

Financial Considerations for Army and Navy ROTC Students

University of Rochester Financial Aid Office

If you are being considered for either an Army or Navy ROTC Scholarship, it's important to note that eligibility is contingent upon being contracted with ROTC. As this process can take some time, it's crucial that you understand your financial obligations to the University as well as your financing options for those obligations while you wait for your contract confirmation.

What if my scholarship approval is delayed?

Until you become eligible for your ROTC scholarship, you will be billed by the University of Rochester. You are responsible for this bill in its entirety, which can prove difficult for some families. To help with these expenses, you are welcome to apply for financial aid.

By completing both the FAFSA and CSS Profile, the Financial Aid Office will be able to determine your demonstrated financial need. Need-based financial aid will be awarded as a placeholder until the ROTC scholarship is approved.* If you are deemed ineligible by ROTC for a scholarship, you may keep the financial aid awarded to you.

It is important to note that any awarded need-based aid may not cover the full cost of attendance and you are responsible for any and all bills that you receive from the University, both prior to receiving your scholarship and after one has been approved for you. You can discuss additional funding options, like educational loans, with the Financial Aid Office.

**Please note that if your scholarship is approved after the academic year is completed, financial aid can no longer be updated to reflect your new awards. Contact the ROTC Office about your options for reimbursement.*

Once contracted, what does the scholarship cover?

For both Army and Navy Cadets, ROTC will cover the cost of tuition and mandatory fees. The University of Rochester will award funding to cover the room and board for students who live on campus only. This funding will replace any previously awarded aid based upon completion of the FAFSA and/or CSS Profile, but only if the scholarship is approved during the academic year in which the student is enrolled. Any payments you may have made in excess of what the scholarship covers will be reimbursed to you by either the Bursar's Office, Army or Navy.

When will the scholarship disburse into my UR Student Account?

Funding for contracted Cadets may not disburse in UR Student until after the semester is over. The funding will continue to appear in your UR Student account as an anticipated payment while awaiting disbursement. You do not need to make any tuition or fee payments in the meantime.

Helpful Quick Links

- ROTC at Rochester: <https://admissions.rochester.edu/rotc-at-rochester/>
- Navy Scholarship: <http://www.nav.rochester.edu/undergraduate/scholarships.html>
- Army Scholarship: <https://www.rit.edu/engineeringtechnology/armyrotc/scholarship#high-school-rotc-scholarship>
- Need-based Financial Aid Application Process: <https://enrollment.rochester.edu/financial-aid/>