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Affording an RRC Education

RRC is committed to making our rabbinical program as affordable as possible for all qualified applicants. Students generally are able to finance their rabbinical education by combining scholarships, part-time work, loans and personal and family resources. Here are some FAQs to help you understand how students at RRC make rabbinical training work for them and their families.

Does RRC offer need-based scholarships?

Absolutely. All admitted candidates are invited to apply for financial aid. RRC awards need-based grants according to both the student's need and our resources. We use the information provided in the financial aid application to get a comprehensive picture of the student's relative financial strength and to determine eligibility for RRC's need-based scholarships. In order to fund as many students as possible; need-based grants ordinarily range from \$2,500 to \$12,000.

Does RRC offer merit-based scholarships?

Yes. All who submit their application for admission by February 1st are automatically considered for a merit scholarship (there is no separate merit scholarship application). In addition to the merit scholarships available for incoming students, returning students also can be nominated for merit scholarships by members of the faculty.

Does RRC participate in the Federal Direct Student Loan Program?

Yes. Eligible students can borrow Federal Direct Loans.

Does RRC expect students to get financial assistance from their parents or other family members?

RRC recognizes that some students receive family financial assistance, many do not. Some students have partners whose income helps support them; others are single or have partners who are not in a position to contribute financially.

Do most students borrow money to pay for their RRC education and living expenses?

Yes. Although we strive to make RRC affordable for all qualified candidates, many students do take out loans to help with their educational and living expenses. Student loans usually are available to cover expenses not handled by income from part-time work, partner's income, family assistance, RRC need-based scholarship, and/or personal savings.

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Do students graduate with a large student loan burden?

The amount that students borrow varies tremendously based on their individual circumstances and choices. We encourage students to be judicious and not to borrow more than they need. The more willing people are to “live like a student,” the lower their total loan burden is likely to be at graduation.

Can RRC students pursue part-time work?

Most RRC students work 10-20 hours per week during the academic year. Opportunities available to rabbinical students provide not just income, but also field experience that enhances education and preparation for employment after graduation. Part-time work opportunities include teaching religious school; youth group advising; *b’nai mitzvah* tutoring; and student rabbinic internships in Jewish and interfaith organizations, social justice organizations, on college campuses, in hospitals and long-term care settings, and in congregations. Students also are free to pursue paid work in the summer months. Summer work often is available at overnight and commuter Jewish summer camps, teen programs, Jewish organizations and more. RRC also provides a generous stipend to students who wish to pursue Clinical Pastoral Education (CPE) during the summer.

What is RRC’s tuition cost?

The 2016-2017 tuition cost for incoming students at RRC is \$24,000 per academic year. In addition, RRC’s tuition rates are very competitive. The published 2016-2017 tuition rates at the other accredited rabbinical schools range from \$24,500-\$31,150, increases of up to 10% above their tuition rates last year. Our lower tuition makes an RRC education an excellent value.

How much do students need to budget for living expenses and other costs?

The total amount each student needs varies greatly based on the individual’s circumstances and choices. RRC’s assistant vice president for enrollment and rabbinic formation and director of student life are available to advise prospective students about average costs for specific expenses, such as health insurance, books and rental housing.

What is the cost of living in the Philadelphia area?

Philadelphia has a lower cost of living than most large metropolitan areas, including New York City; Los Angeles; Boston; Washington, DC; Los Angeles; and San Francisco. Affordable housing is plentiful. Numerous transportation options are available for local travel between Philadelphia and other large cities. From housing to gym memberships to the cost of casual restaurants, Philadelphia’s low cost of living is a major asset for students and families living on a limited budget.