

UNIVERSITY OF MASSACHUSETTS AMHERST
2021 - 2022 ACADEMIC YEAR TWELVE MONTH EXPENSE ESTIMATE
INTERNATIONAL GRADUATE STUDENT

	2021-22 Estimate
(1) Tuition	\$30,873
Service Fee	\$1,270
Graduate Senate Tax	\$158
(2) Mandatory Health Fee (individual)	\$821
(2) Student Health Plan (SHBP/individual)	\$2,960
	\$36,082

GRADUATE LIVING COSTS:

(Not incurred by all students, considered personal expenses, and will not appear on your university bill)

(3) Rent	\$13,325
Estimated Food Costs	\$8,206
Miscellaneous (books, supplies, laundry, etc)	\$3,000
	\$24,531

TOTAL: \$60,613

DEPENDENT COSTS (SPOUSE AND/OR CHILDREN)

(2) Family Insurance	\$8,704
(4) Dependent Living Cost (\$210/month for 12 months)	\$2,580

Total First Dependent Cost: \$11,284
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IMPORTANT: Mandatory fee amounts indicated above are based on current **2020-2021** rates and could increase for the **2021-2022** academic year. This includes the annual stipend amount required for tuition credit. The actual fees could be 5-10% higher. There is a one-time Graduate Entering Fee of \$507. Other fees may be assessed, for more details go to: www.umass.edu/bursar/

- (1) Tuition is billed on a per credit basis and this estimate is based on a student registered for 9 credits per term. Tuition is waived each term of an academic year for students with a Graduate Assistantship with a stipend of at least **\$11,525.40**. This rate is based on 2020-21 contract.

- (2) The **Mandatory Health Fee and Student Health Benefit Plan (SHBP)** are **mandatory**. 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 an additional cost: www.umass.edu/uhs/insurance/shbp. 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 mandatory health fee and 5% of the family plan. For more information, visit the Graduate Schools' website www.umass.edu/gradschool/funding-support/graduate-assistantship-office and click on graduate student fee schedule.

- (3) If living in on-campus housing, a **mandatory housing deposit** is required in advance to confirm housing assignment. For more information: <https://www.umass.edu/living/your-housing/housing-costs#grad>. Most off-campus (non-UMass) living options require a security deposit and/or first and last month's rent in advance. Since most graduate students live off-campus, this figure is based on a average monthly rent of \$1025 multiplied by 12 months plus security deposit equivalent to one month's rent.

- (4) Add **\$2,580** for each additional dependent. This amount does not include additional childcare expenses.