



## Cost of Attendance Policy

Cost of attendance is calculated for each student taking into consideration five basic budget components:

- Tuition & Fees
- Room & Board
- Books & Supplies
- Transportation
- Personal Allowance

USF uses an “Average Cost Concept”\* and student budgets are constructed taking into consideration items based on the individual student’s living arrangements. Each of the components above is determined as follows:

*(Exception: Graduate and doctoral student budgets do not take Room & Board or Transportation into consideration as these expenses would be incurred regardless of whether the student was enrolled in classes.)*

**Tuition & Fees:** For full-time students, the standard tuition rate and fees assessed to all students are taken into consideration. 12 or more credits per semester is considered full-time for undergraduate students and eight (8) credits per semester for graduate and doctoral students. A full explanation of these charges is available at <https://www.stfrancis.edu/admissions/financial-aid/tuition-fees/>. Part-time budgets are constructed using the per credit tuition rate, and an average for each degree of enrollment (i.e., Three-quarter time (9-11 credits undergraduate—6-7 credit hours graduate and doctoral; Half time 6-8 credits undergraduate—4-5 credit hours graduate and doctoral).

**Room & Board:** For students living in residence, an average of the Tower Hall and Marian Hall room & board rates are used to determine the student’s room & board. Dependent or Independent students living at home with parents are given a room & board allowance of \$1,500 per academic year. Students living in off-campus living situations (own or rent) are given an allowance of \$7,200 per academic year to account for rent, utilities and food.

**Books & Supplies:** A standard allowance of \$800 per academic year is granted for full-time undergraduate students. This amount is prorated for less than full-time enrollment and for graduate/doctoral students.

**Transportation:** Undergraduate students commuting to campus are granted a standard allowance of \$2,120 per academic year. Students living in residence are granted an

allowance of \$1,000 per academic year to account for expenses incurred moving to and from campus as well as holidays.

**Personal Allowance:** Off-campus students are granted a personal allowance of \$2,000 per academic year for miscellaneous items not covered above that are considered to be educationally related.

\*Students who deem that the average cost budget does not fit their individual situation may request their budgets to be adjusted if those differences are substantial, verified and determined to be costs related to their educational pursuit. These changes in budget, if granted, do not affect determination of eligibility for USF need-based grant programs, but can in some cases increase eligibility for additional Federal loans.