

A paper airplane is shown flying from the top left towards the top right. A dashed line follows its path, with three green dollar signs (\$) placed along it. The title 'Spiders FLI Financial Flight Plan' is positioned to the right of the airplane.

Spiders FLI Financial Flight Plan

Being in college and managing your finances can be a real challenge for all students. Here are some tips to help you find all the campus resources as well as tips from other students on how to manage life on a budget.

Campus Funding Sources

Because UR promises to meet 100% of designated need, there are federal limits to the additional funds that the University can offer. Despite that, here are some great things to know about.

- **Career Opportunity Fund** (<https://careerservices.richmond.edu/programs-services/career-opportunity-fund.html>). This fund can help with travel reimbursement to interviews or other professional activities, professional wardrobe purchases, or graduate school applications. Funds are limited but learn more at the link.
- **Office of Scholars and Fellowships**, fellowships.richmond.edu The Office of Scholars and Fellowships helps students identify and apply for nationally competitive undergraduate and post-graduate opportunities, and yes, many FLI students apply and receive them. These opportunities include funding for study abroad, language study, research experiences, and graduate school.
- **UR Summer Fellowships**, also known as the Richmond Guarantee, <https://ursf.richmond.edu>. Every continuing, full-time, degree-seeking University of Richmond undergraduate student in good standing in the School of Arts & Sciences, Robins School of Business, or Jepson School of Leadership is eligible for funding of up to \$5,000 for one approved summer research or internship experience before they graduate.
- **Student Emergency Fund**, <https://financialaid.richmond.edu/financial-wellness/support/form.html> This program was developed to help when unexpected financial hardships arise. This program is administered by the Westhampton and Richmond College Deans' offices and they can be a great resource for you if you are struggling financially.





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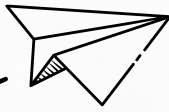
Travel Opportunities

- **EnCompass**, <https://international.richmond.edu/study-abroad/programs/encompass/> EnCompass is the University of Richmond's award-winning flagship program to provide access to international experience for those least likely to study abroad: first generation students, African-American and Latinx students, student-athletes, STEM majors, and male students. Faculty members lead short, fully funded travel to places they know well and can share deeply. Spaces are limited but new programs are offered every year, usually with a September application deadline.
- **Chaplaincy Pilgrimages**, chaplaincy.richmond.edu/programs/pilgrimage/. Every year the Chaplaincy offers travel programs to destinations that help students grow in their faith, deepen religious life on campus, and learn from others in communities around the world filled with pain and hope. Applications are required but they are fully funded trips.
- **Gilman Scholarship**, a national program administered on campus by the Office of Scholars and Fellowships, supports Pell-eligible (low-income) students with a grant towards the costs of study abroad. *This is a particularly useful scholarship if you have some loans or expected family contribution from which the scholarship can be deducted. If you receive a full-ride to UR without loans it may have the benefit of being a resume builder for future travel experiences but may not have any financial benefit as you already receive the maximum amount of assistance you can receive.


Shopping on the Cheap

- Spider Exchange, <https://sustainability.richmond.edu/campus/waste/spider-exchange.html>, is UR's own thrift store. Donate to or "shop" the Spider Exchange at the end of New Fraternity Row (near the Robins Center). All items are free and you do not have to donate to take items.
- ETC and Dean's Den, the campus convenience stores. While likely not the cheapest place you can find necessities, you can use your Dining Dollars there, so if cash is low, use them to buy your detergent, toothpaste, and snacks.





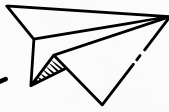
Spiders FLI **Financial** Flight Plan

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- **Thrifting** is a great way to save money on clothes and there are a lot of options near campus or on our shuttle routes that you can take advantage of. Consider Buffalo Exchange in Carytown, Goodwill in Short Pump, or Goodwill one mile west on Broad St. from the Target on our shuttle route. Diversity Thrift, located more downtown, is a huge store operated by Diversity Richmond, a non-profit that supports the LGBTQ+ community in the area.

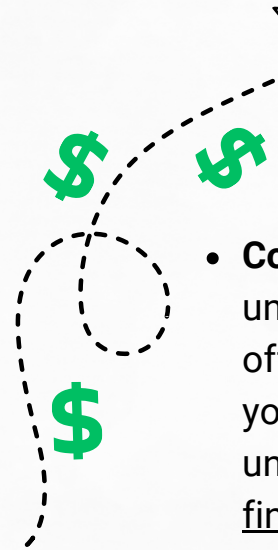
Miscellaneous Helpful Hints

- **Computer Resources** Students who have challenges acquiring or repairing a personal computer or laptop may borrow one from Boatwright Library, even for an extended period of time. Inquire at the Circulation Desk for a staff member in Access Services.
- **Various Group Me groups.** There are two Group Me groups that offer useful information for sourcing free things. The Free Food at UR is a great way to find yummy leftovers from events, and the Free Stuff at UR is a great way to find useful things students are giving away, but be prepared to act fast!
- **Don't buy all your books before you go to class.** Many can be rented, borrowed through the library, or sourced through the Free Stuff at UR GroupMe. Boatwright Library watches the list of required textbooks and compiles a list of what is available through them via print or electronic copy. You can access that list here, <https://libguides.richmond.edu/textbooks-libguide>
- **Staying on Campus over Breaks.** Sometimes students are unable to leave campus during periods when the campus is closed. Resources are available to help ensure students have what they need while they remain on campus, when University dining may be unavailable. To seek assistance, visit the [Student Support form, https://financialaid.richmond.edu/financial-wellness/support/form.html](https://financialaid.richmond.edu/financial-wellness/support/form.html)





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- **Consider accepting your federal loans.** Trying not to get into debt is an understandable goal, but sometimes it is better to accept a federal loan if it is offered to you through Financial Aid than it is to try to make up the difference yourself. Always talk with folks in Financial Aid to make sure you fully understand your package and your options. Their site, financialaid.richmond.edu, has lots of resources as does this government site, <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>
 - **Center for Civic Engagement** encourages students to get into and explore the city of Richmond. Watch for their free shuttles to downtown events like the RVA First Fridays, the city's ArtWalk. <https://engage.richmond.edu/events/city-excursions.html>
 - **Take the shuttle or explore the city through the GRTC bus.** Don't let not having a car keep you from leaving campus. Grab a friend and explore these options explained through <https://parking.richmond.edu/transportation/index.html>

This list is not exhaustive and will be frequently updated on our website, inclusion.richmond.edu, in the first-gen and limited-income section. Got a suggestion to add? Email scei@richmond.edu to let us know.

