RHODE ISLAND · STATE AID REFERENCE

Rhode Island State Aid Cheat Sheet (2027–28)

A two-page reference for counselors and families of the Class of 2027. Free to copy, print, and share.

Rhode Island has no state scholarship application and no state aid deadline. The FAFSA goes in, and the college the student enrolls at decides which state program applies: **RI Promise** lives at CCRI, the **Hope Scholarship** lives at RIC, and state need-based grant money is awarded by each college's aid office. What changed: the FY2027 budget (signed June 12, 2026) funded Hope through June 30, 2033, covering the Class of 2027 through senior year, and added a one-semester Promise deferral with approval. Promise covers tuition *and* mandatory fees, not tuition only.

The Programs at a Glance

Program	What it pays and who qualifies
RI Promise (CCRI, years 1–2)	Tuition and mandatory fees left after other grants, for up to two years of fall and spring at CCRI, in an associate degree program (not certificates). Rhode Island resident; diploma or GED before age 19 (19 to 21 can appeal); enroll the semester right after graduation, or one semester later with an approved deferral. Keep it with a 2.5 GPA, 6+ credits each fall and spring, and 24 credits earned in year one. No income limit.
Hope Scholarship (RIC, years 3–4)	Tuition and mandatory fees left after federal aid and scholarships, for junior and senior year at RIC, plus the summer between. Must start at RIC as a first-time freshman, stay full time every semester, hold a 2.5 GPA, declare a major, and pass the degree audit: 60 credits earned and 78 or fewer remaining before junior year. No application, no income limit. Not available to transfers or to anyone who received Promise.
State need-based grant (each college)	State money allocated to Rhode Island public and participating independent nonprofit colleges, awarded by the college from the FAFSA. CCRI: RI Supplemental Grant (formerly RI State Grant), for Pell recipients at 6+ credits. RIC: Stay-the-Course Scholarship, gap funding with Pell students first. Does not travel out of state.
PrepareRI dual enrollment (high school)	Tuition and fees covered for qualified public high school students in part-time courses at CCRI, RIC, or URI. URI and RIC recommend a 3.0 GPA and junior or senior standing. Credits count toward Hope's 60 and Promise's first-year 24.
Joint Admissions (JAA) (CCRI to RIC or URI)	Join before 30 CCRI credits; finish the associate degree with a 3.0+. At RIC: 10%, 20%, or 30% off first-year tuition at a 3.0, 3.25, or 3.5 CCRI GPA, renewable with a 3.0. URI sets its own terms.
Also worth knowing	NEBHE Tuition Break: regional rate (capped at 175% of in-state) at public colleges in CT, ME, MA, NH, VT for approved majors. STAP: up to five tuition-free classes a semester at CCRI, RIC, or URI for RI National Guard members. Alternative Application: state aid for students who cannot file the FAFSA. Wavemaker: loan-repayment tax credit after college for STEM, design, healthcare, and education jobs in Rhode Island.

Deadlines to Post on Your Wall

What	Date	Where
URI Early Action and priority scholarships	**December 1, 2026**	URI application
PrepareRI spring 2027 registration	Dec 28 (CCRI), Jan 25 (RIC), Feb 1 (URI)	Counselor and college
URI FAFSA	**March 1**	FAFSA listing URI
RIC FAFSA priority	**March 15** last cycle; confirm 2027	FAFSA, code 003407
CCRI aid file complete (secures Promise)	**April 1** (recommended)	FAFSA + MyCCRI Promise Application
Promise enrollment	Fall 2027, or spring 2028 with approved deferral	CCRI
Hope audit (fall 2027 freshmen)	After July 1, 2029	RIC, automatic

Rhode Island has no state aid deadline. The college dates above are where the money is decided, and both Promise and Hope require a new FAFSA every year.

The Rules That Trip Families Up

- **Promise covers tuition and mandatory fees, not books.** Textbooks, program and course fees, housing, meals, and travel are on the family. CCRI's First Day Complete course materials fee is $21 a credit.
- **24 earned credits in year one, or no second year of Promise.** Fall, spring, and summer combined, with at least 6 credits each fall and spring. CCRI recommends 30.
- **Neither program pays a dollar at URI, and neither pays for housing.** URI is funded by Pell, the state need-based grant, and URI's own merit and need aid, decided around December 1.
- **A gap semester needs approval first.** Promise allows one deferred semester only with an approved written request. Medical, personal, and military leaves also need approval.
- **The state need-based grant stays in Rhode Island.** A student who enrolls out of state gets none of it. NEBHE Tuition Break is the out-of-state tool.

Promise or Hope: Check These Things Early

1. Which door is your student walking through? One student, one program. A Promise recipient is not eligible for Hope, and Hope requires starting at RIC as a first-time freshman. Both pay tuition and mandatory fees for two years, are last-dollar, and have no income limit.

	RI Promise (CCRI)	Hope Scholarship (RIC)
Years paid	Years 1 and 2	Years 3 and 4, plus summer between
Value at 2026–27 rates	$6,082 a year, $12,164 for two	$12,123 a year, $24,246 for two
To keep it	2.5 GPA; 6+ credits a semester; 24 earned in year one	2.5 GPA; 12+ credits every semester; 60 earned before junior year
Pell student	Often pays $0: Pell already covers CCRI	Covers the RIC tuition Pell cannot

2. Did the family file the FAFSA? Both programs require it every year regardless of income. Students who cannot legally file use the Alternative Application.
3. Can the student hold the pace? The Hope audit is where full-time students get caught:

Credits per semester, freshman and sophomore years	Earned before junior year	Hope audit
12, 12, 12, 12	48	**Fails** (12 short)
15, 15, 15, 12	57	**Fails** unless 3 summer credits land before the July audit
15, 15, 15, 15	60	**Passes**
12 each semester plus 12 dual enrollment credits from high school	60	**Passes**

Also required before junior year: 78 or fewer credits remaining in the declared major. Before senior year: 39 or fewer. A late switch into a prerequisite-heavy major can fail the 78 rule.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Enroll in PrepareRI dual enrollment courses that count for graduation. Every credit kept is a cushion for Hope's 60 or Promise's 24. Keep all college coursework inside the high school years.
Senior fall (now through Dec 1)	FSA IDs for parent and student. File the 2027–28 FAFSA listing every Rhode Island college on the list. Decide on URI Early Action by December 1.
January to April 2027	Choose the door before enrolling: Promise at CCRI or Hope at RIC. RIC FAFSA priority March 15 (last cycle's date). CCRI: complete the aid file and the RI Promise Application in MyCCRI by April 1.
Summer 2027	Final transcript to CCRI or RIC. A student needing a gap semester files CCRI's deferral request before fall, not after.
Once enrolled	Promise: 24 credits by the end of year one. JAA: join before 30 credits. Hope track: 15 credits a semester, and ask for a degree audit each term. New FAFSA every October.

Three Mistakes That Cost Rhode Island Students Money

- **Treating 12 credits as "full time" on the Hope track.** Four 12-credit semesters is 48, and the audit wants 60. Plan 15, or bank dual enrollment and summer credits.
- **Skipping the FAFSA because the family earns too much.** Promise and Hope have no income limit and both require the FAFSA. Skipping it forfeits two free years of tuition.
- **Waiting for a state deadline that does not exist.** URI decides merit around December 1, RIC prioritizes FAFSAs by mid-March, and CCRI wants the file by April 1.

The "two plus two" mirage

The most repeated advice in Rhode Island is "two free years at CCRI, then two free years at RIC." It does not exist. RIC's Hope policy excludes Promise recipients and transfer students. The CCRI route is still a good one: the bachelor's continues at full price at RIC or URI, reduced by the Joint Admissions tuition break for CCRI graduates with a 3.0 or higher. At 2026–27 rates, the CCRI and RIC routes cost about the same in tuition; choose by the rules the student can keep.

Free Resources: No Account, No Cost, No Data Collection

RI Promise rules and FAQs	**ccri.edu/ripromise**
Hope Scholarship policy manual	**ric.edu/hope**
PrepareRI dual enrollment	**ride.ri.gov** (Early College Opportunities)
NEBHE Tuition Break program search	**nebhe.org/tuitionbreak**
Our Rhode Island state aid guide	**collegereadyparent.org/rhode-island**

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