



RHODE ISLAND COLLEGE

Financial Aid  
Information  
2018-2019

# Application

## Deadlines

### for 2018

## Fall Semester

New Freshmen: February 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.

## Financial Aid

Because Rhode Island College believes strongly in the value of higher education, RIC combines affordable tuition with a generous financial aid program.

The college attempts to award financial aid to meet 100 percent of the demonstrated need of entering students who complete all of their application materials early in the application process. However, RIC cannot guarantee that all applicants will have their full need met.

During the freshman year, the college seeks to provide financial aid packages with the highest possible level of grant and/or scholarship assistance. As students progress through their college careers, the level of self-help (that is, earnings from part-time work and student loans) in the financial aid package is increased. All students must reapply for financial aid each year.

Approximately 94 percent of full-time freshmen applied for financial aid in the fall 2016 semester, and 72 percent of those students were awarded need-based financial assistance. The average need-based financial aid package was \$10,242. This included scholarships, grants, loans and federal work-study employment.

In many cases, students receive a financial aid package of awards containing a combination of these different forms of assistance. Students with exceptional academic records may be awarded merit-based scholarships without regard to financial need.

## Costs at Rhode Island College

While the college offers affordable tuition, total cost depends on many factors, including lifestyle. The cost of attending college includes 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 2017–2018 figures.

## Estimated Direct Expenses

	In State	MTP/RSP*	Out of State
Tuition	\$ 7,118	\$ 10,677	\$ 18,779
Fees	\$ 1,088	\$ 1,088	\$ 1,088
Room	\$ 6,366	\$ 6,366	\$ 6,366
Meal Plan	\$ 4,614	\$ 4,614	\$ 4,614
Total Cost	\$ 19,186	\$ 22,745	\$ 30,847

\* For residents of communities within 50 miles of Providence's center or other New England residents enrolled in selected academic programs.

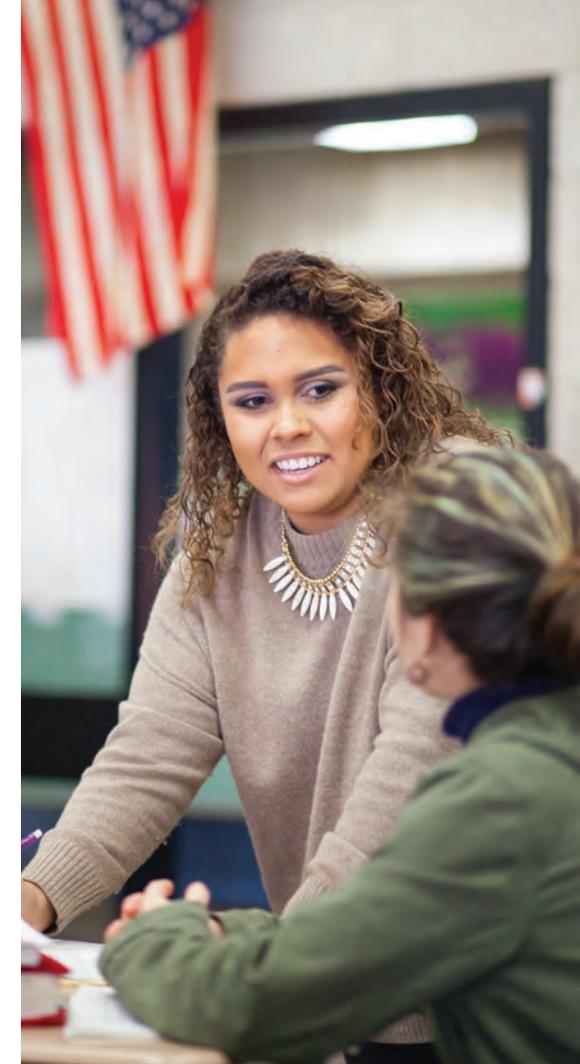
In addition to the above direct expenses, students will need funds to cover books, travel, personal and, if they commute, off campus living expenses. Typical allowances for these expenses are shown below.

## 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	\$12,400

## For Further Information

Rhode Island College understands that seeking financial aid can be a complex process and encourages students to ask questions. If you have any concerns about financing your education or if you need help with application forms, call or write: Office of Student Financial Aid, Rhode Island College, Providence, RI 02908-1996, (401) 456-8033. Persons using TTY/TDD devices may contact the Office of Student Financial Aid via the Rhode Island Relay Services by dialing 711. Website: [www.ric.edu/financialaid](http://www.ric.edu/financialaid).





## Financing Your Education

### A Few Basics

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

Usually, a student must be enrolled at least half-time (for six credits), although the federal Pell grant is available to a student enrolled less than half-time, if he or she qualifies. To continue receiving financial aid beyond the first year, a student must maintain satisfactory academic progress.



## Need-Based Financial Aid

### Applying

To apply for any need-based financial aid, you must complete the Free Application for Federal Student Aid (FAFSA). If you are a new freshman or transfer applicant to the college, the 2018-2019 FAFSA should be completed as soon as possible after October 1, 2017 and before February 1, 2018 in order to be considered for any available institutional need-based awards.

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

### 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 FAFSA.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 on 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 that is related to your career goals. RIC's Career Development Center makes every effort to match your talents and interests with a job right for you, either on or off campus.

Student work opportunities on campus 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.

Incidentally, you may take advantage of certain student employment opportunities whether or not you qualify for financial aid.



## MAJOR COLLEGE-ADMINISTERED FINANCIAL AID PROGRAMS 2018-2019

### NEED BASED

PROGRAM	ELIGIBILITY REQUIREMENTS	SOURCE OF FUNDS	AWARD RANGES	DIRECTIONS FOR APPLYING	WHEN TO APPLY
Federal Pell Grant	Undergraduates: based on formula established by federal government	Federal	\$596-\$5,920	Complete the Free Application for Federal Student Aid (FAFSA) online at <a href="http://www.fafsa.gov">www.fafsa.gov</a> .	After October 1, 2017, and no later than May 1, 2019. Students applying for the fall 2018 semester should apply by the dates below, in order to ensure that funds are available for fall tuition payments.
Federal Supplemental Educational Opportunity Grant (FSEOG)	Undergraduates with financial need	Federal	\$100-\$500	Complete the Free Application for Federal Student Aid (FAFSA) online at <a href="http://www.fafsa.gov">www.fafsa.gov</a> .	As soon as possible after October 1, 2017, and no later than the due date listed below: <b>Schedule of Filing Deadlines</b> Student Category Form(s) Required – Due Date* New Freshmen (fall enrollment) FAFSA – February 1 New Freshmen (spring enrollment) FAFSA – November 15 New Transfers (fall enrollment) FAFSA – April 15 New Transfers (spring enrollment) FAFSA – November 15 Re-admitted Students (fall enrollment) FAFSA – April 15 Re-admitted Students (spring enrollment) FAFSA – November 15 Continuing Undergraduate Students FAFSA – February 1 Graduate Students FAFSA – May 15
Federal Work-Study Program (FWS)	Undergraduate and graduate students with financial need	Federal	Variable	Complete the Free Application for Federal Student Aid (FAFSA) online at <a href="http://www.fafsa.gov">www.fafsa.gov</a> .	*Awards for students entering in the spring semester are contingent on available funding. The college does not hold funds aside for students entering in the spring. Priority for institutional and some need-based awards is given to applicants who submit all application materials early.
Rhode Island College Grant	Undergraduates with financial need	College	\$100-\$12,000	Complete the Free Application for Federal Student Aid (FAFSA) online at <a href="http://www.fafsa.gov">www.fafsa.gov</a> .	The FAFSA should be filed as soon as possible after October 1, 2017, and no later than the due date listed in the above Schedule of Filing Deadlines.
Rhode Island College Transfer Scholar Award	Full-time entering transfer undergraduates with financial need and a minimum 3.25 GPA	College	\$2,500-\$5,000		
Rhode Island College Scholars Program	Full-time entering freshmen with exceptional financial need and academic promise	College	\$2,500		

# Merit-Based Scholarships

Rhode Island College recognizes superior academic achievement through the awarding of scholarships. There are several merit-based scholarship programs available to students at the college. These programs fall into three general categories: Presidential Scholarships, Honors Scholarships and Special Talent Awards. Almost all merit-based awards require continuous full-time enrollment.

## Presidential Scholarships

These merit-based scholarships are awarded to entering freshmen for up to four years of study. Selected on the basis of academic achievement, recipients must rank in the top 30 percent of their class and have minimum combined SAT scores of 1170 (critical reading and mathematics) or an ACT composite score of 24. A completed admissions application must be submitted by December 15, 2017.

A limited number of transfer students are also considered for these scholarships for up to three years of study. The priority deadline for transfer applicants is February 1 prior to the following fall semester.

## Honors Scholarships

Entering freshmen and transfer students who demonstrate outstanding academic achievement are invited to join the College Honors Program. Honors students are considered for scholarships from the Faculty Honors Scholarship Program and the Rhode Island College Foundation. These scholarships, typically \$500 to \$1,500 each, are awarded on a competitive basis to students with the highest academic profiles. Honors scholarships are renewable for up to four years, as long as a student maintains a B average and continuous full-time status. If you are interested in the College Honors Program, remember to indicate this interest on your admissions application form.

## Special Talent Awards

Special Talent Awards were established to 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. While the requirements for these awards vary by department, award competition is open to entering freshmen and transfer students. Awards range from \$100 to \$3,000. Applicants should contact the academic department or program advisor in their area of interest.

## Feinstein Junior Scholar Award

Students who were Feinstein Junior Scholars in high school may be considered for the Feinstein Scholarship at Rhode Island College. These awards, typically \$1,250 each year, require full-time enrollment and participation in community service activities. Priority is given to applicants who submit all application materials by published deadlines. 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.

MERIT BASED					
PROGRAM	ELIGIBILITY REQUIREMENTS	SOURCE OF FUNDS	AWARD RANGES	DIRECTIONS FOR APPLYING	WHEN TO APPLY
Presidential Scholarships	Restricted to new freshmen and transfer applicants; based on academic achievement	College	\$2,000–\$4,000	No separate application required. Recipients are selected upon review of the application for admission.	Priority consideration is given to new freshmen who have applied for fall admission by December 15, 2017. The priority deadline for transfer applicants is February 1, 2018.
Rhode Island College Honors Scholarships	Full-time undergraduates; based on academic achievement	College	\$500–\$1,500	No separate application required. Recipients are selected upon review of the application for admission.	Priority for funding is given to students who have applied for admission by February 1, 2018.
Special Talent Awards	Undergraduates who demonstrate exceptional talent or ability in specified areas	College	\$100–\$3,000	Contact department: art, communication, dance, film studies, music, theatre.	Variable depending on departmental requirements
Feinstein Junior Scholar Award	Undergraduates who were Feinstein Junior Scholars in high school. May be renewed.	College	\$1,250	Send a copy of your Feinstein Junior Scholar membership card and complete the Free Application for Federal Student Aid (FAFSA) online at <a href="http://www.fafsa.gov">www.fafsa.gov</a> .	Priority is given to students to students who have submitted all application materials by February 1, 2018.



## 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. A listing of these programs is provided in the college catalog.

## 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](http://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.

### OTHER FINANCIAL AID PROGRAMS 2018-2019

PROGRAM	ELIGIBILITY REQUIREMENTS	SOURCE OF FUNDS	AWARD RANGES	DIRECTIONS FOR APPLYING	WHEN TO APPLY
<b>Federal Direct Loan</b>	At least half-time undergraduate and graduate students. Subsidized loans for undergraduate students with financial need; unsubsidized loans for all students	Federal	Freshmen: up to \$5,500 Sophomores: up to \$6,500 Juniors: up to \$7,500 Seniors: up to \$7,500 Graduate students: up to \$20,500 Financially independent students may apply for additional unsubsidized loans of up to \$4,000 in the freshman and sophomore years and \$5,000 in the junior and senior years	Complete the Free Application for Federal Student Aid (FAFSA) online at <a href="http://www.fafsa.gov">www.fafsa.gov</a> .	After October 1, 2017, and no later than May 1, 2019. Students applying for the fall 2018 semester should apply by the dates above in order to ensure that funds are available for fall tuition payments.
<b>Federal Parental Loan for Undergraduate Students (PLUS)</b>	Parents of dependent undergraduates	Federal	Maximum loan is the cost of education minus other aid	Complete the Parent Direct PLUS Loan Request Form, available from the <a href="http://www.ric.edu/financialaid">www.ric.edu/financialaid</a> website, and complete the Free Application for Federal Student Aid (FAFSA) online at <a href="http://www.fafsa.gov">www.fafsa.gov</a> .	The PLUS request should be filed by July 15, 2018 for students entering in the fall semester, and December 15, 2018 for students planning to enter in the spring.
<b>Rhode Island Stay-the-Course Scholarship</b>	Restricted to Rhode Island residents who enter RIC at or during the freshman year and earn a cumulative GPA of 2.75 or above by the end of the freshman year. Recipients must be eligible for the federal Pell Grant and enroll full time.	State of Rhode Island	Up to full tuition, registration fees and a book allowance less Pell, SEOG and other scholarships.	Complete the Free Application for Federal Student Aid (FAFSA) online at <a href="http://www.fafsa.gov">www.fafsa.gov</a> . For a paper form, call the Federal Student Aid Information Center toll free at 1-800-4-FED-AID (1-800-433-3243).	After October 1, 2017 and at least one week before the February 1, 2018 deadline
<b>Other State Scholarship and Grant Programs</b>	Variable	Student's home state	Variable	Contact the appropriate agency in your state of legal residence. Listing of state agencies is available from the Office of Student Financial Aid.	A schedule of state agency deadlines may be found in the instruction booklet for the Free Application for Federal Student Aid (FAFSA).

*Note: The information contained in this brochure is subject to change. For the most current information, applicants are encouraged to contact the Office of Student Financial Aid on or about January 1 of the year of application.*



## RHODE ISLAND COLLEGE

[www.ric.edu/financialaid](http://www.ric.edu/financialaid) • (401) 456-8033

600 Mount Pleasant Avenue

Providence, RI 02908