Congratulations on your acceptance to VCU! A college education is one of the most important investments you will make in your lifetime. This investment will help you make your dreams a reality and turn your potential into genuine ability. As you prepare to take steps toward achieving your academic goals, please use this guide to help estimate what your remaining costs may be should you enroll at VCU.

2019 – 2020 Monroe Park Campus*

<table>
<thead>
<tr>
<th>Category</th>
<th>Virginia Resident</th>
<th>Non-Virginia Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees¹</td>
<td>$14,686</td>
<td>$35,994</td>
</tr>
<tr>
<td>Room²</td>
<td>$6,555</td>
<td>$6,555</td>
</tr>
<tr>
<td>Dining³</td>
<td>$4,268</td>
<td>$4,268</td>
</tr>
</tbody>
</table>

¹Tuition and fees listed are based on 15 credit hours per semester and 30 hours for the academic year. Students planning to graduate in four years should enroll in 15 credits per semester/30 credits for the academic year. Tuition is charged at a per-credit-hour rate. Arts majors add $1,850; business majors add $450; engineering majors add $1,805 for Virginia resident or add $2,324 for non-Virginia resident. Room rate is based on double occupancy, Rhoads Hall. Dining rate is based on a 200 swipe plan with $300 per semester in “Dining Dollars.” These rates should serve as an estimate of your balance billed by VCU and do not include books or supplies.

<table>
<thead>
<tr>
<th>VCU Estimated Financial Planner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Student Account Bill</td>
</tr>
</tbody>
</table>

1. Choose the appropriate tuition and fees based on the residency status indicated on your letter of admissions. $

2. Add the additional fee if you are one of the following majors. If not, enter 0.
   - Arts: $1,850
   - Business: $450
   - Engineering: $1,805 (Virginia Resident) or $2,324 (Non-Virginia Resident) $

3. If you plan to reside in university housing, enter the room rate. If you are residing in off-campus residence halls or private housing, enter 0. $

4. If you are residing in university housing or if you are residing in private housing and plan to purchase a meal plan, enter the meal plan rate. Meal plans are required for residents of first-year residence halls. If you do not plan to use a meal plan, enter 0. $

5. Add lines 1, 2, 3, and 4.
   This figure is your estimated bill that must be paid for the 2019-2020 academic year. $

<table>
<thead>
<tr>
<th>Estimated Financial Aid</th>
</tr>
</thead>
</table>

6. Enter the total of all financial aid awards that you plan to accept from your Financial Aid Award notification. Note: If you have been awarded Federal Work-Study do not include it on this line. Federal Work-Study is paid directly to the student once they have an approved job and earn a paycheck. These funds DO NOT directly apply as payment of the VCU bill. $

7. Enter any additional scholarships or tuition assistance from outside sources that you may be receiving. $

8. Add lines 6 and 7
   This figure is your total estimated financial aid package for the 2019-2020 academic year. $

9. Subtract line 8 from line 5
   This is your estimated out-of-pocket balance for the academic year. One-half of this balance will be due by August 21, 2019 and the other half by January 9, 2020. Students attending VCU assume responsibility for the full payment of all billed charges within published deadlines. $
Installment Payment Plan (IPP)

VCU's Installment Payment Plan allows students to divide their remaining out of pocket balance (your estimated balance from line 9 on the reverse page) into four installments paid throughout the semester. The IPP is only available in the fall and spring semesters.

The cost for the IPP is a nonrefundable $25 application fee, which is submitted along with the first payment of the semester. VCU does not assess interest on the installment balance. Students must enroll in the payment plan within the first four weeks of classes, and students must re-enroll in the payment plan each semester. Both the initial payment and completion of the online application at accounting.vcu.edu/plan are required in order for the student to participate in the IPP. Students must make their required installment payments by the billed payment due dates in order to remain in good standing with VCU.

When are the installment due dates for the 2019-2020 academic year?

<table>
<thead>
<tr>
<th>First Payment</th>
<th>Second Payment</th>
<th>Third Payment</th>
<th>Fourth Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2019 Semester</td>
<td>August 21</td>
<td>October 21</td>
<td>November 14</td>
</tr>
<tr>
<td>Spring 2020 Semester</td>
<td>January 9</td>
<td>March 16</td>
<td>April 9</td>
</tr>
</tbody>
</table>

Additional Financial Aid Resources

The Office of Financial Aid does not have additional grant or university scholarship funds available for students.

External Scholarships

Thousands of scholarships are available from sources outside of VCU. These websites may help to identify some of these opportunities:

- Fastweb (fastweb.com)
- Fastaid (fastaid.com)
- College Board (bigfuture.collegeboard.org/scholarship-search)
- Scholarships.com (scholarships.com)

Federal Parent PLUS Loan

Dependent undergraduate students requiring additional funds to pay their balance may consider the federal Parent PLUS loan. Parent borrowers must complete the application online at studentloans.gov. To borrow a PLUS loan for a student, the parent must be the student's biological or adoptive mother or father. A stepparent is also eligible to borrow a PLUS loan if his or her income and assets were considered when calculating the dependent student's expected family contribution (EFC) on the FAFSA. A legal guardian is not considered a parent for federal student aid purposes.

Parent borrowers will be required to pass a credit check. Borrowers with adverse credit history or who have filed bankruptcy in the past may be denied the PLUS loan. Borrowers who do not pass the credit check may still be able to receive a loan with a creditworthy co-signer. Additionally, if a borrower does not pass the credit check, the student may be eligible for a federal direct unsubsidized loan. The maximum amount of the federal direct unsubsidized PLUS denial loan is $4,000 for freshman and sophomore students.

Alternative Loan

Alternative loans are designed to help students and their families cover costs not included in their federal financial aid package. Interest rates, repayment terms, loan limits, eligibility and co-signer requirements and loan fees vary by lender. Loan approval is generally based on creditworthiness and ability to repay. Interest rates are typically higher than federal direct loans.

When applying for an alternative loan, students should understand the terms of each loan and ensure that they are applying for an alternative loan, not a federal student loan. Students are automatically considered for federal direct subsidized and unsubsidized loans when submitting the FAFSA. The VCU Office of Financial Aid recommends that students explore all federal student aid options prior to applying for private loans. Applications for alternative loans are submitted electronically through the lender’s website. ELM Select (elmselect.com) provides students and families with information on frequently used private loan lenders.