FINANCIAL AID

Fellowships, Scholarships, and Assistantships
A range of fellowships, scholarships, and assistantships are available at Rice. Most graduate students in degree programs requiring a thesis are supported by fellowships or research assistantships.

Rice Graduate Fellowships
Doctoral students with high academic records and strong qualifications receive support through Rice fellowships. In most cases, these fellowships provide a stipend plus tuition for the nine-month academic period.

Research and Teaching Assistantships
Usually funded from grants and contracts, research assistantships are available in many graduate programs. Qualified students (usually second-year or later) receive these awards to provide assistance on faculty research projects, work that usually contributes to the student's own thesis. In some departments, a limited number of teaching assistantships may be available to advanced students. In most cases, these assistantships provide a stipend plus tuition.

Fellowship, scholarship, and assistantship recipients are selected by the individual graduate programs, subject to the approval of the Office of Graduate and Postdoctoral Studies. Students should send their applications for such awards directly to the graduate program involved.

To receive Rice fellowships, graduate tuition scholarships, or assistantship aid, students must be engaged in full-time graduate study; part-time students and students who are not enrolled are not eligible for such aid.

Students receiving stipends from fellowships or assistantships may not accept any regular paid employment on or off campus without the explicit permission of the graduate program. Full-time students, whether receiving stipend support or not, may not accept paid employment in excess of 20 hours per week without the explicit permission of both the graduate program as well as the dean of graduate and postdoctoral studies.

Please see the Graduate and Postdoctoral Program website (https://graduate.rice.edu/financialsupport) for more information.

Merit-Based Scholarships
Graduate students admitted to the Full-Time MBA and Master of Accounting (MAcc) programs as well as the Shepherd School of Music and the School of Architecture may be considered for limited merit-based scholarships. Assessment of eligibility occurs during the admission process; there is no separate application. Recipients are notified of merit scholarship offers at the time of admission or shortly after.

Summer Assistance
Graduate students may register for summer research hours. Student accounts will be charged based on the summer rates listed on the Tuition & Fees (https://cashier.rice.edu/tuition_fee_rates) page of the Cashier's website. A waiver will be applied to cover the cost of the research hours.

However, with limited exception, tuition is charged for all other courses offered in the summer semester. As with fall and spring, the Office of the Registrar manages the summer course schedule, and any questions on course offerings should be directed to that office. Tuition waivers are not available for summer classes, even for students who receive full tuition waivers during the fall and spring semesters.

Graduate students are eligible to apply for federal, state, and private educational loans if they are registered during the summer semester.

Loans
In addition to fellowships, scholarships, and assistantships, the Office of Financial Aid (https://financialaid.rice.edu) offers assistance in the form of loans. Interested students must file a Free Application for Federal Student Aid (https://fafsa.ed.gov) (FAFSA). If selected for federal verification, students may also be required to submit copies of income tax transcripts and W-2's. The priority deadline to apply is May 15.

To be eligible to apply for loans, graduate students must maintain satisfactory academic progress as defined by their graduate program. Should a graduate student fail to make satisfactory academic progress, the student's aid eligibility will be suspended. Graduate students who enroll for less than half-time in a semester or term will not be eligible for financial aid. Half-time is 4.5 hours for students in programs that use Rice's three-semester Academic Calendar (https://registrar.rice.edu/calendars). Half-time is 3 hours for students in programs that use the four-quadsemester Academic Calendar (https://registrar.rice.edu/calendars) (e.g. MBA@Rice).

Loans cannot exceed the student's cost of education, as determined by Rice, minus other resources. Loans may be adjusted or canceled due to changes in eligibility or other resources.

A summary listing of student consumer information is available through the Office of Financial Aid (https://financialaid.rice.edu/consumer-information).

Federal Student Loans
These are loans made to students attending the university at least half-time. Federal Direct Unsubsidized Loans and PLUS Loans are available to degree-seeking students meeting Federal Student Aid eligibility requirements regardless of need. Loan eligibility is subject to annual and lifetime borrowing limits; Federal Direct PLUS Loans require a satisfactory credit check. In addition, loans cannot exceed the student's cost of education, as determined by Rice, minus other resources.

Loan Counseling
Students who are recipients of federal student loans will be required to complete online loan entrance counseling before funds will be credited to student accounts. Students also will be required to complete online exit counseling at the completion of a program of study, enrollment of less than half-time, or withdrawal from Rice. Failure to complete online exit counseling will result in a transcript hold.

Private Loan Programs
Private loans are available to graduate and MBA students. These loans are not based on need but do require credit approval from the lender and cannot exceed the student's cost of education, as determined by Rice, minus other resources.

Disbursements
Financial aid awards during the academic year occur in two equal disbursements (Fall and Spring) for on campus programs and in three equal disbursements (quadsemester 1, 2, and 3) for MBA@Rice. The scheduled disbursements are credited to the student's account.
each term by the third day of class or upon completion of financial aid requirements, whichever is later. Missing requirements may be reviewed through the financial aid tab in Esther. Additional disbursement information is available on the Office of Financial Aid (https://financialaid.rice.edu) website.

**Special Loan Programs**
A Gulf Oil Corporation Foundation Loan Fund and the Benjamin S. Lindsey and Veola Noble Lindsey Memorial Loan Fund are available to help students working toward a degree meet their educational expenses. The funds are limited, between $500 to $2000. Interested students may contact the Office of Financial Aid (https://financialaid.rice.edu).

The Mary Lyn and Niles Moseley Loan Fund and the Professor John A. S. Adams, Sr., Memorial Graduate Student Loan Fund
These funds provide financial assistance, in the form of loans, to graduate students at Rice University, with the exception of Jones School master's and Liberal Studies students. Students wishing to apply for such a loan should obtain an application from the Office of Student Financial Services. Guidelines for the program are:

- Individual loans are made for an amount not to exceed $2,000.
- Loans are made for a period of up to one year and, upon request, may be renewable annually.
- The interest rate applicable to these loans is determined by the university.
- Graduate students must be enrolled on a full-time basis to be eligible to apply for a loan and must maintain full enrollment during the full term of the loan.
- Upon completion, applications are submitted to the Office of Graduate and Postdoctoral Studies (https://gps.rice.edu) for approval.
- Loans are available during the full course of the academic year.
- Loans must be repaid in full before graduation.
- Registration, transcripts, and diplomas will be held for students and former students who are in arrears on these loans.

For more information, visit https://graduate.rice.edu/moseleyadams.

**Emergency Loan Fund**
Established through gifts from the Graduate Wives Club of 1972–73, the Graduate Student Association, and various faculty members, this fund makes available emergency loans to help graduate students at Rice with short-term needs. Loans are limited to $500 and must be repaid within 90 days. In lieu of interest, a charge of 2% of the principal loan is assessed to maintain the fund.

**Student On Campus Employment**
Opportunities for employment are available to students during the academic year. Students are eligible to work under either the Federal Work-Study Program or the Rice Work Program. Students interested in employment should access the Office of Financial Aid (https://financialaid.rice.edu) webpage.

**Deferred Payment Plan**
Rice offers a deferred payment plan to finance students’ educational costs. This plan divides each semester's charge over four installments. Details are available to eligible students each semester at the time of billing. Students arrange for deferred payment through the Cashier’s Office (https://cashier.rice.edu).

**Satisfactory Academic Progress**
Federal regulations (CRF § 668.34) require that graduate students demonstrate satisfactory academic progress toward completion of their degree to continue to receive federal and state financial aid. In addition to meeting the standard for receiving financial aid, students must also meet the academic standards of Rice University.

Satisfactory academic progress is comprised of three areas as required by federal regulations. A student must complete their degree within a specified period that does not exceed 150% of the published length of the program, demonstrate they are making progress towards the completion of their degree by successfully completing 67% percent of all attempted courses, and maintain at least the minimum cumulative GPA requirement for the program in which they are enrolled. This regulation applies to each financial aid applicant, whether a previous recipient or not.

Credits counted in the maximum time are all attempted credits (even when not a financial aid recipient). Attempted credits include:

- Earned credits – Passed (A+ through D-), Satisfactory (S)
- Repeated courses
- Withdrawal
- Failures – Failed (F), Unsatisfactory (U)
- Incomplete
- All accepted transfer credits toward the degree program

If a student fails to meet the satisfactory academic progress standards by the end of the academic year, the student will be placed on Financial Aid Suspension and will not be eligible for aid until the satisfactory academic progress standards are met.

**Appeal**
Students are allowed to appeal their Financial Aid Suspension in cases of the death of a relative, an injury or illness of the student, or other special circumstances. Students must submit a letter discussing why the student failed to make satisfactory academic progress, and what has changed in the student’s situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation. Supporting documentation (doctor’s letter or academic plan) must accompany the appeal letter and must be submitted to the Office of Financial Aid (https://financialaid.rice.edu) prior to the beginning of the subsequent term. The Appeals Committee will review appeals on a case-by-case basis.

If an appeal is approved by the Appeals Committee, the student will be placed on financial aid probation and may receive financial aid for one probationary semester. At the end of the probationary semester, the student must meet the satisfactory academic progress standards or meet the requirements of an approved academic plan developed by the student’s department or program.

**Financial Aid after Academic Suspension**
Students who have been suspended by the university for academic reasons need to be aware that if they are readmitted, they may not be eligible for financial aid based on their prior academic performance. Students who are petitioning for readmission are advised to contact
the Office of Financial Aid ([https://financialaid.rice.edu](https://financialaid.rice.edu)) to determine their aid eligibility.

**Return of Title IV Funds**

Students who receive federal funds as part of their aid packages and do not complete the academic term may be subject to returning a portion of those funds. Contact the Office of Financial Aid ([https://financialaid.rice.edu](https://financialaid.rice.edu)) for information about policies and procedures regarding the return of Title IV funds.

**Other Fellowships, Honors, and Prizes**

Provisions are made for a variety of fellowships, scholarships, and prizes available to graduates of this and other universities. Memorial fellowships that have been founded and endowed by gift or bequest on the part of friends of Rice University provide stipends enabling the holders to devote their time to study and research in their chosen fields. There also are several industrial fellowships maintained by companies interested in the development of technical fields and the training of competent scientists, engineers, and business executives.

Persons desiring consideration for appointment as fellows should consult with the graduate program in which they wish to do research. However, not all fellowships are available every year.