



Cost of Attendance and Funding Options

Online Early Childhood Education

The following costs are set by the Vermont State Colleges Board of Trustees. Use this worksheet to help you estimate your annual expenses and resources related to attending Vermont State University. Students are charged per semester once registered for classes. Typically, the Fall 23 semester bill will be due mid-August and the Spring 24 semester bill will be due early January. Students may view their bill and financial aid online through the Vermont State Colleges System Portal at portal.vsc.edu. Late charges are assessed for any outstanding balance not paid by the due date.

23-24 yearly costs including general tuition, program tuition, and undergraduate fee. Online Early Childhood Education students attend full time three semesters the first year then typically just two semesters for the second year.

VT resident Year One \$ 14,508	Non-resident Year One \$ 14,508
VT resident Year Two/Three \$ 9,672	Non-resident Year Two/Three \$ 9,672

Quick Direct Cost Reference

Undergraduate full-time general tuition	Fall 2023 (Full Time)	Spring 2024 (Full Time)	Summer 2024 (Full Time Year One)	Year One Total	Year Two/Three Total
VT Resident	\$ 4,500	\$ 4,500	\$ 4,500	\$ 13,500	\$ 9,000
Non-Resident	\$ 4,500	\$ 4,500	\$ 4,500	\$ 13,500	\$ 9,000
Undergraduate Fee	\$ 336	\$ 336	\$ 336	\$ 1,008	\$ 672

Additional Costs per year

Student Health Insurance*	\$2,013
---------------------------	---------

*Health Insurance is required for all full-time matriculated undergraduate students and is billed in the Fall for students beginning in the Fall term. If you already have health insurance coverage, this charge can be waived by completing and submitting the online Insurance Selection form by the due date. Coverage for the fall runs from August 15, 2023 through August 14, 2024. For the spring only, coverage begins January 1, 2024 and ends August 14, 2024.

Section A: Annual Direct Costs	<u>Fall 23</u>	<u>Spring 24</u>	<u>Summer 24</u>	<u>Total</u>
General Tuition				
Program Tuition				
Housing				
Food				
Undergraduate Fee				
Other: lab fees (costs attached to courses)				
Student Health Insurance Fee (if applicable)				
Estimated Total Section A				
Section B: Financial Aid Resources* (use your financial aid award to complete)	<u>Fall 23</u>	<u>Spring 24</u>	<u>Summer 24</u>	<u>Total</u>
Grants/scholarships				
Federal Direct student loan				
Total Section B				
Section A - Section B = Estimated total due				
<i>*Exclude Federal Work-Study, as well as estimated state grants and scholarships that are not directly applied to student account.</i>				
Section C: Plan to pay above estimated total due	<u>Fall 23</u>	<u>Spring 24</u>	<u>Summer 24</u>	<u>Total</u>
Cash/check and /or credit card				
Tuition Payment Plan				
Federal Direct Parent PLUS Loan (Graduate PLUS for graduate students)				
Private Educational Loan				
Estimated Total Section C (should equal Total Due from Section B)				

Indirect Costs		
Other estimated expenses to consider.		
Books (per semester)	\$ 500	
Personal (per semester)	\$ 900	(living on campus)
Personal (per semester)	\$ 1,800	(living off campus)
Transportation (per semester)	\$ 1,037	(living on campus)
Transportation (per semester)	\$ 1,383	(living off campus)

It is recommended that you cover the above indirect costs using personal savings or earnings. If this is not possible, you may choose to borrow (Federal Direct PLUS or Private Educational Loans) to cover those expenses.

If living off campus the following allowances are considered part of your cost of attendance.	
Living Off Campus	
Housing per semester	\$ 4,664
Food per semester	\$ 1,999
Commuting from Your or Your Parent's Home	
Housing/Food per semester	\$ 1,810



Funding Options

Any combination of these funding options listed below can be used in addition to your Federal student aid or other resources. We recommend that all students complete the FAFSA to determine financial aid eligibility.

Acceptable Forms of Payment

- ✓ Cash/check
- ✓ Credit card [VISA, MasterCard, Discover, American Express] which can be made on-line
- ✓ Tuition Payment Plan
- ✓ Federal Direct Parent PLUS Loan (for parents of a dependent student)
- ✓ Federal Direct Grad PLUS Loan (for graduate students)
- ✓ Private Education Loan

Tuition Payment Plan

- ✓ **Fall Semester:** Payment may begin in June, July, August, or September; last payment in November.
- ✓ **Spring Semester:** Payments may begin in November, December, or January; last payment in April.

Federal Direct Parent PLUS Loans for Undergraduate Students

The Federal Direct Parent PLUS Loan is a low-interest loan designed as a long-term financing option to help pay for education beyond high school. The Direct Parent PLUS Loan is available to creditworthy parents or stepparents to help pay for their dependent student's education. Additional information about interest rates, fees, and applying for the PLUS Loan program can be found on Vermont State University's financial aid website, parents apply online at <https://studentaid.gov>.

Private Education Loans

Private education loans are consumer loans made to individuals to help pay for college. You should always use any federal loan eligibility available to you before borrowing a private education loan. Additional information about Private Student Loans can be found on Vermont State University's financial aid website.