



EMORY

Office of Financial Aid

Emory University Cost of Attendance Worksheet 2021-2022

ESTIMATED DIRECT COSTS			
	Semester	Year	
Tuition	\$27,330	\$54,660	Fixed charge for 12 credit hours or more for which you are billed.
Fees	\$404	\$808	Fixed charges for athletic (not charged during the 2021-2022 year), activity and health and wellness fees for which you are billed. Actual billed charge may be different based on courses.
Housing	\$4,627	\$9,254	Students living in residence halls are billed for a specific hall. This figure represents the average charge for a double room and includes all utilities, cable TV and one campus computer connection. Actual billed charge may be different based on housing option chosen.
Food	\$3,524	\$7,048	The total estimated food expense covers the mandatory food charge. Actual billed charge may be different based on meal plan option chosen.
ESTIMATED INDIRECT COSTS			
Travel	\$500-\$600	\$1,000-\$1,200	Represents a modest travel allowance. Actual expenses will vary by student. This is not charged to the student.
Personal	\$775-\$825	\$1,550-\$1,650	A variable figure which includes items such as laundry, telephone, grooming and entertainment. This is not charged to the student.
Books	\$625-\$675	\$1,250-\$1,350	Per information from the Emory bookstore, average expenses for required books. Will vary by curriculum.
Direct Loan Fees	\$42	\$84	Represents a fee assessed by the Department of Education at the time of Direct Loan origination. The fee is calculated as a percentage of the loan amount and is deducted at the time of disbursement.
TOTAL (ESTIMATED)	\$37,827-\$38,027	\$75,654-\$76,054*	*Cost of Attendance (COA) does not include an allowance for Emory's health insurance requirement. Students not covered by a comparable plan will be automatically enrolled in the Emory University Student Health Insurance Plan. More details can be found on page 2.

	Semester	Year	
Direct Costs	\$35,885	\$71,770	This is an estimated total for Tuition, Fees, Housing, Food. Other charges which can be billed include orientation fee, parking permit, health insurance, etc.
– Loans	\$	\$	
– Total Grant	\$	\$	
Amount Owed (Estimated)	\$	\$	Interest Rate: Student Federal Direct Loans have a fixed interest rate, and 6 month Grace Period prior to beginning repayment
			Sum of all Institutional, Federal and State Funds
			Note: Federal work-study jobs are not part of the bill. Students find a job on-campus, and are paid bi-weekly. Used for personal expenses.



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MANAGING SEMESTER COSTS

The options below offer ways to manage or off-set the semester costs that are not otherwise met by financial aid. This is for informational purposes only; there is no requirement to use any of these options..

Emory Payment Plan	Est. Semester Owed ÷ 4 = Est. Installment \$ _____ ÷ 4 = \$ _____	studentfinancials.emory.edu Click Student Account, then Emory Payment Plan
	<ul style="list-style-type: none"> • A \$25 enrollment fee will be added each semester to the 2nd payment • Online enrollment instructions will be included in the semester invoice 	
Financing Options	For many Emory University students, loans are an important way in which they pay for a portion of their educational costs.	www.studentaid.emory.edu Click Types of Aid, then Emory College, then Loans
Private Scholarships	Outside scholarships will only reflect on the bill after being received at Emory.	
Emory University Student Health Insurance Plan	<ul style="list-style-type: none"> • All new and continuing degree-seeking and international Emory University students are required to have health insurance. Under this requirement, students will be enrolled in the Emory University Student Health Insurance Plan (EUSHIP) unless they opt out by providing documentation of enrollment in a comparable United States-based plan. • New students wishing to waive enrollment in the Emory University Student Health Insurance Plan will need to complete the annual waiver process via OPUS prior to the first day of classes of their first semester at Emory. • The 2021-2022 cost for EUSHIP is \$1,908 a semester/\$3,816 a year. 	

OFFICE OF STUDENT FINANCIAL SERVICES

The Office of Student Financial Services is responsible for: assessment of student tuition and other university charges; collection of student payments, including administration of Emory Payment Plan (EPP); issuance of credit balance refund checks

Emory College Contact Info	studentfinancials.emory.edu	404.727.6095 Third Party Billing 404.727.8726
Oxford College Contact Info	oxfinancial.emory.edu	770.784.8325 Third Party Billing 404.727.8726
Billing Basics	Bills are issued monthly with coming semester charges typically being assessed approximately 4-6 weeks prior to the semester start date. Payment is due on approximately the last day of the regular term drop/add date.	