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RIT/NTID FINANCIAL AID AND SCHOLARSHIPS

RIT/NTID Financial Aid and Scholarships

You've decided that you're looking for the quality, reputation and responsiveness of a private college or university. How can your family afford this investment in your future?

from the desk of

Verna Hazen
Assistant Vice President, Financial Aid and Scholarships

A quality education is an investment that will provide lifelong personal and monetary returns. Rochester Institute of Technology has a long history of providing educational opportunities to qualified students regardless of their families' economic circumstances. We are strongly committed to assisting students whose families cannot afford the total cost of an RIT education. Utilizing a variety of federal, state, and institutional funds, RIT will provide comprehensive and competitive financial aid awards to more than 75 percent of RIT's full-time undergraduate students. These students will receive more than $277 million in financial assistance in the form of scholarships, grants, loans, and part-time employment. We expect to continue this commitment during the 2014-15 academic year.

This brochure provides general information about scholarships and financial aid. Our goal is to answer questions families frequently have about the financial aid available at RIT and the application process. If you have additional questions, please contact the Office of Financial Aid and Scholarships. Every student has a financial aid counselor who will be happy to answer your questions and assist you in making appropriate financial arrangements to meet the costs of an RIT education.

Take the First Step

RIT offers a comprehensive financial aid program consisting of merit scholarships and a full range of need-based grants, loans, and campus employment programs that provide assistance to RIT students and families. More than 75 percent of RIT full-time undergraduate students receive some type of financial assistance each year. Last year, RIT undergraduates received more than $277 million from all sources, including more than $165 million in scholarships and grants. The university will make a similar investment in the coming year. In addition, many students take advantage of our payment plans, tuition prepayment plan, and opportunities to earn substantial salaries through RIT's nationally recognized cooperative education (co-op) program. We believe that we can help you and your family afford the quality education you are looking for.

Merit Scholarships

Merit scholarships at RIT/NTID are awarded in recognition of outstanding academic and extracurricular achievements, regardless of a student's financial need. These scholarships are most often awarded based on a review of information already provided to NTID's Office of Admissions as part of the admission process. A separate application is not required for most of these scholarships.

Some students who are awarded merit scholarships choose not to apply for need-based financial aid. Many others receive merit scholarships as part of a comprehensive financial aid award that may also include need-based grants, federal- or state-sponsored grants, loans, or employment opportunities. RIT/NTID's merit scholarships are described in more detail on page 3 of this publication.

Need-Based Financial Aid

Need-based financial aid is awarded to students who demonstrate financial need. The information that your family provides on the Free Application for Federal Student Aid (FAFSA) is used to calculate an expected family contribution toward educational expenses, based on a government-approved formula. If your expected family contribution is less than the total cost of an RIT/NTID education (tuition, fees, room and board, and allowances for books, supplies, transportation, and personal expenses), you have demonstrated financial need. The Office of Financial Aid and Scholarships will determine your eligibility for RIT/NTID, federal, and other financial aid programs based on financial need.

Applying for Need-Based Financial Aid

At RIT, new students complete only the FAFSA to apply for need-based financial aid. You automatically will be considered for all need-based financial aid programs provided by RIT, as well as federal and state financial aid programs. You can complete the FAFSA online.

Here is how to apply:

- Complete the FAFSA between January 1 and March 1 and submit it to the federal processor. You may complete the FAFSA online at www.fafsa.gov. Have results sent to RIT by including our federal school code, which is **002806**.

The federal processor will calculate your expected family contribution (EFC) and send you a Student Aid Report (SAR) after you submit your FAFSA. The SAR will report the information you provided on your FAFSA, as well as your EFC, as calculated by the federal formula. Review your SAR for any corrections you need to submit to the federal processor, especially after you have filed your federal tax returns.

If you are a resident of New York state, you can also apply for the New York State Tuition Assistance Program (TAP) by completing the TAP on the Web application. If you are not a resident of New York state, check with your state scholarship agency to see if you can

use your state scholarship or grant at RIT.

RIT's priority deadline for financial aid consideration for entering freshmen is March 1. The priority deadline for transfer students is March 15. Filing your FAFSA by the priority deadline will allow us to provide you with a financial aid award in advance of your admission deposit deadline.

Your Financial Aid Award

Your financial aid award may contain a combination of several types of aid from a variety of sources, including the federal government, state government, and RIT. Your award may include grants, scholarships, student loans, or part-time employment. The scholarship and financial aid programs used most often at RIT are outlined in charts on pages 8 and 9 of this publication.

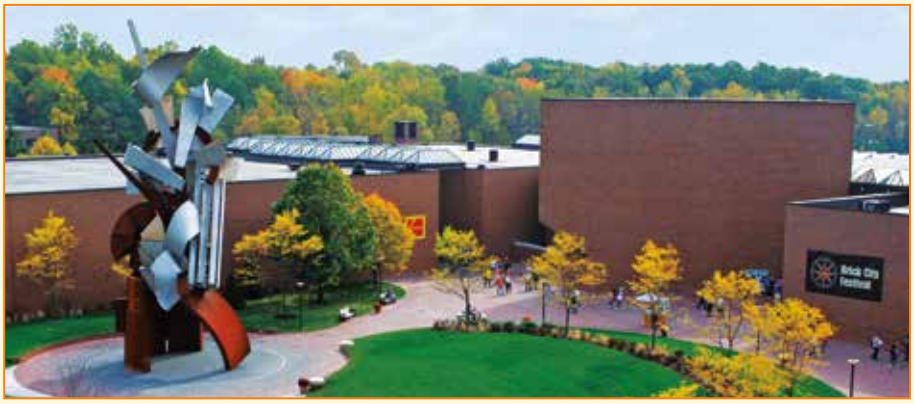
Laura Browning
Coordinator for NTID Financial Aid Counseling Services

Laura counsels deaf and hard-of-hearing students and their parents regarding the financial aid process. She helps determine student eligibility for federal, state, and NTID need-based financial aid programs. In addition, Laura communicates with Vocational Rehabilitation counselors across the United States to assist in determining their level of financial support for deaf and hard-of-hearing students.

Laura works in RIT's Office of Financial Aid and Scholarships, located in the Bausch & Lomb Building on campus. She is fluent in American Sign Language and enjoys counseling parents and students. Please feel free to contact Laura at 585-475-2186 if you have financial aid questions or if you wish to make an appointment for a counseling session at RIT.

Merit Scholarship Programs

Deaf and hard-of-hearing students with outstanding academic credentials can receive substantial scholarships through our merit scholarship programs.



NTID President's Scholarship for Academic Excellence

The NTID President's Scholarship for Academic Excellence awards eligible first-year RIT/NTID students who are deaf or hard of hearing from $2,000 to $3,000 annually for up to four years. This scholarship recognizes students who are academically outstanding. Financial need is not considered in selecting scholarship winners.

Scholarship awards are based on students' academic record, ACT or SAT scores, activities in high school or at other colleges, and the letters of recommendation included with their application for admission.

To receive consideration for this scholarship, students must submit all required parts of the RIT/NTID admissions application, as well as their secondary school transcripts showing grades, rank in class, and ACT or SAT scores, no later than February 1, 2014. Applications received by this date will be reviewed by our Committee on Academic Excellence to identify qualified candidates.

Scholarships awarded to entering freshmen are renewable for three additional academic years if the student maintains a cumulative 2.8 grade-point average (measured at the end of each academic year).

National Merit Scholarships

The Committee on Academic Excellence will give special consideration to students who have been recognized for their academic potential by the following scholarship programs:

- **National Merit Scholarship Program**
- **National Achievement Scholarship Program**
- **National Hispanic Scholars Program**

Students who have been recognized as *semifinalists* or *finalists* in any of these three national scholarship competitions and who have applied for admission by February 1, 2014, will automatically be awarded an RIT National Merit Scholarship of $1,000 per year.

Other Merit Scholarships

RIT offers a number of merit-based scholarship programs in addition to those described above for freshmen admitted to both associate and bachelor's degree programs. Additional information can be found on pages 8 and 9 of this publication.

FAQ

We are interested in helping 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:

Q: If I am a deaf or hard-of-hearing student enrolling in a BS degree program, do I pay the same rate as a hearing student?

No. Once you are accepted into a bachelor's degree program as a deaf or hard-of-hearing student you will pay reduced tuition rates (see page 6).

Q: 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 cut-off for determining a family's eligibility for financial aid. The income level of those eligible for some amount of assistance covers a wide range.

Q: 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.

Q: When should I apply for aid?

You should apply as soon as possible after January 1 if you plan to enroll at RIT during the period between June 2014 and March 2015. It is very important that you apply no later than March 1, 2014, if you are a freshman applicant planning to enroll in September. Transfer students should apply by March 15.

Q: Does RIT/NTID offer merit scholarships?

Yes. Merit scholarships are offered based on a student's academic record, leadership potential or other factors, and financial need is not taken into consideration.

Q: 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 scholarships do not need to reapply to renew those scholarships. Merit scholarships will automatically 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.

Q: 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.

Q: 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, then provide information for the parent who provided the most financial support for you. (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 stepparent must also be provided. We realize that these situations can be sensitive and complicated. Please feel free to discuss your individual circumstances with your financial aid counselor. All information will remain confidential.

Q: 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. You can estimate your EFC by using a calculator provided by FinAid! The Smart Student Guide to Student Financial Aid at www.finaid.org.

Financing Options at RIT

There are several loan programs, employment programs, and payment plans available to assist families in meeting their expected family contribution. 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 RIT programs:

Payment Options

1 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, or contact Student Financial Services at 585-475-6186.

Federal Direct Loan

2 The Federal Direct Loan program is the most widely used student loan program, and it includes an "unsubsidized" Direct Loan program. In this program, students who do not qualify (based on need) to have the government pay loan interest while they are enrolled in college may choose to borrow an unsubsidized Direct Loan and pay the interest due during that period themselves.

This means that any RIT student enrolled at least half-time may borrow the maximum loan amount at an interest rate of 6.8 percent for the current academic year. Depending on financial need, interest accrued during the period of enrollment may be subsidized (paid by the government) or unsubsidized.

Independent students may add unsubsidized interest loans of $4,000 to $5,000 in addition to their normal Direct Loan amounts (resulting in a maximum $12,500 eligibility for third-, fourth-, and fifth-year undergraduate students).

Federal Direct PLUS Loan

3 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 payment of their contribution toward 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. The current interest rate is 7.9 percent.

Apply online at www.studentloans.gov.

Alternative Educational Loans

4 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). For additional information on alternative loans see the Office of Financial Aid and Scholarships website at www.rit.edu/financialaid.

Tax Benefits Help with College Expenses

There are some significant tax benefits for families of college students.

The **American Opportunity Tax Credit**, which expanded and renamed the already existing Hope 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. More information on federal tax credits and deductions can be found by contacting the Internal Revenue Service at www.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 Plan**, the only national prepaid tuition plan for independent colleges. Prepaid tuition plans allow families to lock in future tuition at current prices.

RIT is also one of more than 290 members of the **Sage Scholars Tuition Rewards Program**, a unique private college savings program. Tuition Rewards are discounts off tuition at participating private colleges and universities. For additional information, contact Sage Tuition Rewards at www.sagescholars.com.

For additional information, visit www.rit.edu/financialaid.

What Does It Cost for Deaf and Hard-of-Hearing Students to Attend RIT/NTID?

RIT is committed to ensuring that a quality education remains within the financial reach of deaf and hard-of-hearing students. Because RIT receives special federal support for deaf and hard-of-hearing students, we are able to offer you a top-quality education at a substantially reduced tuition rate.

Each year we develop estimated expense budgets for new (freshman and transfer) and returning undergraduates who are deaf or hard of hearing. 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 $2,025 yearly allowance for estimated book, transportation, and personal expenses. Financial aid awards take these estimated costs into consideration in addition to standard costs for tuition, fees, and room and board.

Estimated charges for full-time deaf and hard-of-hearing resident students attending RIT/NTID in 2013–14 are listed below. Charges for 2014–15 will be announced in March 2014.

2013–14 Charges for Deaf and Hard-of-Hearing Students*

	Academic Year (2 Semesters)	Costs per Semester
Tuition**	$13,512	$6,756
Residence Hall Room (Double)	$6,530	$3,265
Board Plan (Standard)	$4,648	$2,324
Fees	$ 492	$ 246
Total	$25,182	$12,591

* *These charges are for deaf and hard-of-hearing students who are U.S. citizens. Students enrolled in an ASL-English Interpretation program also pay these charges.*

** *U.S. student rate. (International students' rate is $13,512 per semester.)*

Financial Benefits of Cooperative Education

All academic programs at RIT offer an experiential work component. Some programs require a practicum or internship, and many feature an optional or required cooperative education component. Each year RIT's cooperative education (co-op) program offers more than 3,500 students practical employment experience in conjunction with classroom learning. Co-op typically begins after completion of the freshman year and requires that the student spend two or more three-month-long co-op work periods employed in a full-time, paid position related to their academic interests. Nearly 2,000 co-op employers nationwide participate in RIT's cooperative education program.

In addition to work experience, there are significant financial advantages to participating in co-op. Last year, co-op students earned more than $36 million through employment. Average co-op salaries for specific academic programs may be obtained from the Office of Cooperative Education and Career Services website at www.rit.edu/oce. A portion of these cooperative education earnings can be used to offset tuition expenses charged when the student returns to the classroom.

Since tuition and fees are not charged while students are employed in co-op and not attending classes, the tuition costs associated with four years of education can also be spread over a more extended period of time. This often makes an RIT education more affordable.

RIT Offers Quality and Value

RIT is perennially recognized as one of the world's leading universities. Each year, ***U.S. News & World Report*** cites RIT as a leading university with an outstanding academic reputation. That same publication has listed Saunders College of Business, the Kate Gleason College of Engineering, and the College of Imaging Arts and Sciences among the country's best. ***Princeton Review*** includes RIT in its"Best 377 Schools," "Most Connected," and "Guide to 322 GreenColleges" publications, while the ***Fiske Guide*** lists RIT among the top 300 U.S. colleges and universities.

Vocational Rehabilitation (VR)

Vocational Rehabilitation is a federally funded state program that helps people with disabilities find a suitable occupation. Because education and training can be an integral step in getting a good job, Vocational Rehabilitation often provides college funding to residents who meet specific requirements.

All deaf and hard-of-hearing students are expected to apply for VR. To apply for Vocational Rehabilitation funding, contact the Vocational Rehabilitation office nearest your home. Vocational Rehabilitation agencies in each state have their own methods of determining their level of support. There is no national standard.

The amount of VR support that appears in your financial aid award letter will have been estimated by our Financial Aid Office. Your official funding level will be determined by your Vocational Rehabilitation agency. If the actual amount of VR support you receive is higher or lower than the amount estimated by our financial aid staff, then RIT will make any necessary adjustments in your financial aid award.

Four Important Things to Ask Your VR Counselor

1. How does my state decide how much funding I will receive?
2. If I receive Supplemental Security Income, does that affect the VR support I am eligible for?
3. Does it matter if my parents claimed me on their taxes?
4. Does VR pay for the "Summer Orientation Program?"

For more information about Vocational Rehabilitation and a state-by-state directory of VR agencies, visit **www.rit.edu/NTID/VR**.

2014–2015 Undergraduate Scholarships and Financial Aid at a Glance

Merit Scholarships	Eligibility	Amount	Where to Apply
NTID President's Scholarship for Academic Excellence	Recipients are selected based on their academic records, recommendations, activities, and the requirements for their academic program.	$2,000 to $3,000. Renewable.	All applications submitted to RIT/NTID by February 1 will be reviewed for scholarships.
NTID Merit Scholarships for Academic Excellence	Recipients are chosen on the strength of their overall application materials: grade-point average, SAT/ACT scores, activities, and recommendations.	$1,000 to $3,000. Renewable.	All applications submitted to RIT/NTID by February 1 will be reviewed for scholarships.
Associate+Bachelor's Degree Merit Scholarship	Recipients are those who are admitted into an Associate+Bachelor's Degree program and are chosen on the basis of their grade-point average, SAT/ACT scores, activities, and recommendations.	$2,500, plus an additional $1,000 once successfully enrolled in the bachelor's degree program. Renewable.	All applications submitted to RIT/NTID by February 1 will be reviewed for scholarships.
NTID Performing Arts Scholarship	Students who are willing to participate in performing arts. Essay required.	Award varies.	All required admissions credentials, FAFSA, and scholarship application must be submitted by February 1 to be considered. Request an application from NTID Admissions.
Merit Scholarships for students accepted directly to RIT bachelor's degree programs. (Amounts have been prorated to reflect the lower tuition rate for deaf and hard-of-hearing students.)			
RIT Innovation & Creativity Award Scholarships	Recognizes high school juniors who have distinguished themselves academically, are active and involved members of their school and community, and demonstrate outstanding achievement in innovation, creativity, or entrepreneurship.	$2,500 per year. Students qualifying for an additional RIT merit scholarship will automatically be awarded the scholarship with the highest amount. Renewable.	Eligible students must be identified by their high schools in the junior year for consideration. Apply for admission to RIT by February 1.
RIT National Co-op Scholarships	Awarded to outstanding entering freshman students who, through their essay, reflect a clear enthusiasm for experiential learning. Recipients are identified based on secondary grades, college entrance examination scores, and personal recommendations.	$2,500 per year. Students qualifying for an additional RIT merit scholarship will automatically be awarded the scholarship with the highest amount. Renewable. Up to 10 awarded each year.	Submit scholarship application online at: www.waceinc.org. Apply between October 1 and February 15.
RIT Project Lead The Way Scholarships	Freshman applicants with combined SAT score of 1800 or higher (ACT 26) and B+ average who complete two or more PLTW courses.	$2,500 per year. Students qualifying for an additional RIT merit scholarship will automatically be awarded the scholarship with the highest amount. Renewable. Up to five awarded each year.	Submit a letter of recommendation from a PLTW teacher along with RIT admission application and school transcripts by February 1.
RIT Trustee Scholarships for Transfer Students	Transfer applicants with a GPA of 3.3 or higher (computed by RIT) who will complete an associate degree before entering RIT.	$3,500 per year with transfer GPA of 3.6 or higher; $2,000–$2,500 per year with GPA of 3.3 to 3.59. May be combined with Phi Theta Kappa Scholarship. Renewable.	Submit all required admission application documents by: March 15 for summer/fall entry; November 15 for spring entry.
RIT Achievement Scholarships for Transfer Students	Transfer applicants with 3.3 or higher transfer GPA (computed by RIT) and 30 semester or 45 quarter hours completed at previous institution.	$2,500 per year. May not be combined with RIT Trustee Scholarship. Renewable.	Submit all required admission application documents by: March 15 for summer/fall entry; November 15 for spring entry.
RIT FIRST Robotics Scholarships	Freshman applicants with combined SAT score of 1800 or higher (ACT 26) and B+ average who have participated on a high school FIRST team.	$2,500 per year. Students qualifying for an additional RIT merit scholarship will automatically be awarded the scholarship with the highest amount. Renewable. Up to 10 awarded each year.	Download scholarship application at: www.usfirst.org. Mail scholarship application to RIT and apply for admission by February 1.
RIT Presidential Scholarships	Freshman applicants with a score of 1950 or higher on the three combined sections of the SAT (ACT 28) and secondary school rank in the top 20 percent, **or** combined SAT of 1860 or higher (ACT 27) and secondary school rank in top 10 percent at the end of the junior year.	$1,000 to $3,500 per year. May not be combined with other RIT merit scholarships. Renewable.	All freshman applications with required admission credentials submitted by February 1 will be considered. No separate application is required.
National Merit, National Achievement and National Hispanic Scholarships	Semifinalists or finalists in any of these three national scholarship programs.	RIT National Merit Scholarships of $1,000 per year. Renewable.	High school records must indicate student's semifinalist or finalist selection.
RIT Achievement Scholarships for Business, Liberal Arts, and Hospitality Management	Freshman applicants for these programs demonstrating outstanding leadership, service, entrepreneurship, or citizenship with SAT 1800 or higher on the three combined sections of the SAT (ACT 26) and B+ average.	$2,500 per year. May not be combined with other RIT merit scholarships. Renewable.	Freshman admission applications for these academic programs submitted by February 1 will be reviewed for possible selection based on activities, recommendations, and academic record.
RIT Achievement Scholarships for Art, Design, and Crafts	Freshman applicants for these academic programs with combined SAT 1800 or higher (ACT 26) and B+ average who submit outstanding art portfolios or otherwise demonstrate excellence in creative expression.	$2,500 per year. May not be combined with other RIT merit scholarships. Renewable. Up to 10 awarded each year.	Freshman admission applications and art portfolios submitted by February 1 will be reviewed for possible selection.

RIT Achievement Scholarships—All Programs	Freshman applicants with combined SAT score of 1800 or higher (ACT 26), strong extracurricular achievements, and B+ average.	$1,500 to $2,500 per year. May not be combined with other RIT merit scholarships. Up to 100 awarded.	Freshman admission applications submitted by February 1 will be reviewed for possible selection.
RIT Computing Medal Scholarships	Recognizes high school juniors who have distinguished themselves academically, are active and involved members of their school and community, and demonstrate ability in computing.	$2,500 per academic year. Renewable.	Eligible students must be identified by their high schools in the junior year for consideration. Apply for admission to RIT by February 1.
RIT Phi Theta Kappa Scholarships for Transfer Students	Awarded to transfer students with an associate degree elected to Phi Theta Kappa honor society.	$700 per year. May be combined with RIT Trustee or Achievement Scholarship. Renewable.	Proof of PTK membership must be submitted with transfer application.

Need-Based Grants	Eligibility	Amount	Where to Apply
NTID Grant-in-Aid	NTID students who meet need criteria due to insufficient support from outside sources.	Minimum award is $100. Maximum award varies.	File the Free Application for Federal Student Aid (FAFSA) by March 1.
RIT/NTID Grant	Deaf and hard-of-hearing students who meet need criteria due to insufficient support from outside sources and who are enrolled in RIT bachelor's degree programs.	Minimum award is $100. Maximum award varies.	File the Free Application for Federal Student Aid (FAFSA) by March 1.
Federal Pell Grant	Students who are pursuing their first bachelor's degree and meet federal need criteria.	$605 to $5,645 per year. Prorated for part-time study.	File the Free Application for Federal Student Aid (FAFSA).
Federal Supplemental Educational Opportunity Grant	Students with high financial need (normally those who qualify for Federal Pell Grant).	$100 to $4,000 per year.	File the Free Application for Federal Student Aid (FAFSA).
Tuition Assistance Program (New York State)	Full-time students who are New York state residents and meet state income guidelines.	$500 to $5,000 per year for entering freshmen. Transfer students' maximum varies.	File New York State TAP Application and the Free Application for Federal Student Aid (FAFSA).
Other State Grants	Varies.	Amounts vary.	State education departments in state of residency.

Loans	Eligibility	Amount	Where to Apply
Federal Direct Loans	All students enrolled at least half time in a degree program.	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.	File the Free Application for Federal Student Aid (FAFSA).
Federal Direct Loan—Independent Students	All independent undergraduates enrolled at least half time in a degree program.	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).
Federal Direct PLUS Loans	Parent of a dependent student who is enrolled at least half time in a degree program.	Total cost of education minus all other financial aid awarded.	File the Free Application for Federal Student Aid (FAFSA) and apply online at www.studentloan.gov.

Employment	Eligibility	Amount	Where to Apply
Federal Work-Study Program	Students in full-time and part-time degree programs with financial need. Most jobs provided on campus. Some community service positions are available.	Varies, depending on hours and wage rate. RIT wage rates start at $7.40 per hour.	File the Free Application for Federal Student Aid (FAFSA).

Notes

1. This chart covers the most commonly awarded financial aid programs available to full-time deaf and hard-of-hearing students at RIT. College counselors or financial aid staff can provide additional information, state and federal aid publications, and financial aid application forms. Information is correct as of June 2013.

2. Most programs require satisfactory progress toward degree completion to maintain eligibility (see RIT *Undergraduate Bulletin*).

3. Filing the FAFSA by March 1, 2014 (March 15 for transfer applicants) will ensure priority consideration for all need-based programs. Applications filed after this date will receive consideration as long as funds remain available.

4. Merit scholarships provided to deaf and hard-of-hearing students enrolled in RIT baccalaureate programs are prorated to reflect lower tuition rates for those students.

New York State TAP Grants

The Tuition Assistance Program (TAP), available to many New York state resident students, is among the most generous college grant programs in the nation.

Since one of the goals of TAP is to help bring the cost of attending one of the state's independent colleges closer to the costs of attending a state-supported college, students attending independent colleges usually receive larger grants from TAP than those attending SUNY or CUNY schools. The following chart indicates private-sector TAP awards for freshmen entering college in September 2013 (award amounts for September 2014 are expected to be the same). New York state resident students who will be attending RIT/NTID full time should apply for TAP by completing the online TAP application after completing the FAFSA.

Estimated Fall 2013 Freshman Awards for New York State Tuition Assistance Program (TAP)

Based on family of four with one child in college*

Federal Adjusted Gross Income	Estimated NYS Net Taxable Income*	TAP Award at RIT
$24,000	$ 7,000 (or less)	$5,000
27,000	10,000	4,790
32,000	15,000	4,320
37,000	20,000	3,780
42,000	25,000	3,180
47,000	30,000	2,580
52,000	35,000	1,980
57,000	40,000	1,380
62,000	45,000	780
64,950–97,000	47,950–80,000	500

** (1) TAP awards for independent students (not dependent on parental income) are different. Contact the RIT Financial Aid and Scholarships Office for details.*

(2) Estimates used for NYS net taxable income have been calculated by subtracting a standard $15,000 married couple deduction and $1,000 for each dependent child from the Federal AGI. The state will subtract an additional $3,000 from the NYS net figure if two family members attend college full time, and an additional $2,000 per student if more than two family members attend full time.

(3) TAP awards for students who have previously received TAP are different. Contact the RIT Office of Financial Aid and Scholarships for details.

Grants to Non-New York State Residents

State aid programs frequently require that awarded funds be used within the state. However, some states allow funds to be used out of state. Contact the following agencies for more information if you are a resident of Pennsylvania, Rhode Island, Vermont, or Washington, D.C., and are interested in attending RIT.

Office of Scholarships
Rhode Island Higher Education Assistance Agency
560 Jefferson Blvd.
Warwick, RI 02886

Pennsylvania Higher Education Assistance Agency
1200 N. Seventh St.
Harrisburg, PA 17102-1444

Vermont Student Assistance Corp.
Champlain Mill
Box 2000
Winooski, VT 05404

Washington, D.C. Grant Program
Department of Human Services
2100 Martin Luther King Jr. Ave., SE
Suite 401
Washington, D.C. 20020

Early Decision Estimate of Aid

Prospective freshmen applying for Fall 2014 admission as Early Decision Plan candidates (application by December 1, with admissions notification by January 15) may request an early estimate of their 2014–15 financial aid award by submitting an RIT Early Decision Financial Aid Application to RIT's Financial Aid Office by ***January 3, 2014.*** The FAFSA form must also be mailed to the federal processor by March 1, 2014.

Estimated financial aid awards for Early Decision candidates will outline scholarships, grants, work-study opportunities, and low-interest student loans for which the candidate should qualify once the FAFSA is filed with the federal processor.

Estimated awards will be mailed to accepted Early Decision candidates in January to allow for consideration prior to the February 15 deadline for Early Decision admission deposits. Final awards will be mailed to accepted students once RIT receives official FAFSA information from the federal processor.

Early Decision candidates who are qualified to receive RIT merit scholarships (see page 3) will receive notification of their scholarship awards as part of the Early Decision process.

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. The CSS form requires students to pay a substantial processing fee and often takes four to six weeks processing time. 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 Website

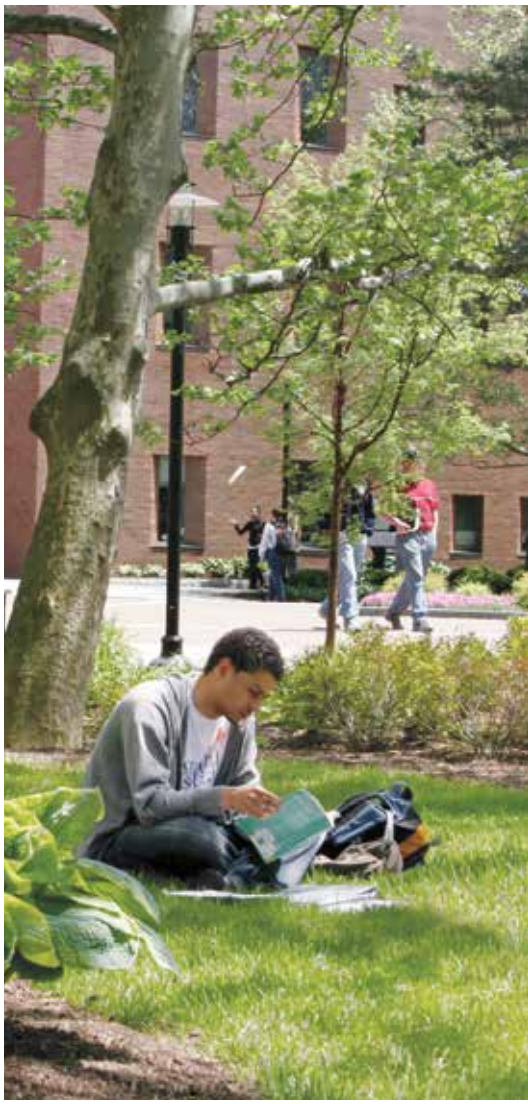
Visit www.rit.edu/financialaid to obtain more information about financial aid. Our website walks you through the application process at RIT and provides details about the types of aid available. In addition, we link to several free scholarship searches to assist in your research. Additional information is provided regarding deadline dates and connections to both state and federal sites. Also, please visit www.rit.edu/NTID/VR for information on Vocational Rehabilitation funding.

RIT Financial Aid and Scholarships Office Hours

RIT's Office of Financial Aid and Scholarships is open Monday through Friday from 8:30 a.m. to 4:30 p.m., and Tuesday and Wednesday evenings until 5 p.m., when classes are in session. Counselors meet with students and parents on a walk-in and appointment basis.

If you have questions regarding financial aid, you are encouraged to call 585-475-2186 to speak with a counselor or request an appointment.

Our office also can be reached through e-mail at ntidaid@rit.edu. Our fax number is 585-475-7270.



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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R·I·T

Rochester Institute of Technology
NTID Office of Admissions
52 Lomb Memorial Drive
Rochester, NY 14623-5604

Important Financial Aid Information Inside . . .

Important Dates

FAFSA forms available at high school guidance offices and online at *www.fafsa.ed.gov*	Late November
Admissions application deadline for **NTID President's Scholarship Program**	February 1
Date by which **completed FAFSA forms** must be received at the Federal Processor for prospective students to receive priority consideration for RIT aid programs	March 1
Entering **freshman student awards** mailed	Beginning March 15
Entering **transfer student awards** mailed	Beginning April 1
Notification of Financial Aid Office actions on **late applications**	Begins May 1 and continues as long as funds are available
Acceptance date for RIT award offers	July 1 or within 30 days of award date, whichever is later

www.rit.edu/financialaid