

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, as well as tuition for summer research. The minimum stipend for fellows is currently \$32,000 over the course of twelve months (which may be prorated to 9 months for students who are not enrolled over the summer). Students must be registered for 9 or more credit hours in order to receive the stipend. Students are expected to participate regularly in the on-campus academic community unless specifically granted permission by their graduate program.

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. These assistantships provide a stipend plus a tuition waiver. The minimum stipend for a teaching or research assistant is currently \$32,000 over the course of twelve months. Students are expected to be registered full-time (a minimum of 9 credit hours) to receive the stipend. Unless their teaching or research leads them elsewhere or they are otherwise specifically granted permission by their graduate program, students are expected to participate regularly in the on-campus academic community while funded through Rice.

Financial aid (stipend and tuition waiver) is generally offered at the time of admission or shortly after. A student offered a fellowship or assistantship should expect that while their funding source may change, the financial package offered at the time of admission will remain intact if the student is meeting the obligations of their fellowship or assistantship and is in good standing with the university.

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 paid employment relevant to their research off campus without the explicit permission of their graduate program and the Office of Graduate and Postdoctoral Studies

Please see the [Graduate and Postdoctoral Studies website \(https://graduate.rice.edu/admissions/costofstudy/\)](https://graduate.rice.edu/admissions/costofstudy/) for more information.

External Fellowships

Graduate students are encouraged to apply for fellowships outside Rice. Students should provide an award letter to the academic department for any external fellowships that have been awarded. Graduate program

administrators and the Office of Graduate and Postdoctoral Studies will coordinate disbursement of tuition and/or stipend awards to the student as well as any arrangements for crediting the student's financial accounts.

Merit-Based Scholarships

Some graduate programs offer limited merit-based scholarships. Assessment of eligibility occurs during the admission process; there is no separate application. Recipients are notified of merit scholarships at the time of admission or shortly after.

State Grants

Texas residents may be eligible for a Texas Equalization Grant (TEG). Graduate students may be offered TEG if funds remain after first awarding eligible undergraduate students. Renewal requirements for TEG include a completion rate of 75%, cumulative GPA of 2.5 or higher, and completion of at least 24 credit hours per academic year. If a student encounters difficulty that prevented meeting any or all of these standards, a TEG hardship appeal may be submitted. Additional information is available through the [Office of Financial Aid \(https://financialaid.rice.edu/types-aid/grant/\)](https://financialaid.rice.edu/types-aid/grant/)

Student Health Insurance

A medical insurance subsidy is available to doctoral students that meet all eligibility requirements:

- Full-time doctoral student
- Within first eight years of graduate study at Rice University
- Enrolled in the Rice medical insurance plan
- Insurance costs are not covered by a third party or an outside fellowship

Please see [Health, Counseling, Wellbeing, and Safety \(https://ga.rice.edu/graduate-students/student-services-organizations/health-counseling-wellbeing/\)](https://ga.rice.edu/graduate-students/student-services-organizations/health-counseling-wellbeing/) for more information regarding insurance requirements and student health and wellbeing support.

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 & Expenses \(https://cashier.rice.edu/tuition_fee_rates/\)](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 \(https://financialaid.rice.edu/\)](https://financialaid.rice.edu/) offers assistance in the form of loans. Interested students must file a [Free Application for Federal Student Aid \(https://studentaid.gov/h/apply-for-aid/fafsa/\)](https://studentaid.gov/h/apply-for-aid/fafsa/) (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 credit hours for students in programs that use Rice's three-semester [Academic Calendar \(https://registrar.rice.edu/calendars/\)](https://registrar.rice.edu/calendars/). Half-time is 3 credit hours for students in programs that use the four-quadmester [Academic Calendar \(https://registrar.rice.edu/calendars/\)](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 \(https://financialaid.rice.edu/consumer-information/\)](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. Entrance or exit counseling may be completed at <https://studentaid.gov/>.

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 (quadmester 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 \(https://financialaid.rice.edu/\)](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 \(https://financialaid.rice.edu/\)](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

The Adams and Moseley Graduate Student Loan Funds provide financial assistance, in the form of loans, to all full-time doctoral students, and to full-time Master's students in the Schools of Architecture, Engineering, Humanities, Music, Natural Sciences, and Social Sciences at Rice University. Adams-Moseley Loans are not available to pay tuition or fees payable to Rice University. 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 \$3,000.
- 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-time enrollment during the full term of the loan.
- Upon completion, applications are submitted to the [Office of Graduate and Postdoctoral Studies \(https://gps.rice.edu/\)](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> (<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 \(https://financialaid.rice.edu/\)](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 \(https://cashier.rice.edu/\)](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/>) 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://](https://financialaid.rice.edu/)

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.