

Financial Aid Guide:

New Undergraduate Students

2019-2020



Cost

USC Estimated Cost of Attendance

The USC estimated Cost of Attendance (COA) is used to determine your financial aid eligibility and is based on average amounts for standard expenses — including tuition, fees, books, supplies, room, board and other living expenses — for two semesters (nine months) of undergraduate study.

You can use the COA to assist in your financial planning, but keep in mind that your actual costs may differ. Estimated costs for students in some majors may be higher due to special laboratory or studio supply fees, or other additional costs incurred by all students in the program. Tuition is the same for in-state and out-of-state residents.

Things to Remember:

Direct Costs: Charges billed by and payable to the university, such as tuition and university housing. These costs are fixed for the academic year.

Indirect Costs: Charges payable to third parties, such as personal expenses and books and supplies. These amounts can vary based on the choices you make and give you more discretion in your spending.

Students have more living and dining options after their first year.

Annual Estimated Costs 2019-2020*

Direct Costs	
Tuition (12-18 units for two semesters):	\$57,256
Fees:	\$939
University housing and meal plan: **	\$15,916
New Student Fee (fall only):	\$450
Indirect Costs	
Books and supplies:	\$1,200
Personal and miscellaneous:	\$1,564
Transportation:	\$584
Total:	\$77,909

*The figures above are estimated annual amounts used to help determine the Cost of Attendance for financial aid purposes. Rates listed above are subject to approval by the Board of Trustees in May 2019.

** Housing and dining expenses vary depending on accommodations and meal plan.

Managing the Family Contribution

The family contribution represents the estimated amount a family can expect to pay out of pocket for an academic year. It is determined by subtracting the financial aid total from the student's Cost of Attendance.



You can manage the contribution in several ways:

- 1. Determine how much you can pay out of savings.**
If you would like to pay all or part of the student account balance from your savings, you can pay the Cashier's Office online, by phone, by mail or in person.
- 2. Consider the USC Payment Plan.**
The USC Payment Plan enables you to pay your balance in monthly installments over the course of the semester, through a program managed by USC Student Financial Services. For more information visit sfs.usc.edu.
- 3. Review and consider long-term educational financing options** such as the Direct Parent PLUS Loan. We recommend that families consider the PLUS Loan program before borrowing through a private student loan program. Direct Parent PLUS Loans are available regardless of income or financial need.

The repayment terms of federal loan programs may be more favorable than those for private loan programs.

Federal student loans are required by law to provide a range of flexible repayment options, including but not limited to, Income-Based Repayment and Income-Contingent Repayment plans, and loan forgiveness benefits, which other student loans are not required to provide. Federal Direct Loans are available to students regardless of income.

Calculating Your Bill

Our Planning Worksheet is an interactive tool designed to help you understand your current semester charges and estimate your university billing balance, after financial aid has been applied. The worksheet also details the resources available to help you manage your expenses. Visit the Planning Worksheet tab on your Financial Aid Summary & Tasks (FAST) page at financialaid.usc.edu.

Re-applying for 2020-2021 Financial Aid

Continuing students must re-apply for financial aid each year. Application deadlines and instructions for 2020-2021 will be available at financialaid.usc.edu.

It is your responsibility to obtain application instructions online and to apply on time. We must reevaluate your financial aid each year based on your current financial circumstances. We also adjust the estimated Cost of Attendance each year to reflect any changes made in university tuition and other charges or fees. **Students who miss any deadline may be considered for reduced financial aid based on available university funding.**

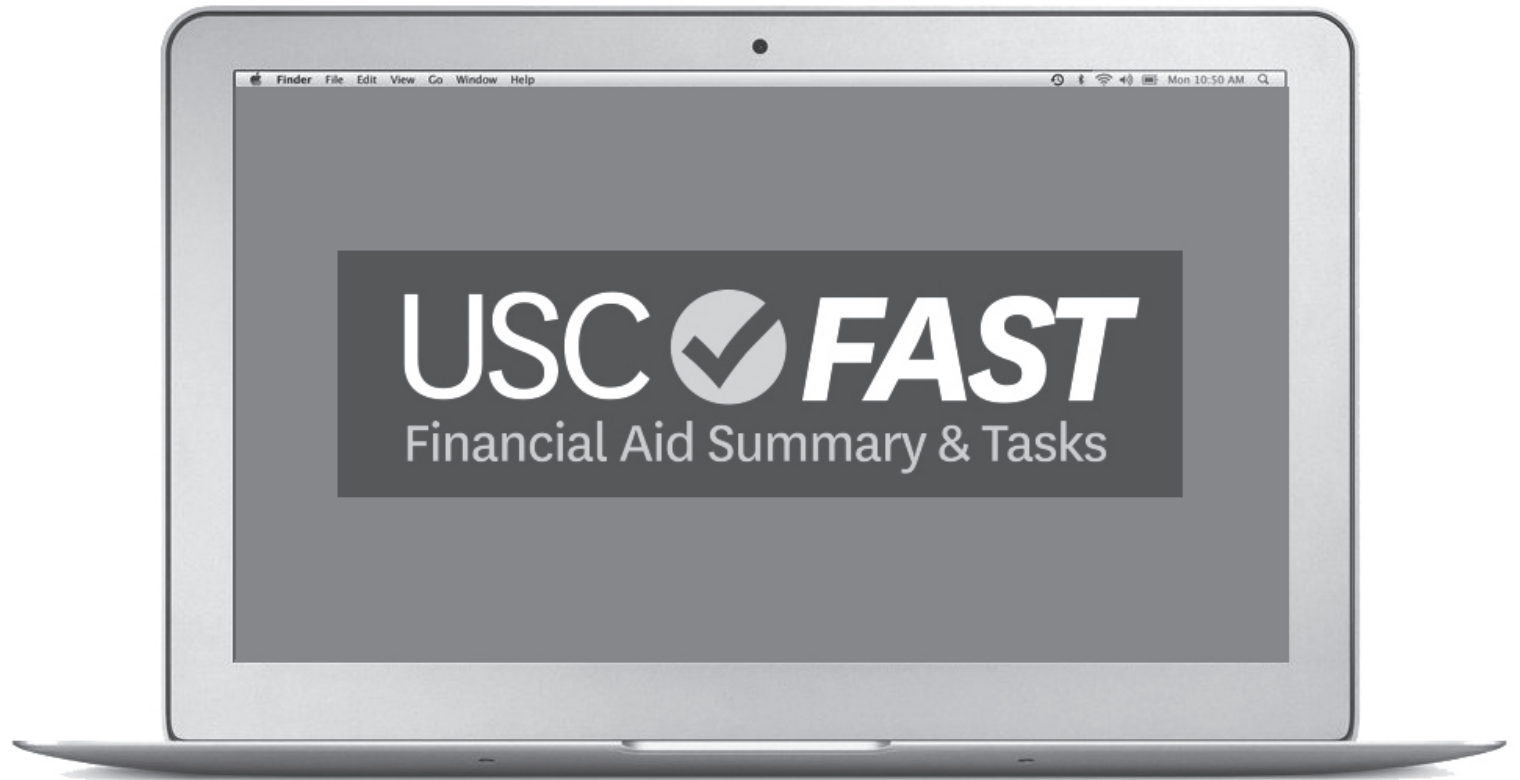
Please visit financialaid.usc.edu for more information.

Next Steps for Undergraduate Students

The following chart details your next steps to receive the funds for these awards. For more information about any of these programs, please visit financialaid.usc.edu.

Program	Actions
Federal and State Grants, USC Scholarships or University Grants	No action necessary. The Financial Aid Office will process the awards internally and the funds will be credited automatically if you meet all disbursement requirements.
Scholarships from Outside Agencies*	<p>Contact the agency and have them forward all payments to:</p> <p>USC Financial Aid Office University of Southern California 700 Childs Way, JHH 325 Los Angeles, CA 90089-0914</p> <p>Attn: Aid Coordination Unit</p> <p>If you received any scholarships not listed in your financial aid package, please submit a copy of the notification letter from the agency, listing the name and the amount of the award. The letter may be sent to the address above.</p>
Federal Work-Study	If you choose to take advantage of your Federal Work-Study award, you must find a job. The annual USC Job Fair is held the week before the start of fall classes. Visit the Career Center website (careers.usc.edu) for more information and on-campus job postings.
Direct Subsidized and/or Unsubsidized Loans	<ol style="list-style-type: none"> 1. Complete the Direct Loan Request form online by logging in to your Financial Aid Summary & Tasks (FAST) page at financialaid.usc.edu. You will find the form in the Document Library. Once the Financial Aid Office processes your loan and notifies the Department of Education, we will email you confirmation. 2. Sign your Master Promissory Note (MPN) online at studentloans.gov. To log in, follow the instructions provided on the homepage. 3. First-time undergraduate borrowers must complete loan counseling through iGrad, a leader in student financial literacy: https://usc.igrad.com/lesson/entrance-counseling. To access the Entrance Counseling course, you must log in with your USC NetID. 4. Attend a USC Cash Course either in person or via webinar. Visit financialaid.usc.edu/loans for more information and Cash Course schedules.
Direct Parent PLUS Loans	<ol style="list-style-type: none"> 1. Parents will need to request the Direct Parent PLUS Loan by visiting studentloans.gov and following the instructions provided. Click on Request Direct PLUS Loan to submit your information. Once you have completed the process, the Department of Education will notify us electronically. 2. Parents will need to sign the Master Promissory Note (MPN) for their PLUS loan online at studentloans.gov after their loan has been approved. <p>If you did not yet apply for need-based aid:</p> <ol style="list-style-type: none"> 1. Complete and submit the 2019-2020 Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. Once the Financial Aid Office processes your PLUS loan and notifies the Department of Education, we will email you confirmation. 2. You must also submit a Financial Aid Supplement Form to the Financial Aid Office. Log in to your Financial Aid Summary & Tasks (FAST) page at financialaid.usc.edu and click on the Document Library to access it.

* When coordinating scholarships, our office makes every attempt to preserve any university need-based grant you may have been awarded. In most cases, scholarships will reduce the amounts of work-study and federal loans. The total financial aid amount may also increase, allowing your Direct Loan to assist with the family contribution. In some cases, however, the amount of the university need-based grant will be reduced.



How to Estimate Your USC Billing Balance

The **Planning Worksheet** is an interactive tool available through your **FAST** page at financialaid.usc.edu.

- View a list of your current semester charges and the available resources.
- Choose which resources are the best fit.
- Try different payment options until you find the plan that works best for you.

USC Financial Aid Office

(213) 740-4444

financialaid.usc.edu/contactfao



[@USCFinancialAid](https://twitter.com/USCFinancialAid)



[www.youtube.com/
USCFinancialAidTV](http://www.youtube.com/USCFinancialAidTV)

The University of Southern California admits students of any race, color, national origin, ancestry, religion, gender, sexual orientation, age, physical disability or mental disability to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, national origin, ancestry, religion, gender, sexual orientation, age, physical disability or mental disability in the administration of its educational policies, admissions policies, scholarship and loan programs, and athletic and other school-administered programs. The University's full nondiscrimination policy can be found on the Web at policy.usc.edu.

The University of Southern California complies with all federal and state laws that protect individuals with disabilities from discrimination based on their disability status. As such, reasonable accommodations and auxiliary aids and services are available to individuals with disabilities when such modifications and services are necessary to fully access the institution's programs and services. Disability Services and Programs (DSP) provides accommodations and services to enrolled students with disabilities. Applicants and registered students with questions may contact the Office of Disability Services and Programs, at dsp.usc.edu. The university's ADA/504 Coordinator is Christine Street. She may be reached at streetc@usc.edu.