Supporting Your Future Success

Financial Aid and Scholarships
For Freshmen 2021–2022

RIT Rochester Institute of Technology
Recognized for Value

RIT has been recognized by several leading college rankings and guides for its value. In the 2021 U.S. News & World Report “Best Value Schools” list, RIT ranked #33 among national universities. Princeton Review included RIT in its Colleges That Create Futures 2nd edition.

Class of 2019

2,520 Bachelor’s Degrees Awarded

93.8% 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.).

*Based on a knowledge rate of 90.8% (total percentage of graduates for whom RIT has verifiable data).

Proven Outcomes

1.2% Alternative Plans

18.8% Full-Time Graduate Study

73.8% Employed
An Investment in You

RIT offers a comprehensive financial aid program consisting of merit-based scholarships and a full range of need-based grants, loans, and campus employment programs that provide assistance to RIT students and families. Last year, RIT undergraduates received more than $400 million from all sources, including $200 million in RIT grants and scholarships.

Basic Steps for First-Time Applicants

1. **Apply for admission**
   You should start your application for admission early in your senior year. RIT will not offer you a financial aid award until you have been admitted.
   
   [rit.edu/admission/freshman](http://rit.edu/admission/freshman)

2. **Complete the FAFSA**
   This should be done as soon after October 1 as possible. Have results sent to RIT by including our federal school code, which is 002806.
   
   [fafsa.ed.gov](http://fafsa.ed.gov)

3. **Watch for your Student Aid Report (SAR)**
   You will receive a SAR when you file your FAFSA. Your SAR will be sent to the email address you list on the FAFSA. Review the SAR and make any needed corrections.

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.
   
   [rit.edu/financialaid](http://rit.edu/financialaid)

Admission application and FAFSA priority deadlines

- **EARLY DECISION 1**
  - 11/1

- **EARLY DECISION 2**
  - 1/1

- **REGULAR DECISION**
  - 1/15
Co-ops, short for cooperative education, are full-time, paid work experience in your major. RIT’s co-op program is designed to provide you with career exposure—early and often—to a variety of industries and environments. And, with co-op built into most programs, and available and encouraged in all majors, there’s a reason RIT’s outcomes rate is 95%.

### FINANCIAL BENEFITS OF Cooperative Education

Co-ops positions worldwide

Hiring organizations

Earned by students on co-op

No tuition is charged during co-op

RIT is a world leader in co-op not only because we have been doing it for more than 100 years, but because we value preparedness and practice, and the myriad ways this investment in your education leads to your success.

<table>
<thead>
<tr>
<th>College</th>
<th>Students on Co-op</th>
<th>Average Co-op Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Golisano College of Computing and Information Sciences</td>
<td>1,558</td>
<td>$23.75</td>
</tr>
<tr>
<td>Kate Gleason College of Engineering</td>
<td>1,461</td>
<td>$20.20</td>
</tr>
<tr>
<td>College of Engineering Technology</td>
<td>814</td>
<td>$19.41</td>
</tr>
<tr>
<td>Saunders College of Business</td>
<td>282</td>
<td>$17.64</td>
</tr>
<tr>
<td>College of Art and Design</td>
<td>151</td>
<td>$20.22</td>
</tr>
<tr>
<td>College of Liberal Arts</td>
<td>85</td>
<td>$14.06</td>
</tr>
<tr>
<td>College of Science</td>
<td>75</td>
<td>$23.46</td>
</tr>
<tr>
<td>National Technical Institute for the Deaf</td>
<td>50</td>
<td>$14.56</td>
</tr>
<tr>
<td>College of Health Sciences and Technology</td>
<td>32</td>
<td>$14.13</td>
</tr>
<tr>
<td>School of Individualized Study</td>
<td>31</td>
<td>$17.93</td>
</tr>
</tbody>
</table>
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 1 (Early Decision 1), January 1 (Early Decision 2), or January 15 (Regular Decision). **Students who meet the eligibility requirements for more than one RIT merit-based scholarship will be awarded only the highest valued scholarship.**

Notes

- This chart covers the most commonly awarded financial aid programs available to full-time undergraduate students at RIT. Information is correct as of 10/20.
- 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.
- 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.
**Merit-Based Scholarships**

**RIT Presidential Scholarships**
Awarded to a select number of entering freshmen. Recipients demonstrate exceptional academic performance; receive exemplary letters of recommendation. Amounts vary. Renewable.

**RIT Founders Scholarships**
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. Amounts vary. Renewable.

**RIT Founders Scholarships for International Students**
The Founders Scholarship for International Students is awarded to highly qualified admitted international students. Amounts vary. Renewable.

**RIT Performing Arts Scholarships**
Recognizes individual achievement and talent in the performing arts. Regardless of major, all full-time admitted freshman 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.

**RIT Recognition Scholarships**
Provided to a select number of students who demonstrate meritorious academics, community involvement, leadership, or other characteristics that the university deems of value. Amounts vary. Renewable.

**RIT Tiger Pride Awards**
A limited number of admitted undergraduate students are selected that show promise of success at RIT. Amounts vary. Renewable.

In addition to the award criteria listed above, the merit-based scholarships shown at right have specific selection criteria and/or application procedures.
<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Amount</th>
<th>Additional Information/Where to Apply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Awarded to admitted freshmen who are National Merit Scholar finalists and</td>
<td>$2,000 per year. Renewable as long as student meets NMSC guidelines.</td>
<td>RIT will receive finalist rosters from NMSC. Recipients of these awards automatically qualify for our highest Presidential Scholarships</td>
</tr>
<tr>
<td>name RIT as their first-choice choice school for NMSC.</td>
<td></td>
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<tr>
<td>Awarded to admitted freshmen who are recognized by the College Board's</td>
<td>$2,000 per year. Renewable.</td>
<td>RIT will receive an official roster from the College Board NHSS program.</td>
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<tr>
<td>African-American Recognition, Hispanic Recognition, Indigenous Recognition,</td>
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<tr>
<td>and Rural and Small Town Recognition programs.</td>
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<tr>
<td>Awarded to outstanding admitted freshman applicants who have participated</td>
<td>$8,000 per year. Renewable. Up to 20 awarded each year.</td>
<td>Download scholarship application at: firstinspires.org.</td>
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<tr>
<td>on a high school FIRST team.</td>
<td></td>
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<tr>
<td>Awarded to outstanding admitted freshmen who have completed two or more</td>
<td>$8,000 per year. Renewable. Up to 20 awarded each year.</td>
<td>Submit a letter of recommendation from a PLTW teacher along with RIT admission application and school transcripts by January 15.</td>
</tr>
<tr>
<td>PLTW courses.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Awarded to admitted freshman students to recognize outstanding graduates</td>
<td>$12,000 per year. Renewable.</td>
<td>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.</td>
</tr>
<tr>
<td>of the Hillside Work-Scholarship Connection program.</td>
<td></td>
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</tr>
<tr>
<td>Award recipients nominated by their high schools who are admitted and</td>
<td>$8,000 per year. Renewable.</td>
<td>Eligible students must be nominated by their high schools in the junior year for consideration.</td>
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<tr>
<td>enroll at RIT in the fall immediately following graduation from high school.</td>
<td></td>
<td></td>
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<tr>
<td>Awarded to Army, Air Force, or Navy ROTC cadets awarded three- or four-</td>
<td>Up to the amount of a standard default room and board plan, minus other financial aid and benefits.</td>
<td>Contact the Office of Financial Aid and Scholarships.</td>
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<tr>
<td>year scholarships prior to enrollment.</td>
<td></td>
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<tr>
<td>For qualified NYS residents matriculated in an approved undergraduate</td>
<td>$6,800</td>
<td>Full eligibility requirements and applicant guidelines can be found at: nys higher education opportunity program (HEOP).</td>
</tr>
<tr>
<td>program in Science, Technology, Engineering, or Mathematics in New York</td>
<td></td>
<td></td>
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<tr>
<td>state.</td>
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<tr>
<td>Eligibility depends on veteran benefit being sought.</td>
<td>Can cover up to full cost of attendance depending on program and other aid sources.</td>
<td>Contact the Veterans and Military Services Office at 585-475-6641 or visit our Military &amp; Veterans website: rit.edu/admissions/veterans.</td>
</tr>
<tr>
<td>Awarded to admitted freshman students who have been recognized as Urban</td>
<td>$2,000 per year. Renewable.</td>
<td>Applicants for admission will automatically be considered. Must apply for admission to RIT by January 15 to be considered.</td>
</tr>
<tr>
<td>League Black Scholars.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students demonstrating financial need.</td>
<td>Amounts vary depending on need.</td>
<td>File the Free Application for Federal Student Aid (FAFSA) after October 1.</td>
</tr>
<tr>
<td>Awarded to qualified freshmen who are graduates of the Rochester City</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>
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<tr>
<td>School District who have both lived in the city and attended an approved</td>
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<td>high school within the RCSD for the last three years of high school.</td>
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<tr>
<td>In partnership with Say Yes to Education, awarded to participants in the</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>Say Yes to Education program.</td>
<td></td>
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<tr>
<td>Full-time students who are New York state residents and meet 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>income guidelines.</td>
<td></td>
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</tr>
<tr>
<td>Students who are pursuing their first bachelor's degree and meet need</td>
<td>$639 to $6,345 per year. Prorated for part-time study.</td>
<td>File the Free Application for Federal Student Aid (FAFSA).</td>
</tr>
<tr>
<td>criteria.</td>
<td></td>
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</tr>
<tr>
<td>Students with high financial need (normally those who qualify for Federal</td>
<td>$100 to $4,000 per year. Average award is $500.</td>
<td>File the Free Application for Federal Student Aid (FAFSA).</td>
</tr>
<tr>
<td>Pell Grant.</td>
<td></td>
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<tr>
<td>Economically and academically disadvantaged residents of New York state.</td>
<td>Varies according to need and New York state funding.</td>
<td>Contact HEOP Office at RIT (585-475-2506) for eligibility guidelines.</td>
</tr>
<tr>
<td>Varies.</td>
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<tr>
<td>All students enrolled at least half time in a degree program.</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>All independent undergraduates enrolled at least half time in a degree</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>program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parent of a dependent student who is enrolled at least half time in a</td>
<td>Total cost of education minus all other financial aid awarded.</td>
<td>File the FAFSA and apply online at studentloans.gov.</td>
</tr>
<tr>
<td>degree program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students with financial need. Most jobs provided on campus. Some community</td>
<td>Varies, depending on hours and wage rate. RIT wage rates start at $11.80 per hour.</td>
<td>File the Free Application for Federal Student Aid (FAFSA).</td>
</tr>
<tr>
<td>service positions are available.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No financial need requirement. May be on campus or off.</td>
<td>Varies, depending on hours and wage rate. RIT wage rates start at $11.80 per hour.</td>
<td>RIT Student Employment Office.</td>
</tr>
</tbody>
</table>
What Does It Cost to Attend RIT?

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 housing and meal plans. Student expense budgets include a $2,088 yearly allowance for estimated books, transportation, and personal expenses. Financial aid awards take these estimated costs into consideration in addition to tuition and fees and room and board, so that your aid award 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.

2020-2021 Charges for Full-Time Resident Students Enrolling for the First Time Fall Semester 2019

Academic Year (Based on 2 Semesters)

$65,216

- $50,564 Tuition
  - Tuition expenses are lower for deaf and hard-of-hearing students sponsored by NTID.
- $8,140 Residence Hall Room (Double)
- $5,836 Board Plan (Standard)
- $676 Student activity/health services fees

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)
ntidaid@rit.edu
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. Any family may participate in one or more of these programs:

1. Payment Options
   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, visit rit.edu/fa/sfs.

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. Contact Student Financial Services at 585-475-6186.

3. Federal Direct Loan
   The Federal Direct Loan program is the most widely used student loan program, and it includes an “unsubsidized” Direct Loan program. The subsidized program allows interest to be paid by the government while the student is enrolled; the unsubsidized 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 academic year. See page 7 for more information.

studentloans.gov

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. 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.

   Parents who 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.

   Federal Direct Loans can be processed in the student’s name.

studentloans.gov

5. RIT Student Employment
   This program is similar to the Federal Work-Study Program but does not take financial need into consideration. Students are employed on or off campus and earn wages that may be used to meet educational expenses. Employment is coordinated through RIT’s Student Employment Office.

6. Cooperative Education
   Paid cooperative education (co-op) employment is a required or optional component of most degree programs at RIT. While students do not typically enter co-op positions until after their second year of study, co-op earnings from that point can represent a substantial contribution toward college expenses. Last year, co-op students generated more than $105 million through employment (see page 10).

7. Alternative Educational Loans
   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). Visit our website for more information.

rit.edu/financialaid
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, 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 range of those eligible for some amount of assistance is wide.

When should I apply for aid?
You should file your FAFSA after October 1 or soon after you have applied for admission. Our priority filing deadline dates are established so that 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!

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 automatically will 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.

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 8) and the financial aid you are offered.

Does RIT offer academic merit-based scholarships?
Yes. Merit-based scholarships are offered based on a student's academic record, leadership potential, or other factors, and financial need is not taken into consideration. At RIT, most merit-based scholarships for new students are awarded through our Presidential Scholarship and Founders Scholarship (see page 6). There also are a number of merit-based scholarships awarded to RIT upperclass students based on academic performance at RIT.

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, provide information for the parent who provided you the most financial support. (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 step-parent must also be provided. 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 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.

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 our office for additional information.

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 awarded by private organizations. In many cases, no alteration to a student's financial aid award is necessary. If we are required to amend the financial aid award as a result of receiving an "outside scholarship," we will make every effort to reduce the student's loan and/or Federal Work-Study award 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.

rit.edu/financialaid
Additional Information
Financial aid awards for admitted candidates will outline scholarships, grants, work-study opportunities, and low-interest 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 awards. 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 Office Hours

📞
585-475-2186

✉️
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. 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.

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.

Additional information can be found on the Office of Financial Aid and Scholarships website.

rit.edu/financialaid
Important Financial Aid Information Inside...

rit.edu/financialaid

FAFSA FORMS

10/1
FAFSA forms available online at studentaid.ed.gov

EARLY DECISION 1

11/1
Admissions applications deadline for merit-based scholarship consideration. Priority filing data for FAFSA

EARLY DECISION 2

1/1
Admissions applications deadline for merit-based scholarship consideration. Priority filing data for FAFSA

REGULAR DECISION

1/15
Admissions applications deadline for merit-based scholarship consideration. Priority filing data for FAFSA

RIT does not discriminate. RIT promotes and values diversity within its workforce and provides equal opportunity to all qualified individuals regardless of race, color, creed, age, marital status, sex, gender, religion, sexual orientation, gender identity, gender expression, national origin, veteran status, or disability.

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