

Students are billed per semester and payment is due before each semester begins. If you are receiving Financial Aid, your aid will be paid per semester after you have completed all requirements. Your aid each semester may be sufficient to cover all of your semester charges. In that case, you would not owe anything out of pocket to ECU. However, if your aid will not cover all of your bill, you will have to make arrangements to pay the difference by the bill due date.

How GRADUATE Financial Aid Affects the Student Bill each semester

Financial aid is applied to the student's account each semester to reduce the balance due.

You can use this formula to help calculate the amount of your bill.

Tuition and fees

- Scholarships & Grants
- Accepted Loans
- = Balance Due

Example: In-State, Living Off Campus (One Semester, Full-Time)		Example: Out-of-State, Living Off Campus (One Semester, Full-Time)	
Tuition & Fees	\$3,829	Tuition & Fees	\$10,386
Sub-Total Charges =	\$3,829	Sub-Total Charges =	\$10,386
Student Insurance (if needed)*	\$1,308	Student Insurance (if needed)*	\$1,308
Semester Total Charges =	\$5,137	Semester Total Charges =	\$11,694
Semester Total Charges	\$5,137	Semester Total Charges	\$11,694
Total Scholarships & Grants	- \$0	Total Scholarships & Grants	- \$0
	= \$5,137		= \$11,694
Loans	- \$10,250	Loans	- \$10,250
Amount Due =	(\$5,113)	Amount Due =	\$1,444

* Insurance cost currently estimated and subject to change

Cost of Attendance: An annual budget that includes both Direct and Indirect costs.

Direct Costs are estimated expenses that appear on the student's bill.

Indirect Costs are not directly billed (such as books) but should be factored into your overall anticipated costs. You can use these estimates to help in your planning.

On Campus In-State	Full Year
Tuition & Fees	\$7,658
Food	\$4,734
Housing	\$9,003
Books & Supplies	\$1,008
Personal Expenses	\$2,101
Transportation	\$1,598
Loan Fees	\$215
Health Insurance	\$0
Total	\$26,317

On Campus Out-of-State	Full Year
Tuition & Fees	\$20,771
Food	\$4,734
Housing	\$9,003
Books & Supplies	\$1,008
Personal Expenses	\$2,101
Transportation	\$1,598
Loan Fees	\$215
Health Insurance	\$0
Total	\$39,430

Estimate Your Bill

Tuition & Fees: In-State = \$3,829 Out-of-State = \$10,386

Semester Tuition & Fees* \$ _____

Student Insurance (if needed) \$ _____

Semester Charges = \$ _____

Grants - \$ _____

Scholarships - \$ _____

Loans - \$ _____

= \$ _____

(Amount Due or Anticipated Refund)

NOTE: ALL COSTS ARE CURRENTLY ESTIMATED.

If there is an amount due, please explore the payment plan options with the Cashier's Office, or visit <https://financialaid.ecu.edu/loans/> for information about Graduate PLUS or private loan options.

* Some graduate program have additional fees assessed on a per credit hour basis. Please check <https://financialaid.ecu.edu/estimated-cost-of-attendance-coa/> to determine if your program is one of those before calculating your estimated amount due.