

FINANCING YOUR FUTURE



La Roche
COLLEGE

Engaging Minds. Embracing the World.



FINANCING YOUR FUTURE AT LA ROCHE COLLEGE

Congratulations! You've made the decision to attend college, which is one of the best investments that you can make in your future.

Whether you're a first-generation student, or a working adult who has decided to return to school, we want to make it as easy as possible for you to accomplish this life goal.

There are a lot of factors to consider when choosing a college, and one of the most important is how to finance your education. At La Roche College, we will work with you to find the right combination of financial aid offerings to put a top-notch private college education within your reach.

LA ROCHE COLLEGE OFFERS:

- Generous merit scholarships*
- Numerous need-based financial aid programs
- Study Abroad opportunities included in your tuition
- A financial aid office willing to help you navigate the process

**Based on SAT/ACT and GPA*



Tuition at La Roche College is nearly 20 percent lower than the average cost of tuition at other private colleges.



FINANCIAL AID 101

The financial aid process can be confusing, especially if you've never applied to college before. You'll want to get familiar with these terms:

- **Free Application for Federal Student Aid (FAFSA):**

FAFSA is the form used by the U.S. Department of Education to determine your Expected Family Contribution (EFC) by conducting a need analysis based on financial information, such as income, assets and other household information. FAFSA is the application used by nearly all colleges and universities to determine eligibility for federal, state, and college-sponsored financial aid, including grants, educational loans and work-study programs.

- **Expected Family Contribution (EFC):**

This is the amount that your family is expected to provide toward your education. The federal government determines your EFC using a standard formula after you file your FAFSA.

- **Cost of Attendance:**

The cost of attendance is made up of direct costs and indirect costs.

- **Direct costs** are the charges that the college will bill you each semester that you are enrolled. These include tuition, fees, and room and board (if you live in one of the residence halls).
- **Indirect costs** are expenses that you will incur in addition to direct costs, including books and supplies, transportation costs, personal expenses and a living allowance.

- **Financial Need:**

This is the difference between the Cost of Attendance and your Expected Family Contribution. Your EFC is subtracted from the Cost of Attendance and the result is your financial need. Your EFC will stay the same regardless of the school you attend.



TYPES OF FINANCIAL AID

SCHOLARSHIPS AND GRANTS:

These are funds provided for your education that do not need to be paid back. Scholarships and grants can be merit-based or need-based, and can come from a variety of different sources.

LOANS:

Loans provide funds for your education now but need to be paid back in the future. These can come from private sources, such as banks, or state and federal programs.

WORK-STUDY:

Work-study is a needs-based program that allows students to earn money to use toward their personal or educational expenses.



HOW DO YOU DETERMINE WHAT COLLEGE WILL COST?

To make an early estimate of your total annual cost of attending La Roche, visit the Net Price Calculator on our website at www.laroche.edu/financial-aid/calculator.htm

The calculator is designed to estimate costs and eligibility for financial aid based on the information that you enter about yourself and your family.



HOW DO I APPLY?

Students applying for financial aid must complete a Free Application for Federal Student Aid (FAFSA) in order to be considered for any need-based federal, state, or institutional aid.

The application can be found online at www.fafsa.gov.

WHEN SHOULD I APPLY?

You should apply for financial aid as soon as possible after January 1 for the upcoming academic year. The **priority deadline** for the submission of complete applications is May 1.

Applications can be filed after the deadline but will be processed according to the date received and may reduce your eligibility for aid resources. You must reapply for financial aid every academic year (July 1 – June 30), not every semester.



WANT TO LEARN MORE?

If you have any questions, call the **Financial Aid Office** at 412-536-1125 or toll-free at 1-800-838-4LRC

You can email us at finaid@laroche.edu or visit the Financial Aid Webpage at <http://www.laroche.edu/financial-aid/>

For information about upcoming financial aid workshops, visit www.laroche.edu/upcoming-events/details/fafsa-workshops.htm

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