

A photograph of students in a computer lab. In the foreground, a young woman with long dark hair, wearing a red and blue plaid shirt, is looking at a laptop. Behind her, a young man wearing a yellow baseball cap and glasses is also looking at the laptop. In the background, another student is visible working at a computer. The room has a white ceiling with recessed lighting and a red exit sign.

A QUALITY COLLEGE DEGREE WITHOUT THE DEBT

Rhode Island College is the most affordable college in New England

Financial Aid Information 2019-2020



RHODE ISLAND COLLEGE

APPLICATION DEADLINES FOR FALL SEMESTER 2019

New Freshmen: Feb. 1*

New Transfers: April 15*

*Priority for institutional and some need-based awards is given to applicants who submit all application materials early in the application process.



Affordable Tuition + A Generous Financial Aid Program = Quality Education Within Reach

- 75% of our students received some form of need-based financial assistance in 2017-18.
- \$11,033 = average need-based financial aid package in 2017-18.

Rhode Island College believes strongly in the value of higher education, so we make every effort to combine affordable tuition with a generous financial aid program.

The college aims to provide incoming freshmen with financial aid packages that offer the highest possible level of grant and/or scholarship assistance. As students progress through their college careers, we offer additional opportunities to meet their financial needs, including part-time work and student loans, while increasing the amount of self-help in the aid package.

Financial aid available includes scholarships, grants, loans and federal work-study employment. In many cases, students receive a financial aid package containing a combination of these different forms of assistance. Students with exceptional academic records may also be awarded merit-based scholarships without regard to financial need.

The college attempts to meet the demonstrated need of incoming students who complete all of their application materials early in the application process. Approximately 95 percent of full-time freshmen applied for financial aid in the fall 2017 semester, and 75 percent of those students were awarded need-based financial assistance. The average need-

based financial aid package was \$11,033. However, Rhode Island College cannot guarantee that all applicants will have their full need met. All students must reapply for financial aid each year.

The Most Affordable College in the Northeast

We strive to make quality education attainable. The combination our competitive tuition rates and generous financial aid programs makes Rhode Island College the most affordable college in the Northeast.

While our tuition is lower than the majority of peer institutions in the region, the total cost of college depends on many factors, including lifestyle. Those costs include both direct and indirect expenses. Direct expenses – for example, tuition and fees and, for resident students, room and board – are paid directly to the college. Other costs, such as personal expenses, transportation expenses and, for commuting students, the cost of living at home, are indirect costs, which are not paid to the college.

The following summaries give an estimate of the typical annual expenses to attend Rhode Island College based on 2018-2019 figures. In addition to the below left direct expenses, students will need funds to cover books, travel, personal and, if they commute, off-campus living expenses. Typical allowances for these expenses are shown below right.

Estimated Direct Expenses

	In State	Northeast Neighbors**	Out of State
Tuition	\$7,790	\$11,685	\$20,553
Fees	\$1,139	\$1,139	\$1,139
Room	\$6,986	\$6,986	\$6,986
Meal Plan	\$4,895	\$4,895	\$4,895
Total Cost	\$20,810	\$24,704	\$33,573

Estimated Indirect Expenses

Books and Supplies	\$1,200
Travel Expenses for On-Campus Residents	\$440 to \$660
Travel Expenses for Commuters	\$1,200 to \$1,750
Personal and Miscellaneous Expenses	\$1,000
Meal and Other Expenses at Home with Parents	\$2,000
Living Expenses for Independent Students off Campus	\$12,536

** For residents of CT, MA, ME, NH and VT, as well as Metro NYC and Long Island.

FINANCING YOUR EDUCATION

A Few Basics

To be eligible for financial aid you must be a U.S. citizen (or permanent resident) accepted into Rhode Island College as a degree candidate. International students in the United States on a student visa are not eligible for financial aid.

Usually, you must be enrolled at least half-time (for six credits) to receive financial aid, although the Federal Pell Grant is available to students enrolled less than half-time, if they qualify. To continue receiving financial aid beyond the first year, you must maintain satisfactory academic progress.





Applying

To apply for any need-based financial aid, you must complete the Free Application for Federal Student Aid (FAFSA), available at studentaid.ed.gov. If you are a new freshman or transfer applicant to the college, the 2019-2020 FAFSA should be completed as soon as possible after October 1, 2018 and before February 1, 2019 in order to be considered for any available institutional need-based awards.

The FAFSA should be completed online at studentaid.ed.gov, although a paper FAFSA form is available by calling 1-800-4-FED-AID (1-800-433-3243). When you complete the FAFSA, be sure to list Rhode Island College (Federal School Code: 003407) as a recipient of your information. You should file your completed FAFSA as soon as possible.

Prioritizing Awards

Due to limited funding of institutional aid, priority for funds administered by the college is given to students who complete their FAFSA for Rhode Island College as early in the application process as possible. For example, if you are a new freshman applying for admission in the fall semester, even though the due date for receipt of your FAFSA at the federal processing center is February 1, 2018, priority for need-based grant aid will be given to students who apply earlier.

Applications received after the published deadlines are only considered for funds that may be available after early applicants have been offered awards. Due to funding limitations, the date of acceptance for admission to the college can also affect the financial aid package. Therefore, if you are a new freshman or transfer applicant, it is important to complete all admissions requirements before the published deadlines.

When completing your application forms, be sure to be as accurate and complete as possible. Incomplete applications will delay the award process and inaccurate application data may result in award revisions after your information has been verified. The college reserves the right to require documentation of all reported information.

Following Up

After you submit your FAFSA, you should receive emails from the federal FAFSA processor confirming your FAFSA has been received and successfully processed. You will also either receive a Student Aid Report (SAR) or be provided a link to view the SAR at the studentaid.ed.gov website. Be sure to verify that Rhode Island College is listed on the FAFSA. This ensures the college receives your FAFSA from the federal processor.

Once the analysis from your FAFSA is received, our financial aid counselors will design a financial aid package based on your financial need. In addition to your FAFSA information, your award decision will be based on whether you commute to or live on campus as well as whether you are a resident of Rhode Island or another state. A typical financial aid package might consist of a Federal Pell Grant, a Federal Supplemental Educational Opportunity Grant, a Rhode Island College Grant, a Federal Direct Loan and Federal Work-Study employment.



STUDENT EMPLOYMENT

Student employment can help you pay for college while allowing you to gain important work experience related to your career goals. Rhode Island College's Career Development Center makes every effort to match your talents and interests with a job right for you, either on or off campus.

On-campus work opportunities may include such positions as tutors, research assistants or graphic arts assistants. Positions for general office work are also available.

Because Rhode Island College is located near the capital city of Providence, opportunities for off-campus jobs are many and diverse. These may involve work in accounting, consumer affairs, journalism, legal assistance, rehabilitation and many other areas pertaining to your major and your professional interests.

Students may be able to take advantage of certain student employment opportunities whether or not they qualify for financial aid.

FINANCIAL AID PROGRAMS

Financial aid award packages from the college may include a variety of Federal Student Aid programs such as the Federal Pell Grant, Supplemental Education Opportunity Grant (SEOG), Federal Work-Study (FWS) and student and parent Direct PLUS Loan programs. In addition to these programs, the college offers several merit- and need-based grant and scholarship awards to qualified applicants. Since funding is limited for the institutional grant and scholarship programs outlined below, priority consideration is given to early applicants who submit completed applications by the published deadlines. For more detailed information on each of the programs below, visit the Financial Aid website at www.ric.edu/financialaid.

Merit-Based Scholarships

Presidential Scholarships are awarded to incoming freshmen and transfer applicants based on academic achievement for up to four years of study. Awards range from \$2,000 to \$4,000.

Honors Scholarships are available to incoming freshmen and transfer students who demonstrate outstanding academic achievement and are invited to join the College Honors Program. If you are interested in the College Honors Program, remember to indicate this interest on your admissions application form. Awards range from \$500 to \$1,500.

Special Talent Awards are offered by the college recognize and encourage students who have exceptional talent or skill in the visual and performing arts, areas of intercollegiate competition (other than athletics) or similar fields. Currently, the college offers Special Talent Awards in the following areas: art, communication, dance, film studies, music and theatre. Applicants should contact the academic department or program advisor in their area of interest. Awards range from \$100 to \$3,000.

Feinstein Junior Scholarships are available to students who participated in the Feinstein Junior Scholar program. Incoming first-year students must provide proof of their high school participation in the Feinstein Junior Scholar program to be considered. Returning students must submit records of their community service activities at the end of each year in order to be considered for renewal. Awards are typically \$1,250 each year.

Need-Based Grants and Scholarships

The **Rhode Island College Grant** is a need-based grant available to qualified students with demonstrated financial need and who apply by the priority application deadlines. Awards range from \$200 to \$9,000.

The **Rhode Island College Transfer Scholar Award** recognizes academic achievement of new transfers entering the college with a minimum transfer G.P.A. of 3.25 and who have financial need. Awards range from \$2,500 to \$5,000.

ADDITIONAL SCHOLARSHIPS FROM THE COLLEGE

Individuals, organizations and endowments provide funds to the college through the Rhode Island College Foundation and the Alumni Association. The eligibility criteria for these awards vary according to the wishes of each donor. In some cases, financial need is a requirement, and award recipients are selected from the pool of financial aid applicants at the college. In other cases, awards are made directly by the academic departments of the college. More information is available through the Financial Aid website at www.ric.edu/financialaid.

PRIVATE AGENCIES AND ORGANIZATIONS

Additional sources of financial aid include employers, unions and community organizations. Information on private scholarship programs may be obtained from high school guidance counselors and through reference publications in many local libraries. Free scholarship search database programs are also available on the Internet. A good website to start with is www.finaid.org.

The college encourages students to take the initiative in applying for outside financial assistance. Whenever possible, outside assistance will be used first to reduce the loan and/or student employment components of the college financial aid package if adjustment is necessary.



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Rhode Island College makes your education attainable. Earn a high-quality, affordable degree in the arts, sciences, business, education, nursing and social work.

For Further Information

Rhode Island College aims to make seeking financial aid as easy as possible for students and their families. We encourage you to ask questions. If you have any concerns about financing your education or if you need help with application forms, call the Office of Student Financial Aid at (401) 456-8033 or visit our website at www.ric.edu/financialaid. Persons using TTY/TDD devices may contact the Office of Student Financial Aid via the Rhode Island Relay Services by dialing 711.



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