

# UNIVERSITY OF MASSACHUSETTS AMHERST

## EXPENSE ESTIMATE FOR THE 2009/2010 ACADEMIC YEAR INTERNATIONAL GRADUATE STUDENTS

This expense estimate should be used in planning a budget for international undergraduate students who are applying to study at UMass/Amherst during the 2009/2010 academic year:

		<u>Subtotals</u>
<b>UNIVERSITY FEES</b>		
Tuition <sup>1,2</sup>	\$ 8,400.	
Curriculum Fee <sup>2</sup>	\$ 9,300.	
Registration Fees <sup>5</sup>	\$ 1,400.	
<b>Compulsory</b> Basic Health Insurance <sup>2,3</sup>	\$700.	
Supplementary Accident/Hospitalization Insurance <sup>4</sup>	\$ 2,500.	
		<b>\$22,300.</b>
<b>ON-CAMPUS LIVING COSTS</b>		
Residence Hall Rent <sup>6</sup> (including Residence Hall Telecommunications fee)	\$5,100.	
Dining Hall Meal Plan (14 meals/week)	\$3,900.	
		<b>\$9,000.</b>
<b>SUMMER/WINTER LIVING EXPENSES (Jan. and June-Aug.)</b>		
Residence Hall <sup>7</sup>	\$1,600.	
Dining Hall Meal Plan	\$1,400.	
		<b>\$3,000.</b>
<b>MISCELLANEOUS<sup>8</sup></b> (books, supplies, laundry, etc.)		
	\$2,300.	
		<b>\$2,300.</b>
	<b>Total:</b>	<b>\$36,600.</b>

Students who will be accompanied by their families should add \$11,800 for the first dependent, and \$3,000. for any additional dependents.

1. Tuition is billed on a per credit basis and this estimate is based on a student registered 10 credits per semester.
  2. Fee waived for students with a Graduate Assistantship with an annual stipend of at least \$7,200.
  3. The **Basic Health Insurance** fee is *compulsory* and *cannot* be waived, regardless of any other insurance coverage which a student arranges! Students must also have the required supplementary accident/hospitalization insurance in addition to the compulsory Basic Insurance.
  4. In accordance with Massachusetts law, students are required to have accident/hospitalization insurance which meets certain specific, minimum requirements. To comply with these requirements, students must enroll in the UMass supplementary Student Health Insurance Plan (SHIP) in addition to the compulsory Basic Health Fee (which allows students access to the university's infirmary). 95% of fee waived for students with a Graduate Assistantship with an annual stipend of at least \$7,200.
  5. The **Registration Fees** listed here reflect our estimate of the *total combined cost* of all other mandatory fees, such as the Grad Senate Tax and the Service Fee.
  6. A **mandatory housing deposit** of \$100 is required in advance to confirm housing reservations. This deposit would be credited towards a student's total residence hall rent payment for the semester unless the student cancels the reservation, in which case he/she would lose the deposit.
  7. The **Graduate Student Residence Hall** is billed for nine months of the year. Students who wish to remain during the summer will need to pay additional rent.
  8. Our estimate for Miscellaneous Costs includes expenses such as books, academic supplies, laundry, long-distance telephone charges, and some entertainment. However, it is a *minimal* estimate and costs may be considerably higher, depending upon a student's personal spending habits!
- \*There is a one time Graduate Entering Fee of \$332. Full-time Engineering Students are charged an additional \$160./semester.

**IMPORTANT:** This is an estimate and includes some fee increases which are expected for the upcoming academic year but have not yet been specified. Students should know that the actual fees could be 5-10% more than indicated here.