

## 10. Additional information

### 1) TUITION AND FEES

Tuition and fees are based on a number of factors, including residency and the type of housing chosen. However, even if you live out of state, our costs are often competitive with the in-state rates at your local university.

Tuition and Fees

#### (1) COST OF ATTENDANCE

Your award letter will list the average cost of attendance to attend USF for one academic year. The total amount of aid you receive during the academic year – including scholarships, grants, loans and work-study, cannot exceed your total cost of attendance. To arrive at your estimated cost of attendance, the Office of Financial Aid calculates your expected fees for tuition, housing and meal plans, and includes the cost-of-living expenses for our local area. All figures change slightly every year.

#### (2) What Does Cost of Attendance Include?

Your cost of attendance includes more than tuition: It also takes into account your basic living expenses, which is why it's sometimes referred to as a "student budget." The cost of attendance is made up of two different types of costs: direct and indirect.

Direct costs: Items that will appear on your OASIS account, such as tuition and fees.

Indirect costs: Items that will not appear on your bill but are estimated costs associated with going to college and should be included in your budget, such as books, transportation and personal expenses.

When comparing financial aid packages from other schools, it's important to focus on your unmet cost (or "bottom line")—not just the sticker price or the amount of financial aid you were awarded.

Use our cost calculator to help estimate your college expenses.

#### (3) ASSISTANTSHIPS

Graduate assistantships are available based on funding from the university and grants awarded to faculty. Graduate assistants conduct research, teach or carry out other tasks that contribute to the student's professional development.

#### (4) WAYS TO SAVE

You can believe us when we say that we strive to make the USF experience as affordable as possible for students and their families.

Learn more about the types of aid available and how to apply below or visit USF's Office of Financial Aid for more information

#### (5) Office of Financial Aid

##### 5-1) Types of Aid

Financial aid is funding that helps you pay for college. There are many options available to you, including:

**Grants:** Money provided to students by the federal or state government or institution that is need based (you are not responsible for paying back).

**Scholarships:** Money provided to students based on academic performance or talent (e.g., athletics, music, etc.).

Loans: Money borrowed by you and/or your parents that must be paid back with interest. Loans may be awarded to you regardless of financial need.

Also, be sure to check with your employer to see if they offer a tuition-reimbursement program.

Completing the Free Application for Federal Student Aid (FAFSA) allows you to be automatically considered for federal, state and university financial aid programs. Don't delay – to be considered for the most types of aid possible, be sure to submit your FAFSA by the Jan. 1 priority deadline. Graduate and professional students are considered independent students for FAFSA purposes, so when you fill out your FAFSA form to apply for grad school aid, you won't need to provide parent information.

#### (6) Scholarships and Fellowship

From Fulbright Scholarships to USF Foundation Scholarships, there are many ways for graduate students to obtain funding for their education.

#### (7) On and Off-Campus Jobs

Working while you study can be a great way to help reduce your tuition bill. As a large metropolitan university, USF offers employment options for students, including:

On-Campus Employment: Part-time student employment at USF is open to everyone who wants to apply.

Off-Campus Employment: Many employers post jobs through our Handshake portal and there are countless area businesses who are seeking student interns or employees.

The Work at USF website offers more information about types of student employment and how to successfully prepare for the job search.

#### (8) Work at USF

An applicant must have one of the following:

A bachelor's degree satisfying at least one of the following criteria:

"B" average (3.00 on a 4.00 scale) or better in all work attempted while registered as an undergraduate student working toward a bachelor's degree

"B" average (3.00 on a 4.00 scale) or better in all work attempted while registered as a graduate student working for a graduate degree.

A bachelor's degree with a "B" average or better and a previous graduate degree with a "B" average or better. In cases where an applicant has a bachelor's and a graduate degree at the time of admission, the credentials and GPA of the graduate degree will be the determining factor for admission.

The equivalent bachelor's and/or graduate degrees from a foreign institution. Bachelor's degrees from institutions in the European Higher Education Area (EHEA) are considered equivalent based on the Bologna Accord. For applicants with a 3-year bachelor's degree with less than 120 hours, from non-Bologna Accord institutions, a transcript evaluation from a NACES member is required to confirm equivalency.

Applicants from countries where English is not the official language, and who have not earned at least a bachelor's degree in the U.S., must also demonstrate proficiency in the English language. View the list of English-speaking countries to determine if you must meet this requirement. Minimum test scores required to demonstrate proficiency are:

IELTS - 6.5

PTE-A - 53

TOEFL (iBT - 79; PBT - 550)

GRE Verbal - 153

Duolingo – 110