

## TUITION AND COST OF ATTENDANCE

**Cost of Attendance:** The cost of attendance (COA) is an estimate of what it may cost a student to attend UIW for one academic year. The COA, often referred to as a "student's budget," includes direct and indirect costs.

**Direct Costs:** Expenses paid directly to UIW such as tuition and fees.

**Indirect Costs:** Expenses you may incur while you attend UIW but not paid directly to UIW. These may include off-campus housing/meals, transportation, and personal/miscellaneous expenses.

### School of Physical Therapy – Year 1 Cost of Attendance

	Fall 2023 – 16 weeks	Spring 2024 – 17 weeks	Total Cost of Attendance
<b>Tuition</b>	\$ 14,945	\$ 14,945	\$ 29,890
<b>Fees</b>	\$ 697	\$ 698	\$ 1,395
<b>Books</b>	\$ 5,000	\$ 0	\$ 5,000
<b>Housing (Off-Campus)</b>	\$ 5,488	\$ 5,831	\$ 11,319
<b>Food</b>	\$ 2,608	\$ 2,771	\$ 5,379
<b>Transportation</b>	\$ 1,904	\$ 2,023	\$ 3,927
<b>Personal/Misc. Expenses</b>	\$ 3,264	\$ 3,468	\$ 6,732
<b>TOTAL</b>	<b>\$ 33,906</b>	<b>\$ 29,736</b>	<b>\$ 63,642</b>
<b>Health Insurance</b>	<b>\$ 2,608</b>	<b>\$ 2,616</b>	<b>\$ 5,224</b>

## LOANS AND DISBURSEMENTS

**Loans Offered:** Students are typically awarded the Unsubsidized Loan for \$20,500 for the year and Graduate PLUS Loan for \$43,142 for the year. If you decide to borrow loans, it is recommended to start with the Unsubsidized Loan first, as the interest rate\* is lower than the Graduate PLUS Loan. If you need additional funding beyond the Unsubsidized Loan, you may apply for the Graduate PLUS Loan.

**Loan Origination Fees:** A loan fee is charged by the loan servicer and comes out of the money that is disbursed, meaning the loan amount applied towards your charges will be less than the amount you actually borrow. You are responsible for repaying the entire amount you borrowed, not just the amount you received.

**Loan Disbursement Dates:** Loans will be disbursed to the Business Office towards tuition and fees by the following dates: Fall Semester 08/11/2023 and Spring Semester 01/03/2024. Any excess aid would be processed by the Business Office as a refund accordingly.

Loans	Fall 2023		Spring 2024		Total Borrowed
	Borrowed Amount	Amount Applied After Loan Origination Fee	Borrowed Amount	Amount Applied After Loan Origination Fee	
<b>Unsubsidized</b>	\$ 10,250	\$ 10,141	\$ 10,250	\$ 10,141	\$ 20,500
<b>Graduate PLUS</b>	\$ 23,656	\$ 22,655	\$ 19,486	\$ 18,662	\$ 43,142

**BILLING AND LOANS**

<b>EXAMPLE:</b>	<b>Fall 2023</b>	<b>Spring 2024</b>
<b>Tuition</b>	\$ 14,945	\$ 14,945
<b>Fees</b>	\$ 697	\$ 698
<b>TOTAL Tuition/Fees</b>	\$ 15,642	\$ 15,643
<b>Unsubsidized Loan</b>	<b>(\$ 10,141)</b>	<b>(\$ 10,141)</b>
<b>Graduate PLUS Loan</b>	<b>(\$ 22,655)</b>	<b>(\$ 18,662)</b>
<b>Total Amount of Refund</b>		