

# Financial Aid

To assist students and parents in meeting the costs of an education at Russell Sage College, the Office of Financial Aid Services offers a variety of scholarship, grant, loan, and employment programs. See Sage.edu for more information: <https://www.sage.edu/admission/financial-aid/>. Funds from these programs are sponsored by federal, state, and private sources. Additionally, a commitment of more than \$10 million from Russell Sage College is provided to assist students. Most types of assistance are based on financial need, which is the difference between the cost of education and the estimated contribution of the student and family (Estimated Family Contribution or EFC). The EFC is determined through a measurement of family resources that is consistent for all applicants and is a reflection of the first principle of college financial aid: The student and family have the primary responsibility for meeting college expenses.

In addition to aid awarded on the basis of need, Russell Sage College sponsors a number of scholarship programs that recognize academic achievement, talent, and other individual characteristics of the student. Private organizations, societies, and agencies also make available grants and other awards for individuals who meet their eligibility criteria. Secondary school guidance offices, public libraries, and websites are the best sources of information regarding private scholarship opportunities.