

FINANCIAL AID 2026–2027

**FAFSA Online
Submission Opens**
October 1, 2025

**FAFSA Priority
Filing Deadline**
March 1, 2026



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 needs-based financial aid and merit funding to those who are eligible, and we offer a great value and healthy return on investment to all 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.

\$390M

AWARDED IN
SCHOLARSHIPS
AND FINANCIAL AID

19,741

STUDENTS RECEIVE
FINANCIAL ASSISTANCE

OVER 40%

OF STUDENTS
GRADUATE
WITH NO DEBT

#12

**TOP VALUE
PUBLIC SCHOOL
FOR FINANCIAL AID**

—THE PRINCETON REVIEW

PURSUE YOUR PASSION

HOW TO APPLY

Eligibility for financial aid begins with filing the Free Application for Federal Student Aid (FAFSA). The FAFSA should be completed online at studentaid.gov each academic year. The information provided on the FAFSA is used to determine the financial need of the student and their family. It provides the initial indicator of the types of grants and/or loans for which you may be eligible.

To start the application process, go to studentaid.gov and click “FAFSA Form” or “Apply Now.” Create a Federal Student Aid ID (FSA ID), then fill out the FAFSA for the upcoming school year. When completing your FAFSA, be sure to list UMass Amherst’s school code (002221).

The FAFSA is the only financial aid application required at UMass Amherst. You may complete the FAFSA application prior to becoming admitted. FAFSA application is available on October 1, 2025.

Admitted students will be notified via email when their financial aid package is available to view in SPIRE, the UMass Amherst student information system. Login credentials will be provided with the letter of admission.



VISIT OUR FINANCIAL AID PAGES

2025–2026 ESTIMATED ACADEMIC YEAR COSTS

	In-State	Out-of-State International*
Tuition & Fees	\$18,487	\$41,759
Average Living Expenses	\$17,328	\$17,328
Total	\$35,815	\$59,087

We anticipate increases for the 2026–2027 academic year.

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

Indirect costs: In preparing a college budget, it is important to include miscellaneous expenses. The full-year estimate for books and supplies is \$1,200; the full-year estimate for personal expenses and transportation is \$1,440.

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.

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.

STUDENT AID INDEX*

Your Student Aid Index (SAI) 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 SAI in ways that can either reduce or increase your eligibility for financial aid.

TYPES OF AID*

Financial aid funds come from three major sources: UMass Amherst, the federal government, and the state. 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
- » 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. Visit umass.edu/bursar for more information.

* These will be subject to change

IMPORTANT DATES AND TIMELINE FOR PROSPECTIVE STUDENTS

WHEN SHOULD I EXPECT NOTIFICATION OF MY FINANCIAL AID PACKAGE?

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.

The FAFSA should be filed:

As soon after October 1, 2025 as possible.

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.

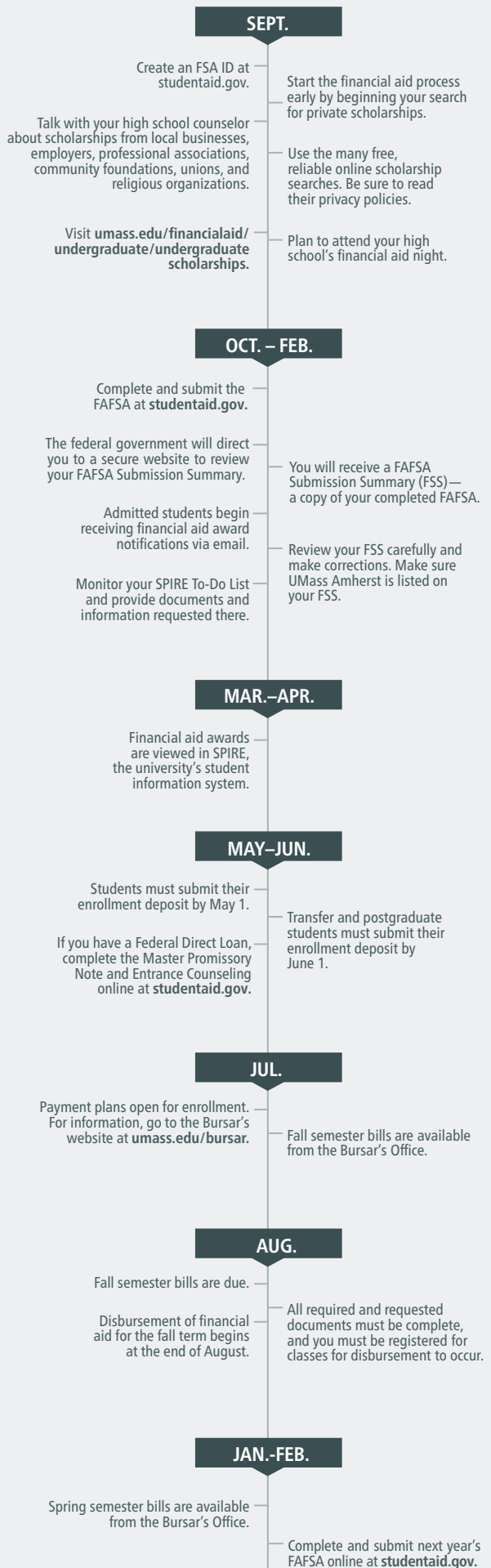
Be sure that your name, date of birth, and Social Security number are the same on your admission application and FAFSA form. An omission or error will delay processing of your financial aid award.

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.

Any required financial aid documents will appear as a "To-Do" in SPIRE. Any financial aid award is tentative until all "To-Dos" are resolved. You will be notified via email if your financial aid award changes.





**OFFICE OF FINANCIAL
AID SERVICES**

243 Whitmore Administration Bldg.
UMass Amherst 181 Presidents
Drive Amherst, MA 01003-9313
Phone: (413) 545-0801
finaid@umass.edu

Mailing Address:
37 Mather Drive
Amherst, MA 01003

For more information, visit umass.edu/financialaid