

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 UNDERGRADUATE 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**  
**+ Campus Housing & Meal Plan**  
**- Scholarships & Grants**  
**- Accepted Loans**  
**= Balance Due**

Example: In-State, Living On Campus (One Semester, Full-Time)		Example: Out-of-State, Living On Campus (One Semester, Full-Time)	
Tuition & Fees	\$3,758	Tuition & Fees	\$11,896
<b>Average</b> Housing & Meal Plan	\$5,500	<b>Average</b> Housing & Meal Plan	\$5,500
Sub-Total Charges =	\$9,258	Sub-Total Charges =	\$17,396
Student Insurance (if needed)*	\$1,308	Student Insurance (if needed)*	\$1,308
Semester Total Charges =	<b>\$10,566</b>	Semester Total Charges =	<b>\$18,704</b>
Semester Total Charges	\$10,566	Semester Total Charges	\$18,704
Total Scholarships & Grants -	\$4,500	Total Scholarships & Grants -	\$4,500
	= \$6,066		= \$14,204
Loans -	\$2,711	Loans -	\$2,711
Amount Due =	<b>\$3,355</b>	Amount Due =	<b>\$11,493</b>

\* 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	\$7,516
Food	\$4,772
Housing	\$6,228
Books & Supplies	\$1,794
Personal Expenses	\$1,480
Transportation	\$2,616
Loan Fees	\$80
Health Insurance	\$0
<b>Total</b>	<b>\$24,486</b>

On Campus Out-of-State	Full Year
Tuition & Fees	\$23,793
Food	\$4,772
Housing	\$6,228
Books & Supplies	\$1,794
Personal Expenses	\$1,480
Transportation	\$2,616
Loan Fees	\$80
Health Insurance	\$0
<b>Total</b>	<b>\$40,763</b>

**NOTE: ALL COSTS ARE CURRENTLY ESTIMATED.**

### Estimate Your Bill

Tuition & Fees: In-State = \$3,758 Out-of-State = \$11,896

Semester Tuition & Fees \$ \_\_\_\_\_

Student Insurance (if needed) \$ \_\_\_\_\_

Housing & Meal Plan \$ \_\_\_\_\_

**Semester Charges =** \$ \_\_\_\_\_

Grants - \$ \_\_\_\_\_

Scholarships - \$ \_\_\_\_\_

Loans - \$ \_\_\_\_\_

= \$ \_\_\_\_\_

(Amount Due or Anticipated Refund)

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 Parent PLUS or private loan options.