



Financial Aid Worksheet 2025-2026

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	\$10,404
Sub-Total Charges =	\$3,829	Sub-Total Charges =	\$10,404
Student Insurance (if needed)*	\$1,183	Student Insurance (if needed)*	\$1,183
Semester Total Charges =	\$5,012	Semester Total Charges =	\$11,587
Semester Total Charges	\$5,012	Semester Total Charges	\$11,587
Total Scholarships & Grants	- \$0	Total Scholarships & Grants	- \$0
	= \$5,012		= \$11,587
Loans	- \$10,148	Loans	- \$10,148
Amount Due =	(\$5,136)	Amount Due =	\$1,439

* 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	\$7,973
Food	\$3,362
Housing	\$11,936
Books & Supplies	\$912
Personal Expenses	\$3,450
Transportation	\$2,908
Loan Fees	\$215
Health Insurance	\$0
Total	\$30,756

On Campus Out-of-State	Full Year
Tuition & Fees	\$21,779
Food	\$3,362
Housing	\$11,936
Books & Supplies	\$912
Personal Expenses	\$3,450
Transportation	\$2,908
Loan Fees	\$215
Health Insurance	\$0
Total	\$44,562

Estimate Your Bill

Tuition & Fees: In-State = \$3,829 Out-of-State = \$10,404

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.