Employment as money available to pay for school expenses at the beginning of each semester. Campus Employment earnings may be used at your discretion.

Revision of Aid

The Office of Financial Aid and Scholarships reserves the right to revise your aid according to federal, state, and institutional policies and regulations. Your aid may be revised when there are changes in your originally reported information and/or when you receive additional assistance (i.e., outside scholarships, tuition remission, employee tuition support, vocational rehabilitation support, veterans benefits). Other aid received that does not include renewability information, will be assumed to be nonrenewable until we are notified the aid is renewable.

Generally, outside aid will be treated as follows:

- First, reduce unmet need. Unmet need is determined by calculating your Cost of Attendance minus your federal Student Aid Index (SAI) minus other aid sources.

- Next, if the outside aid exceeds your cost of attendance (COA) or the combination of the outside aid + your institutional aid exceeds your COA, your institutional aid will be adjusted accordingly. It is not necessary for you to report outside aid items that are on your most recent aid offer.

The sum of all scholarships and grants (including vocational rehabilitation support and other sources of tuition support) cannot exceed your cost of attendance.

We may verify the accuracy of information reported on your initial and/or subsequent FAFSA applications and supporting documentation. Please note that your aid eligibility may change after this comparison. Should your eligibility change due to this evaluation, a revised offer notification will be made available to you via email instructing you to use your eServices access to view your revised aid offer.

RIT eServices

Financial Aid Self Service can be accessed through the eServices portal at ***rit.edu/eservices***. Access occurs after payment of your admission deposit and continues as long as you are enrolled. You can log in with an RIT computer account and provide access for up to three additional users (your parent, spouse, guardian, sponsor, other) via "Manage Accounts." The “Financial Aid & Scholarships” section of eServices enables you and authorized users to check the status of a FAFSA, check for missing or incomplete documents, get a detailed explanation of each type of aid offered, calculate the cost of attendance and report outside scholarship information. In addition, billing information, course selections, and grades are also accessed in eServices.

Disbursement of Aid

Aid sources may be adjusted if your credit hours have changed up to and within the Add/Drop periods for the fall, spring, and summer terms. The requirements for a particular aid source must be met before disbursements can occur and all aid sources disburse based on your final number of enrolled credits. Fall and spring semester aid is disbursed after each term's respective Add/Drop period. Summer aid is disbursed beginning in late May. **Given these disbursement dates, remember that you will need to bring money for books, supplies, personal expenses, and transportation.** While you are not billed for these expenses, you should anticipate them as part of your overall costs. If your financial aid exceeds your student account charges, you may use the excess funds for these other educational expenses.

Your Responsibilities

Once you have paid your admission deposit, accept/decline/reduce any offer of federal loans using your eServices access. Promptly report any outside scholarships to the Office of Financial Aid and Scholarships using the eServices portal or by completing the Outside Assistance/Scholarship Report. Federal regulations require that outside aid be taken into consideration when determining your overall aid eligibility. Refer to ***Revision of Aid*** on this page for more information. RIT reserves the right to adjust your aid offer. If you have been offered federal aid and you have decided to attend RIT, we may need to verify that the information on your FAFSA is accurate. We will advise you of what items you are required to submit.

You must maintain Satisfactory Academic Progress (SAP), as defined on RIT’s Financial Aid website (***rit.edu/sap***). Federal aid programs and RIT-sponsored aid programs each have their own SAP standards. These standards assure you are making progress toward your degree. Failure to meet these standards may make you ineligible for these aid sources.



It is assumed that you will be enrolled as a full-time student (at least 9 or 12 credits, depending on your program of study). Changing your enrollment to less than full time may result in a reduction or elimination of your aid. Contact us if your enrollment plans change.

Apply for financial aid every year by completing the FAFSA by the published, preferred filing deadline dates. Currently enrolled students are sent electronic notification to their RIT email addresses.

Additional information regarding graduate financial aid opportunities is available at *rit.edu/admissions/financial-aid/graduate*.

Contacting You

Check your RIT email account regularly. This is our most common means of communicating critical financial aid news to you when you are enrolled. You can also check your financial aid status at ***eservices.rit.edu/eservices/home***.

Contacting Us

Office of Financial Aid and Scholarships
56 Lomb Memorial Drive
Rochester, NY 14623-5604
585-475-2186 (phone)
ritaid@rit.edu (RIT email)
Visit or chat with us at ***rit.edu/financialaid***

RIT

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RIT Nondiscrimination
Notice can be found here: rit.edu/nondiscrimination

Information accurate as of 8/2026

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