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.

2025 – 2026 Undergraduate Monroe Park Campus*

Category	Virginia Resident	Non-Virginia Resident
Tuition and Fees[1]	$17,240	$40,404
Room[2]	$10,404	$10,404
Dining[3]	$6,310	$6,310

[1]Tuition 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. This is the basic tuition and fees and does not include your required program fee. [2]Room rate is based on double occupancy, Brandt Hall or the Gladding Residence Center, III. [3]Dining rate is based on a 200 swipe plan with $225 per semester in "Dining Dollars." These rates should serve as the base estimate of your balance billed by VCU. This does not include books and supplies.

VCU Estimated Financial Planner	
Estimated Student Account Bill	
1. Choose the appropriate base tuition and fees based on the residency status indicated on your letter of admissions.	$
2. Add the additional fee based on your major/program. • Arts: $2,150 • Business: $498 • Dental Hygiene Year: $5,353 (Year One) or $2,682 (Year Two) • Health Professions: $430 • Humanities & Sciences Tier One* $330; Tier Two** $90; or Tier Three*** $30 • Education: $300 • Engineering: $2,120 (Virginia Resident) or $2,638 (Non-Virginia Resident) • L.D. Wilder Government & Public Relations: $90 • Nursing: $2,070 • Pharmacy: $2,120 • Social Work: $270 for on campus program or $3,270 for the online program • University College: $30	$
3. If you plan to reside in university housing, enter the room rate. If you are residing in off campus 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 dorms. If you do not plan to use a meal plan, enter 0.	$
5. New freshmen add $250 and new transfer students add $175 for Transition Fee The Transition Fee is only charged in the student's first semester of enrollment	$
6. Add lines 1, 2, 3, 4 and 5. This is your estimated bill that must be paid for the 2025-2026 academic year.	$
*Tier One Programs: Applies to Health, Physical Education & Exercise Sciences, Health Sciences, Forensic Science, Chemistry, Biology, Science, and Physics, Environmental Studies, and Bioinformatics majors **Tier Two Programs: Applies to Spanish-English Translation & Interpretation, Foreign Language, Anthropology, Mathematical Sciences, Undeclared-Humanities & Sciences, Psychology, and Mass Communication majors **Tier Three Programs: Applies to English, International Studies, Liberal Studies for Early & Elementary Education, Philosophy, Political Science, Gender, Sexuality & Women Studies, Sociology, History, Religious Studies, African American Studies, and Pre-Nursing majors.	

Estimated Financial Aid	
7. Enter the total of all financial aid awards that you plan to accept from your Financial Aid Award letter Note: If you have been awarded Federal Work-Study (FWS) do not include it on this line. FWS 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.	$
8. Enter any additional scholarships or tuition assistance from outside sources that you may be receiving	$
9. Add lines 7 and 8 This is your total estimated financial aid package for the 2025-2026 academic year	$
10. Subtract line 9 from line 6 This is your **estimated** out of pocket balance for the academic year. Roughly one half of this balance will be due by August 21, 2025 and the other half by January 15, 2026. Students attending VCU assume responsibility for the full payment of all billed charges within published deadlines. Please see below for additional resources that may assist you in paying this balance.	$

Personal Payment Methods

VCU accepts payments by cash, credit cards, and check (paper and web/electronic). Students and authorized users are encouraged to pay online through the VCU Billing and Payment Site. Credit cards accepted are VISA, MasterCard, Discover Card, and American Express. A nonrefundable convenience/service fee (3% or a minimum of $3) is charged for all domestic credit card payments. Credit card payments may only be made online. Cash or paper check payments may also be remitted to the VCU Cashier's Office located on the first floor of Harris Hall. Paper checks may be mailed to the Cashier's Office at the following address:

VCU Cashier's Office
Box 842506
1015 Floyd Ave., First Floor
Richmond, VA 23284-2506

The student's name and V number must be included in the memo section of all paper check payments. Additional payment information is available at https://sfs.vcu.edu/billing-and-payments/

Third Party Scholarships and Tuition Assistance

All scholarship checks should be submitted directly to the Student Financial Management Center or mailed to the Student Accounting Department at the following address:

VCU Student Accounting Department
Attention: Third-Party Billing Coordinator
Box 843036
Richmond, VA 23284-3036

The student's name and V number should be included on all scholarship and third-party checks. The Student Accounting Department must receive written verification prior to or at the beginning of the semester in order for a bill to be sent to a third party sponsor (the award must be unconditionally guaranteed to the University). Third-party billing requirements and additional information about third party tuition assistance (including 529 plans and veterans and military assistance) may be found at https://sfs.vcu.edu/billing-and-payments/understanding-your-bill/third-party-assistance/. Tuition assistance forms and inquiries may be emailed to satpbilling@vcu.edu.

Installment Payment Plan (IPP)

VCU's Installment Payment Plan allows students to divide their remaining out of pocket balance (the estimated balance from line 10) 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 non-refundable $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 enrollment period, and students must re-enroll in the payment plan each semester. Both the initial payment and completion of the online application at https://sfs.vcu.edu/billing-and-payments/installment-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 2025-2026 academic year?

	Fall 2025 Semester	Spring 2026 Semester
Enrollment Period	August 1st – September 18th	December 15th – February 19th
First Payment	August 22nd	January 16th
Second Payment	October 14th	March 17th
Third Payment	November 7th	April 10th
Fourth Payment	December 2nd	May 4th

Additional Financial Aid Resources

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

External Scholarships:

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

- Fastweb (https://www.fastweb.com/)
- BigFuture (https://bigfuture.collegeboard.org/scholarship-search)
- Scholarships.com (https://www.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 https://studentaid.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 student aid index (SAI) 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.

The eStatement (Student Bill):

VCU does not issue paper invoices. Students will be sent an email notification to their VCU email address when a new invoice (eStatement) has been issued. The email is the notification that the bill is available; it is not the invoice. Students should view their detailed eStatement in the Billing and Payment Site (accessed from the myVCU portal homepage). Failure to acknowledge and review the eStatement does not relieve responsibility for timely payments.

Students may assign a parent or another individual as an authorized user in the Billing and Payment Site (students assign authorized users access through the Make a Payment option in eServices). Instructions are available at https://sfs.vcu.edu/billing-and-payments/. Authorized users are also sent email notifications when a new invoice has been issued; they may view billing information; and they may make online payments on the student's behalf. Authorized user access is separate from the FERPA Consent Authorization. Completing the FERPA Consent Form will not provide access to the Billing and Payment Site.

Past Due Account Balances:

VCU does not cancel classes if payment for the semester is not received by the start of classes. However, any student's whose semester balance is not paid in full or enrolled in the Installment Payment Plan (IPP) within the enrollment period will have a hold placed on their account. Students with a hold placed on their account and will:

- Not be allowed to register for future classes
- Not be allowed to receive their diplomas

Students whose payments are received **after** the payment deadline may be assessed a late fee, which is 10% of the unpaid balance, up to $100. Past-due accounts will be referred to the VCU Collection Unit. An additional fee of 15% of the outstanding balance will be assessed immediately upon referral to the VCU Collection Unit. Pursuant to Sec. 2.2-4805 et seq., of the Code of Virginia, and in accordance with the rules and regulations promulgated by the state comptroller and attorney general of the Commonwealth of Virginia, VCU will charge interest, costs and fees on all past-due accounts.

Additional Actions Required for Students Receiving Financial Aid:

eServices Financial Aid Requirements:

- Students who were awarded financial aid funds must accept the awards in eServices by following these steps:
  - Select the Financial Aid tab
  - Select the Financial Aid Dashboard option
  - Select the 2025-2026 Award Year from the dropdown menu
  - Under the "Home" tab, review and answer any required questions
  - Select the Award Offer tab
  - Review the financial aid awards
  - Select the "Take Action' button to accept, decline, or modify any offered aid
  - Select on Submit at the bottom of the page when finished to apply the responses
- Failure to accept an award could cause the award to not show on the eStatement and will prevent the award from paying towards the student's balance

Additional Student Loan Requirements:

- Complete Entrance Counseling session with the U.S. Department of Education at https://studentaid.gov/.
- Complete a Master Promissory Note (MPN) with the U.S. Department of Education at https://studentaid.gov/..
- If the parent is taking a Federal Parent Plus Loan, the parent will also need to complete a MPN with the U.S. Department of Education at https://studentaid.gov/.
- These actions must be completed in order for the loan funds to pay towards the account balance.

Financial Aid Verification:

To ensure that the information provided on the FAFSA was accurate, some students may be selected for a review process called verification. Students selected for verification will be required to submit documentation to support the information provided on their FAFSA application before their financial aid package can be finalized. Failure to complete the verification process can cause the delay or cancellation of financial aid awards. VCU works with Inceptia for the verification process. Inceptia will send an email to the email address the student listed on their FAFSA. The email will tell the student what information is needed to submit to complete the verification process.

Satisfactory Academic Progress (SAP):

To be eligible to receive financial aid at VCU, students must maintain satisfactory academic progress. VCU's SAP policy is based on federal criteria and applies to all financial aid recipients. SAP for undergraduate students is measured by:
- GPA: Undergraduate students must maintain a cumulative GPA of 2.0.
- Completion Rate: Students must complete at least 67 percent of their overall attempted hours at VCU. Transfer hours are included.
- Maximum Credits of Eligibility: Students must not attempt more than 150 percent of the hours required for their degree program, including transfer and AP credit hours.

Contact Us:

Students needing assistance with this form and/or who need help in determining possible assistance options should contact the Student Financial Management Center (SFMC). The SFMC is open Monday through Friday from 9:00 am to 4:30 pm for walk-in, in person assistance. Zoom drop-in is available Monday through Friday from 9:00 am to 11:00 am and from 2 pm to 3:30 pm at https://vcu.zoom.us/j/6739682425.