MIT meets the full financial need of every undergraduate for all four years of their undergraduate education. Student Financial Services (SFS) (http://sfs.mit.edu) awards aid based on the financial need of each student, as determined by information provided by the family on the Free Application for Federal Student Aid (FAFSA) (https://sfs.mit.edu/undergraduate-students/apply-for-aid/the-fafsa) and the CSS Profile (https://sfs.mit.edu/undergraduate-students/apply-for-aid/the-css-profile). Copies of parental federal tax returns (https://sfs.mit.edu/undergraduate-students/apply-for-aid/parental-tax-returns) are required in support of aid applications. Please note: The FAFSA is only required for domestic applicants. International, DACA, and undocumented applicants do not submit the FAFSA. Visit the Apply for aid (https://sfs.mit.edu/undergraduate-students/apply-for-aid/deadlines) section of the SFS website to learn more.

SFS reviews applications and makes need-based awards to both MIT undergraduate and graduate students. MIT is fortunate in having received gifts from many benefactors, alumni, and friends that help support the educational needs of our students.

Students choose term-time work and/or loan eligibility to meet their student contribution (https://sfs.mit.edu/undergraduate-students/our-approach-to-aid/understanding-your-award/#contributions), which is the amount that students are expected to contribute themselves. Student loans (https://sfs.mit.edu/undergraduate-students/types-of-aid/loans) allow students to pay part of the cost of their education over a longer period of time with favorable financial terms.

If students choose term-time work to help meet their student contribution, they are free to seek out and apply for any job they are interested in and are encouraged to arrange work that is suitable to their own talents and schedules. The SFS website has a student job board (http://studentjobs.mit.edu) that lists current openings for students seeking part-time jobs during the term or full-time summer jobs. On-campus work is usually available in residence halls, offices, libraries, and laboratories. Listings for off-campus positions are also available.

SFS also participates in the Federal Community Service Program (https://studentlife.mit.edu/pkgcenter/work-study) (part of the Federal Work-Study Program). Eligible students can work in jobs that have a direct impact on the Cambridge and Boston communities or on their hometown communities over the summer. Wages are subsidized up to the student’s work-study eligibility.

All students who are thinking of attending MIT are urged to explore all areas of financial assistance, including government and private financial aid programs. A number of states sponsor scholarship programs for residents, and information on eligibility may often be obtained from secondary school guidance counselors. ROTC programs at MIT may also provide substantial scholarship support.

Learn more about affording an MIT education (https://sfs.mit.edu/undergraduate-students).

Applying for Financial Aid
What documents are required, and when financial aid applications are due, depends on whether you are a prospective student applying for admission, or are a returning student. Learn more about our deadlines and application requirements (https://sfs.mit.edu/undergraduate-students/apply-for-aid/deadlines).

Entering First-Year and Transfer Students
To apply for financial aid (https://sfs.mit.edu/undergraduate-students/apply-for-aid/deadlines), students must complete the FAFSA (https://fafsa.ed.gov) and CSS Profile (https://cssprofile.collegeboard.org). MIT also requires parental tax returns and income documentation. These are submitted through IDOC, the College Board’s secure Institutional Documentation Service (https://idoc.collegeboard.org/idoc/IDOCJump.aspx).

MIT is need blind, meaning that the Institute does not consider a student’s ability to pay for MIT during the admissions process. Need has no bearing on admissions (https://mitadmissions.org/afford/cost-aid-basics/access-affordability), and admissions criteria has no part in determining aid.

International Students
As with other undergraduates, MIT meets the full demonstrated need of international students as well. International students who wish to be considered for financial aid should complete the International Student CSS Profile (https://cssprofile.collegeboard.org/international-applicants) and provide verification of parent income. Parental income verification can be submitted through IDOC (https://idoc.collegeboard.org/idoc/IDOCJump.aspx).

Students are also encouraged to seek aid from sources other than MIT. International students should make all arrangements for their financial obligations to MIT for their entire stay in the United States before leaving their home country. Learn more about applying for financial aid as an international student (https://sfs.mit.edu/undergraduate-students/apply-for-aid/international).

Returning Students
Enrolled students receiving financial aid are required to reapply each year for continued financial aid in the following year. Applications must be submitted by April 15 of the previous academic year. Upper-level students must complete the FAFSA (https://fafsa.ed.gov) and the CSS Profile (https://cssprofile.collegeboard.org). The application process also requires a copy of parental federal tax returns (https://idoc.collegeboard.org/idoc/IDOCJump.aspx).

A student’s eligibility for an MIT Scholarship ends when the student receives an initial degree, or after the equivalent of eight attempted or completed terms, whichever occurs first. Students may appeal for financial aid for additional terms by submitting the Extended Aid Form (https://sfs.mit.edu/forms/undergraduate-financial-aid-forms).
Eligibility for federal financial aid is not limited to eight terms but ends once a student’s degree requirements have been met. Student Financial Services will replace federal aid with equivalent MIT funds if federal eligibility ends before a student has completed eight terms.

Eligibility for undergraduate loans continues through all undergraduate programs. Students should send an email (sfs@mit.edu) with questions about extending aid and loan eligibility.

**Undocumented and DACA Students**

Undocumented and DACA students are able to apply for financial aid as non-US citizens (https://sfs.mit.edu/undergraduate-students/apply-for-aid/daca-undocumented). Consideration will not be affected by citizenship status and applicants will still receive aid that meets 100% of their demonstrated need.

For undocumented and DACA students, financial aid awards only include an MIT Scholarship (https://sfs.mit.edu/undergraduate-students/types-of-aid/mit-scholarship), which is considered a grant that does not need to be repaid. Awards do not include any expectation of work or loans.

**All information shared with SFS remains confidential.**

If you have specific questions about financial aid as an undocumented or DACA student, you can contact your financial aid counselor (https://sfs.mit.edu/contact/#financialaid).

**Veterans Benefits**

SFS works with our students who are veterans and the Department of Veterans Affairs to help manage financial support benefits. As a veteran of the US armed forces, students may be eligible for benefits that can significantly reduce the cost to attend MIT. Students receiving veterans benefits (https://sfs.mit.edu/undergraduate-students/types-of-aid/veterans-benefits) need to verify their enrollment each term in order to be certified. Questions about how VA educational benefits combine with financial aid should be sent via email (va@mit.edu).

**Veterans Benefits and Transition Act of 2018**

In accordance with Title 38 US Code 3679 subsection (e), the Massachusetts Institute of Technology adopts the following additional provisions for any students using US Department of Veterans Affairs (VA) Post 9/11 GI Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA.

MIT will not:

- Prevent nor delay the student’s enrollment
- Assess a late penalty fee to the student
- Require the student to secure alternative or additional funding
- Deny the student access to any resources available to other students who have satisfied their tuition and fee bills to the institution, including but not limited to access to classes, libraries, or other institutional facilities

However, to qualify for the above provision, veteran students may be required to:

- Produce the Certificate of Eligibility by the first day of class
- Provide a written request to be certified
- Provide additional information needed to properly certify the enrollment as described in other institutional policies

Veteran students are responsible for charges above and beyond those covered by their VA benefits.

GI Bill® is a registered trademark of the US Department of Veterans Affairs (VA). More information about education benefits offered by VA (https://www.benefits.va.gov/gibill) is available at the official US government website.

For more information on applying for undergraduate (https://sfs.mit.edu/undergraduate-students/types-of-aid/veterans-benefits) and graduate (https://sfs.mit.edu/graduate-students/guide/veterans-benefits) veterans benefits, visit the SFS website.