

# Reformed Presbyterian Theological Seminary

Estimated Costs for a Full-Time Student  
2017-2018

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## Costs in the 2017-18 year

### Estimated Cost of Attendance<sup>1</sup>

**\$30,286 / yr**

Tuition and fees	\$ 12,456
Housing and meals.....	9,450
Books and supplies	900
Transportation .....	3,209
Other education costs .....	5,171

## Grants and scholarships to pay for college<sup>2</sup>

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

**\$X,XXX / yr**

Grants and scholarships from your school	\$ X,XXX
Federal Pell Grant.....	X,XXX
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)

**\$X,XXX / yr**

## Options to pay net costs

### Work options<sup>3</sup>

Work-Study (Federal, state, or institutional) .....	\$ X,XXX
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### Loan Options\*

Federal Perkins Loan	\$ X,XXX
Federal Direct Subsidized Loan.....	X,XXX
Federal Direct Unsubsidized Loan	X,XXX

\*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

## Other options

### Family Contribution

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

**\$X,XXX / yr**

- Payment plan offered by the institution
- Military and/or National Service benefits
- Parent or Graduate PLUS Loans
- Non-Federal private education loan
- American Opportunity Tax Credit \*

\*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

## Graduation Rate

Percentage of full-time students who graduate within 6 years



## Repayment Rate

Percentage of borrowers entering into repayment within 3 years of leaving school

48.1%



**63.8%**  
National  
Average

This institution

## Median Borrowing

Students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X,XXX per month. Your borrowing may be different.



## 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](mailto:aid@rpts.edu)

<sup>1</sup> Additional first year fees include a \$35 application fee and a \$60 course fee for CH12. A \$150 graduation fee applies in the final year of studies.

<sup>2</sup> Contact the Financial Aid Office for specific details regarding institutional aid available.

<sup>3</sup> 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 2017–18 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.

**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 2017–18 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 graduation rate after 150% of normal program completion time has elapsed. For schools that award predominately bachelor's (four-year) degrees, this is after six years, and for students seeking an associate's (two-year) degree, this is after three years. For students seeking a certificate, the length of time depends on the certificate sought, for example, for a one-year certificate, after 18 months. These rates are only for full-time students enrolled for the first time.

**Repayment Rate:** The share of students who have repaid at least \$1 of the principal balance on their federal loans within 3 years of leaving school.

**Median Borrowing:** The median federal debt of undergraduate borrowers who completed. This figure includes only federal loans; it excludes private student loans and parent PLUS loans.

Housing/meals, transportation, and other education costs are based upon the Living Expense Budget for 2017-2018 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.