

Reformed Presbyterian Theological Seminary

Estimated Costs for a Full-Time Student
2016-2017

09/29/16

Costs in the 2016-2017 year

Estimated Cost of Attendance¹

\$30,510 / yr

Tuition and fees	\$ 11,988
Housing and meals	9,516
Books and supplies	900
Transportation	3,171
Other education costs	4,935

Grants and scholarships to pay for college

Total Grants and Scholarships ("Gift" Aid; no repayment needed)²

Varies

Grants and scholarships from your school	X,XXX
\$ Federal Pell Grant	N/A
Grants from your state	X,XXX
Other scholarships you can use	X,XXX

What will you pay for college

Net Costs

(Cost of attendance minus total grants and scholarships)

\$29,832 / yr

Options to pay net costs

Work options

Work-Study (Federal, state, or institutional)³

\$ Varies

Loan Options*

Federal Perkins Loan	\$ N/A
Federal Direct Subsidized Loan	N/A
Federal Direct Unsubsidized Loan	Varies

Contact the Financial Aid Office to review recommended amounts and eligibility requirements.

Other options

Family Contribution

(As calculated by the institution using information reported on the FAFSA or to your institution.)

Varies

- Payment plan offered by the institution
- Non-Federal private education loan
- Military and/or National Service (benefits vary based upon eligibility and may cover tuition, fees, and a stipend for living expenses)

Graduation Rate

This institution did not offer programs at or below the baccalaureate level in the cohort year.

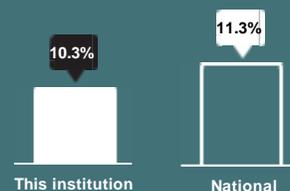


Low Medium High



Loan Default Rate

Percentage of borrowers entering repayment and defaulting on their loan



Median Borrowing

This information is not available for this institution. Please contact the institution if you have questions about how much students typically borrow in Federal loans for their undergraduate study.



Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to:
<http://studentaid.ed.gov/repay-loans/understand/plans>

For more information and next steps:

RPTS
Financial Aid Office
7418 Penn Avenue
Pittsburgh, PA 15208
Telephone: 412-731-3000
E-mail: aid@rpts.edu

¹ Additional first year fees include a \$35 application fee and a \$50 course fee for CH12. A \$150 graduation fee applies in the final year of studies.

² Contact the Financial Aid Office for specific details regarding institutional aid available.

³ Institutional Work Study options may be available. Contact the Financial Aid Office for details.

Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2015-16 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses. The figures for housing, transportation, and other education costs are calculated using 2015-2016 data from collegeboard.com. They represent a moderate budget for a non-dorm student living in Pittsburgh, PA. Your actual costs may be different.

Total Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

Net Costs: An estimate of the actual costs that you or your family will need to pay during the 2015–16 school year to cover education expenses at a particular school. Net costs are determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

Work-Study: A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Family Contribution (also referred to as Expected Family Contribution): A number used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR.

Graduation Rate: The percentage of students who graduate from an institution. This shows students who began their studies as first-time, full-time degree- or certificate-seeking students and completed their degree or certificate within 150 percent of "normal time." For example, for a four-year school, the graduation rate would be the percentage of students who completed that program within six years or less.

Loan Default Rate: The percentage of student borrowers – undergraduate and graduate – who have failed to repay their federal loans within three years of leaving a particular school. A low loan default rate could mean that the institution's students are earning enough income after leaving school to successfully repay their loans.

Median Borrowing: The amount in federal loans the typical undergraduate student takes out at a particular institution. It also indicates the monthly payments that an average student would pay on that amount using a 10-year repayment plan.

Housing/meals, transportation, and other education costs are based upon the Living Expense Budget for 2016-2017 taken from CollegeBoard.com for a 9-month moderate budget student living in Pittsburgh, PA.

Contact the Financial Aid Office for a personalized Shopping Sheet.