

UNIVERSITY OF MASSACHUSETTS AMHERST
2019 - 2020 ACADEMIC YEAR EXPENSE ESTIMATE
INTERNATIONAL GRADUATE STUDENT

	2019-20 Estimate
(1) Tuition	\$29,386
Service Fee	\$1,270
Graduate Senate Tax	\$138
(2) Mandatory Health Fee (individual)	\$768
(2) Student Health Plan (SHBP/individual)	\$2,970
	\$34,532

GRADUATE HOUSING COSTS:

(3) Rent	\$9,683
Estimated Food Costs	\$5,725
	\$15,408

VARIABLE COSTS

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

Miscellaneous (books, supplies, laundry, etc)	\$2,750
(3) Rent and Utilities(June - August)	\$3,600
Food (June - August)	\$1,800
	\$8,150

TOTAL: \$58,090

DEPENDENT COSTS (SPOUSE AND/OR CHILDREN)

(2) Family Insurance	\$8,540
(4) Dependent Living Cost (\$205/month for 12 months)	\$2,460

Total First Dependent Cost: \$11,000
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IMPORTANT: Mandatory fee amounts indicated above are based on current **2018-2019** rates and could increase for the **2019-2020** 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** .
- (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 10% 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.
- (4) Add **\$2,460** for each additional dependent.