

**UNIVERSITY OF MASSACHUSETTS AMHERST**  
**2014/2015 ACADEMIC YEAR EXPENSE ESTIMATE**  
**INTERNATIONAL GRADUATE STUDENT**

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	<u>Subtotals</u>
<b>UNIVERSITY FEES:</b> <i>There is a one-time Graduate Entering Fee. Full-time Engineering students are charged an additional fee. For more details: <a href="http://www.umass.edu/bursar/">http://www.umass.edu/bursar/</a>.</i>	
Tuition <sup>1,2</sup>	\$9,000
Curriculum Fee <sup>2</sup>	\$16,000
Registration Fees <sup>3</sup>	\$1,250
Student Health Fee <sup>4</sup>	\$700
Student Health Benefit Plan (SHBP) <sup>4</sup>	\$2,900
	<b><u>\$29,850.</u></b>
<b>ON-CAMPUS LIVING COSTS</b>	
Residence Hall Rent (including OIT fee) <sup>5</sup>	\$8,000
Value Meal Plan (14 meals/week)	\$4,500
	<b><u>\$12,500</u></b>
<b>VARIABLE COSTS</b>	
Miscellaneous (books, supplies, laundry, etc.)	\$2,500
Rent and Utilities (June-August)	\$2,500
Food and Miscellaneous (June-August)	\$1,500
	<b><u>\$6,500</u></b>
	<b>Total: \$48,850</b>

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**Students who will be accompanied by their families will need to purchase the Student Family Health Insurance Plan at a cost of \$8,200 in addition to the above health fee costs. Students must also show an additional \$1,200 for living expenses for the first dependent (total \$9,400 with health fee costs) and \$3,000 for additional dependents.**

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- Tuition** is billed on a per credit basis and this estimate is based on a student registered for **10 credits** per term.
- Tuition and Curriculum fee** are waived for students with a Graduate Assistantship with an annual stipend of at least \$ 8,649.00. **IMPORTANT:** *The actual fees could be 5-10% more than indicated here. This includes the annual stipend amount required for tuition and fee waivers.*
- Registration Fees** reflect the total combined cost of all other mandatory fees, such as the Graduate Senate Tax and the Service Fee.
- The **Student Health Fee and Student Health Benefit Plan** are **mandatory**. The Student Health Fee entitles you to be seen at University Health Services. In accordance with Massachusetts law, students are required to have primary health insurance which meets certain requirements. At UMass Amherst, International students must maintain coverage under the University's Student Health Benefit Plan (SHBP). All full-time students are *automatically enrolled and billed* for the SHBP. Insurance through non-U.S. insurance companies is NOT allowed. Students are billed in the fall for the period of August 1 through January 31, and in the spring for February 1 through July 31. Family insurance plan is available at additional cost: <http://www.umass.edu/uhs/insurance/ship/>. Graduate students who are eligible for health fee exemptions through an assistantship in the GEO bargaining unit are only responsible for 5% of the cost of individual SHBP and 10% of the family plan.
- A **mandatory housing deposit** is required in advance to confirm housing assignment. For more information: [http://www.housing.umass.edu/assign/grad\\_new.html](http://www.housing.umass.edu/assign/grad_new.html). The Graduate Student Residence Hall is billed for nine months of the year (September - May).