

COST OF ATTENDANCE

Calculate your Cost of Attendance (COA)

Choosing which college to attend is a big decision, and we want to help you make an informed decision. Affording college means being able to pay for your Direct Costs and budgeting for your Indirect Costs.

Direct Costs = billable costs like tuition and fees, and housing and meal plans for students living on campus
Indirect Costs = anticipated expenses like books, transportation, and personal expenses

Direct Costs + **Indirect Costs** = **Cost of Attendance**

Combined, these two costs total your anticipated Cost of Attendance (COA).



Mary is an independent, international student who plans to live on campus. Mary's Direct Costs: \$30,829 | Mary's Indirect Costs: \$3,172
Total anticipated Cost of Attendance (COA): \$34,001

Current costs for 2022-2023

Note: Final costs for fall 2023 will be determined by the UMass Board of Trustees by July 2023. In the meantime, this chart will help you estimate what it will cost you to attend UMass Dartmouth.

Direct Costs: Full-Time, Undergraduates International student

International Student			
Tuition	\$30,317	\$30,317	\$30,317
Fees	\$675	\$675	\$675
Room	\$0	\$0	\$10,397
Board	\$0	\$0	\$5,578
Total direct costs	\$30,992	\$30,992	\$46,967

Indirect Costs: Full-Time, Undergraduates

Dependent	Live w/Parent	Off-campus housing	On-campus housing
Books	\$1,400	\$1,400	\$1,400
Loan fees	\$72	\$72	\$72
Transportation	\$1,500	\$1,500	\$500
Room	\$800	\$3,000	\$0
Board	\$700	\$3,000	\$0
Misc/Personal	\$1,200	\$1,200	\$1,200
Total indirect costs	\$5,672	\$10,172	\$3,172

Calculating your balance due



Mary received merit award.

In this example, Mary has *estimated* that she will need to pay \$12,604 by subtracting her *total anticipated awards* from the *total direct costs*.

Direct costs (page 1): \$30,829 | Anticipated Awards (below): \$18,225

Total Balance due: \$12,604

Anticipated Awards	Fall	Spring	Total
UMassD Admissions Award	\$1,250.00	\$1,250.00	\$2,500.00
International Scholarship	\$3,750.00	\$3,750.00	\$7,500.00
Global Award	\$2,750.00	\$2,750.00	\$5,500.00
			Total: 15,500.00

Financing your education

Private Loan: International students are not eligible for federal or state aid, however, they can apply for a private student loan. Most lenders will require that an international student have a co-borrower that is either a U.S. Citizen or Permanent Resident. A list of our preferred Private Lenders can be found at ELMselect.com, but please note you can choose any lender that meets your criteria. We suggest that you contact potential lenders prior to applying to confirm the requirements for international students or reach out to lenders from your local bank in your home country.

Payment Plan: UMassD offers an interest-free monthly payment plan to pay your term bill. The Plan offers a maximum of five payments per term, due August–December and January–May. To learn about the monthly payment plan, visit umassd.edu/bursar/payment-plan or call the Student Service Center at 508.999.8857.

Student Employment: Help finance your education with on campus employment opportunities. International students are allowed to work on campus for 20 hours per week during academic semester and 40 hours during Summer, Winter, and Spring Breaks. Minimum hourly earning is about \$15 per hour.

Next Steps

1. Calculate your total Cost of Attendance **and discuss with your family/sponsor.**
2. Pay your enrollment deposit and housing deposit if plan to live on campus. Enrollment deposit is refundable by **May 1.**
3. Prepare bank statement(s) or financial proof with a minimum balance of \$47,500 less the merit award amount you may receive. Submit the Affidavit of Support, Declaration of Finance form, along with the passport page to your application portal.
4. Receive the I-20 in your UMassD email account and schedule a visa interview.