CIU Columbia International University

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Use this form to calculate your estimated costs for the academic year.

Estimated Cost:	Fall (Aug-Dec)	Spring (Jan-April)	Summer (May-July)	TOTAL
Tuition \$445 per credit hour	\$	\$	\$	\$
Student Services Fee \$250 per semester (5 or less credit hours) \$500 per semester (6 or more credit hours)	\$	\$	\$	\$
Books (estimated \$20 per credit hour)	\$	\$	\$	\$
Total Estimated Cost				

Estimated Aid:	Fall (Aug-Dec)	Spring (Jan-April)	Summer (May-July)	TOTAL		
Federal Pell Grant (see the Federal Student Aid Estimator)	\$	\$	\$	\$		
SC State Scholarships & Grants (see <u>SC.gov for details</u>)	\$	\$	\$	\$		
Institutional Scholarships (see our Financial Aid Proration Guide)	\$	\$	\$	\$		
Outside Scholarships	\$	\$	\$	\$		
Loans						
Federal Loans	\$	\$	\$	\$		
Private Loans (see our comparison tool)	\$	\$	\$	\$		
Total Estimated Aid						

Estimated Remainder to Pay

* Your aid, including loans, will be disbursed evenly between semesters. See below for more information on CIU's disbursement policy.

Financial Aid and Your Student Account

All Financial Aid, including institutional, state, federal, and loan funds will be applied directly to your student account to assist with your tuition and fees.

Disbursements to your account are made in two installments per term.

• The first disbursement will be applied 2 to 3 weeks after the start of your first class, once attendance and participation has been verified. This disbursement covers the total cost of tuition, fees and any other authorized charges on your student account

- The second disbursement will be applied at the midpoint of the term, once attendance and participation has been verified. This disbursement will cover any remaining balance of tuition, fees, and other authorized charges generated after the first disbursement.
- If either disbursement results in a credit balance on your account, your excess funds will be released within 14 days of the disbursement unless the school has been authorized to hold them.
 Full-time students are rarely eligible for a refund from the first disbursement.

Student Account Information

Each semester students are required to pay their balance by the first day of class. You can view your Year and Term Statement online at my.ciu.edu after you have been registered for courses.

Payment Plans

Columbia International University offers manageable interest-free monthly payment plans. The plans are designed to enable students and their families to finance their education in a manner that works best for them. Login to your my.ciu.edu account to set up a payment plan.

Cost of Attendance

The cost of attendance is made up of direct and indirect expenses. In addition to tuition and fees, we recommend budgeting for additional indirect costs that may occur such as \$1,200 for educational supplies/equipment, \$1,600 for miscellaneous expenses, \$80 – \$220 for loan fees, and \$12,030 for living expenses.

Additional information regarding financial aid at Columbia International University are available on our website: <u>ciu.edu/cost-aid/online-graduate/</u>