OPPORTUNITY AWAITS. 
INVEST IN YOUR FUTURE RIGHT HERE.

Cost is an important factor to consider when choosing a college or university, but so is understanding the return on investment that your education will provide. UMass Amherst offers need-based financial aid and merit funding to those who are eligible, and we offer a great value and healthy return on investment to all of our students.

Our commitment to helping students and families meet the cost of a college education is underscored in the amount of aid given to students. Financial aid funds are provided through federal, state, university, and private sources. UMass Amherst operates one of the most comprehensive financial aid programs of any public university.

$344M AWARDED IN SCHOLARSHIPS AND FINANCIAL AID

24,000 STUDENTS RECEIVE FINANCIAL ASSISTANCE

BEST VALUE COLLEGE – KIPLINGER’S PERSONAL FINANCE AND U.S. NEWS AND WORLD REPORT

PURSUE YOUR PASSION

HOW TO APPLY

The Free Application for Federal Student Aid (FAFSA) is the only application used to apply for financial aid for the 2022–2023 academic year. The FAFSA should be filed as soon after October 1 as possible and before the priority date of March 1 for maximum consideration. In completing the application, be sure to list the University of Massachusetts Amherst as one of the schools on your FAFSA form. The school code is 002221.

The FAFSA form is available electronically. You do not need to be admitted to UMass Amherst before submitting the FAFSA. The first step to completing the FAFSA is to get a Federal Student Aid (FSA) ID at studentaid.gov. If you are a dependent student, at least one parent also needs an FSA ID. Your FSA ID will serve as your electronic signature and will also allow you to make electronic corrections to your FAFSA information once you have applied. When you have received an FSA ID, you can submit your FAFSA online at studentaid.gov after October 1.

First-year applicants who meet the deadline for submitting the financial aid application are notified of their financial aid award before the May 1 Candidate Reply Date. Transfer applicants are notified of their awards before June 1.
2021-2022 ESTIMATED ACADEMIC YEAR COSTS

We anticipate increases for the 2022–2023 academic year.

*Please see the following link for a more detailed look at the international student expense estimates: umass.edu/admissions/undergraduate-admissions/apply/international-students.

For more information about costs, visit umass.edu/admissions/undergraduate-admissions/costs-aid.

Indirect costs: In preparing a college budget, it is important to include miscellaneous expenses. The full-year estimate for books and supplies is $1,000; the full-year estimate for personal expenses and transportation is $1,400.

Tuition Break Program: New England Regional Students Program (NERSP) gives a tuition break to New England residents enrolled in certain programs not offered by the public colleges and universities in their home state. A student’s bill will reflect the full cost of out-of-state tuition and fees and either the New England regional discount or, for those who are eligible, the out-of-state merit award. Students receive either the regional discount or the merit award, but not both. For further information, please visit nebhe.org/tuitionbreak.

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<tr>
<th></th>
<th>In-State</th>
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<td>Tuition &amp; Fees</td>
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TAKE CHARGE

STUDENT STATUS
The cost estimates are based on full-time enrollment (12 or more credits per semester). Students must be enrolled at least half-time (minimum of six credits per semester) to be eligible for most types of financial aid.

EXPECTED FAMILY CONTRIBUTION
Your Expected Family Contribution (EFC) is a figure determined by combining information from your FAFSA with standardized financial analysis for federal student aid programs. It is subtracted from your Cost of Education to determine your eligibility for financial aid. A number of factors may cause Financial Aid Services to adjust your EFC in ways that can either reduce or increase your eligibility for financial aid.

TYPES OF AID
Financial aid funds come from three major sources: the federal government, the state, and from UMass Amherst resources. Awards include grants, scholarships, loans, and part-time employment. Most students, depending on their level of eligibility, receive a combination of these types of aid in their financial aid package. Programs include:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- State Scholarship Programs
- Federal Teach Grants
- University of Massachusetts Grants and Scholarships
- Tuition Credits
- Federal Work-Study
- Federal Direct Student Loans (subsidized and unsubsidized)

ALTERNATIVE FINANCING OPTIONS
Many financing options are available to help bridge the financial gap between college costs and the traditional funding sources applied for through the FAFSA. Alternative loans provide additional funding after a borrower has maximized federal loan eligibility. Please visit umass.edu/financialaid for more information.

An interest-free monthly payment plan is available to spread your payments over a ten-month period, reducing the possibility of debt. Visit umass.edu/bursar for more information.
IMPORTANT DATES & TIMELINE FOR PROSPECTIVE STUDENTS

To apply for financial aid at UMass Amherst, you need to complete one form, the Free Application for Federal Student Aid, commonly called the FAFSA.

PRIORITY DEADLINE


Be sure to list the University of Massachusetts Amherst as one of the schools on your FAFSA form. The UMass Amherst federal school code is 002221.

When will the review process begin?

If you have been admitted to UMass Amherst, review and awarding will begin once Financial Aid Services receives and processes the results of your FAFSA.

Be sure that your name, date of birth, and Social Security number are the same on your admission application and FAFSA form. An omission or error will delay processing of your financial aid award.

Notes

You must reapply for financial aid every year by completing a FAFSA form.

If you are transferring to UMass Amherst, your aid does not automatically transfer with you. You must request that your FAFSA form be sent to UMass Amherst.

If your FAFSA form is selected for verification by the U.S. Department of Education or UMass Amherst, the necessary forms and documentation to complete the process will be requested on your To Do List in SPIRE.

Financial aid offers made prior to the completion of the verification process will be considered tentative until the requested documents have been reviewed.