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**UNIVERSITY OF CINCINNATI
 INTERNATIONAL STUDENT SERVICES OFFICE**

Estimated Annual Expenses for International Graduate Students
 2002-2003 Academic Year

	<u>Academic Year</u>	<u>12-Month Programs</u>
Tuition and Fees (subject to change)	\$14,931	\$19,908
Living Expenses	11,067	11,067
Health Insurance	<u>852</u>	<u>852/1,136</u>
TOTAL	\$26,850	\$31,827 (if beginning Fall Quarter) \$32,111 (if beginning Summer)

NOTE

1. Tuition is assessed for most full-time students based on three quarters of study (an academic year). Enrollment during the Summer is optional for these students. However, a few programs (i.e., one year M.B.A. program, etc.) require students to be enrolled all four quarters. There are additional tuition and fees for these students.
2. Living expenses are estimated on a 12 month basis for all students. While Summer enrollment may be optional for some students, food, rent and expenses are not.
3. Fees include a general fee of \$221. per quarter (\$663. per year). All students are required to pay this fee unless otherwise indicated in an award letter.
4. Fees include an Informational Technology and Instructional Equipment Fee (ITIE). All graduate students (except College of Medicine) are required to pay this fee for costs associated with labs, instructional equipment and supplies, and information technology. The fee will be \$78 per quarter (\$234 per year) and will be included on your bill at the time of registration.
5. Fees also include a Campus Life Fee. All students are required to pay the Campus Life Fee. The fee is \$108. per quarter (\$324. per year).

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6. Health and Accident Insurance.
All international students are required to carry the University Student Health Insurance policy unless they can prove coverage equal to or greater than the University policy. Such insurance must be provided by a United States based company. Foreign based policies **WILL NOT BE ACCEPTED**. Insurance fees will be included on your bill. The fee is \$284 per quarter (\$852 per year). Students are responsible for paying this fee each quarter. Students who qualify for a waiver of the policy must follow the guidelines established by the Student Health Insurance Office for obtaining a waiver. Summer coverage is free for students who pay during Spring quarter. Family coverage is available at an additional charge. *Students who begin a 12 month program during the Summer Quarter will have to pay the insurance premium 4 times (\$1,136.).
7. The first month in the United States demands more financial outlay than any other single period. An additional \$1,000 should be available to meet these expenses.
8. A student with a family should budget approximately \$4,000 per year for a spouse and \$2,000 per year for each child. If your spouse and children will be accompanying you to the U.S. please let us know. We will need to know name(s), date(s) of birth and country of birth for all dependents.
9. Travel to and from the student's country is not included in the estimate of living expenses.
10. Costs for such things as buying an automobile are not included in the estimate of living expenses.
11. Graduate residence hall rent is due at the beginning of each month.
12. Tuition and fees must be paid at the time of registration for courses. No exceptions are made for this requirement.
13. It is important for the student to know his/her government's regulations on currency exchange and bank procedures for the transfer of needed funds.
14. Students must have adequate finances to cover all expenses for the entire time that is required to earn the degree.
15. Tuition, health insurance and other expenses are subject to change.