

2024-25

Paying for College



 siue.edu/paying-for-college 

SOUTHERN ILLINOIS UNIVERSITY
EDWARDSVILLE

Paying for College

siue.edu/paying-for-college

SIUE is committed to providing a **high-quality education** that is **accessible and affordable**. Undergraduate students benefit from one of the lowest tuition rates in Illinois, and **all students in the U.S. pay in-state tuition**.

This **guide** includes information about student financial aid — scholarships, grants, work study and loans — to help you make **smart decisions about how to pay for school**.



How much does it cost to attend SIUE?

Accessibility and affordability are very important to us. We hold the same accreditation as many of the nation's top schools, but **we charge significantly less for tuition.***

*Undergraduate, two semesters, 15 credit hours each. Prices reflect academic year 2024-2025 tuition rate. Room and board reflects costs in a shared room in a first-year residence hall and meal plan A.

*Some degree programs have course-specific fees.

**Opt out by providing proof of health insurance coverage.

	Base Tuition*
	\$9,576
+	Mandatory Fees*
	\$3,346.50
+	Student Health Insurance Fee**
	\$2,583
+	Room & Board*
	\$10,951
=	Total
	\$26,456.50



More than 40% of our first-year students who file the FAFSA receive enough aid (Federal Pell Grants + Illinois MAP Grants + SIUE Aid) to **cover 100% of their tuition and mandatory fee charges**.

There are many factors that will impact your financial aid package. See what costs might look like for you siue.edu/paying-for-college/estimator.

Financial Aid? Tell Me More!

Important: File the FAFSA as soon as you can beginning this fall at studentaid.gov.



What is financial aid?

- **Grants** don't need to be paid back and are awarded based on **financial need**.
- **Scholarships** don't have to be paid back and are awarded on **academic merit**.
- **Loans** have to be **paid back with interest**.
- **Work study** provides on-campus work experience and a paycheck to use toward tuition or living expenses.
- Learn more at siue.edu/financial-aid.



BEST BANG FOR THE



Washington Monthly

"Best bang for the buck" means SIUE is a smart choice for your money.



Textbook Rental Included in mandatory fees. **Save thousands of dollars each year!**



1 2 3 4

New undergrads pay a **guaranteed tuition rate** for 4 continuous academic years

Nearly **50%** of the recent graduating class have **no student loan debt**

Financial Aid

We are here to help!

The Office of Student Financial Aid will help you navigate scholarships, grants, student loans, parent loans and student employment to better understand your costs and options for funding your education.



To qualify for financial aid, you must:

- Be admitted as a degree-seeking student
- Enroll at least half-time each term (6 hours for undergraduate students, 5 hours for most graduate students)
- Maintain satisfactory academic progress, including a minimum cumulative 2.0 GPA
- Maintain a 67% completion rate of all enrolled courses for each term
- Not be in default on other student loans or owe a grant refund

Grants

Name	Annual Amount	Eligibility Criteria	How to Apply	Basis for Award
Federal Pell Grant	Up to \$7,395	U.S. citizen or permanent resident with financial need	FAFSA application is required. Check studentaid.gov for 2025-2026 FAFSA availability.	Need as defined in federal formula
Federal Supplemental Educational Opportunity Grant (SEOG)	\$200-\$1,400	U.S. citizen or permanent resident with financial need	FAFSA application is required. Check studentaid.gov for 2025-2026 FAFSA availability.	Need as defined in federal formula (limited funds)
Monetary Award Program (MAP)	Up to \$8,400 (depending on state appropriations)	Illinois resident with financial need	FAFSA application is required. Check studentaid.gov for 2025-2026 FAFSA availability.	Need as defined in state formula (limited funds)
Student-to-Student Grant	Up to \$1,000	Illinois resident with financial need	FAFSA application is required. Check studentaid.gov for 2025-2026 FAFSA availability.	Need as defined in federal formula (limited funds)

File the FAFSA as soon as you can beginning this fall.

How to apply for financial aid

1. Go to the FAFSA website at studentaid.gov. Click "Log in" or "Create Account."
2. Create an FSA ID. This will be used as your identifier and electronic signature. A parent may also need to apply for an FSA ID later in the application process.
3. Complete the FAFSA online. You will use the taxes you submitted two years ago. For example, to complete the 2025-2026 FAFSA, you will use your 2023 federal tax information. FAFSA completers will give permission for their tax information to be transferred automatically into the form.
4. Watch your SIUE email for notification of your financial aid award from SIUE beginning in March (late March if you're a transfer student).
5. You may receive a request for additional information to complete the verification process.

SIUE FAFSA Code: 001759



Student Employment

Part-time employment is an easy option to help finance your education. If you are entering SIUE in the fall, you are eligible to begin looking for jobs around the last week of July. To learn more about student employment at SIUE or to apply for employment, use the Cougar Jobline link at siue.edu/student-employment.

Student Loans

Name	Annual Amount	Eligibility Criteria	How to Apply	Loan Terms
Federal Direct Loan	First-Year Undergrad (Dependent) \$5,500 max (up to \$3,500 subsidized) First-Year Undergrad (Independent) \$9,500 max (up to \$3,500 subsidized) Sophomore (Dependent) \$6,500 max (up to \$4,500 subsidized) Sophomore (Independent) \$10,500 max (up to \$4,500 subsidized) Junior and Beyond (Dependent) \$7,500 max (up to \$5,500 subsidized) Junior and Beyond (Independent) \$12,500 max (up to \$5,500 subsidized)	U.S. citizen or permanent resident	File FAFSA online	Interest rate for both subsidized and unsubsidized loans is 6.53%* Subsidized loans do not accrue interest as long as the student is enrolled at least half-time. Interest starts accruing as soon as the student drops below half-time. Unsubsidized loans start accruing interest as soon as the loan is disbursed. For both the subsidized and unsubsidized loans, repayment begins six months after the student drops below half-time or leaves school.
Federal PLUS Loan (Parent and Graduate student loan)	Up to total cost of education less other financial aid	Credit-worthy parent of dependent student, or the graduate student	File FAFSA online and complete PLUS application	Interest rate 9.08%* Repayment of loan can be deferred until student has been out of school six months. May defer payments while enrolled at least half-time.

*2024-2025 student loan interest rates. Rates may change for 2025-2026.

First-Year and Transfer Student Scholarships

Scholarship	Requirements	Amount	Duration
Cougar Pride	3.0 GPA Transfer students: 24 transferable credit hours in addition to GPA	Tuition Waiver Up to \$16,000 for first-year students	Over 4 years
		Up to \$6,000 for transfer students	Over 2 years
Johnetta Haley <small>For students who are underrepresented in their anticipated field of study.</small>	3.0 GPA Transfer students: 24 transferable credit hours in addition to GPA	Tuition Waiver Up to \$8,000 for first-year students	Over 4 years
		Up to \$4,000 for transfer students	Over 2 years
Meridian <small>First-Year Students Only Fall entry only</small>	3.5 GPA	Full tuition, fees, room and board	Over 4 years
CODES <small>(Community-Oriented Digital Engagement Scholars) For students interested in research and committed to community activism Fall entry only</small>	For students who are Pell-eligible, first-generation or historically underrepresented in their major	Full tuition	Over 4 years
Phi Theta Kappa <small>Transfer Students Only</small>	Phi Theta Kappa Member 24 transferable credit hours	\$2,000	One-time award

Hey! Do you live in Illinois or Greater St. Louis?

We'll cover tuition, mandatory fees and course-specific fees after utilizing all federal/state/institutional financial aid, including merit-based scholarships, as funding is available for eligible students.*

- **SIUE Commitment:** Illinois residents
- **SIUE Gateway Opportunity:** Greater St. Louis residents

*Family income less than \$113,575 and assets less than \$50,000 based on submitted FAFSA

Scholarships listed are awarded as funding allows.

SIUE Scholarships

SIUE is committed to providing a high-quality education that is affordable. SIUE offers several scholarships to reward academic success and help cover the cost of your college education. Review additional scholarship opportunities at siue.edu/scholarships.

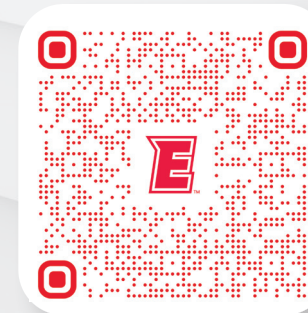
Once you are **enrolled**, you can check your personal student records through CougarNet at siue.edu/cougarnet.

- Financial aid status
- Account balance
- And so much more

More than 450 scholarship opportunities

Some scholarships have been made possible by gracious gifts from alumni, faculty, staff and community supporters, and some apply to specific areas of study. Learn more at siue.academicworks.com.

Fine print details & additional scholarship opportunities



siue.edu/financial-aid/types-of-aid

Check out the Meridian Scholarship

SIUE's most prestigious academic award

- Covers four years of tuition, mandatory fees, housing and meal plan
- Allows exemplary students to focus solely on their academic and personal growth
- Meridian Scholars represent the highest level of academic achievement and are a testament to SIUE's commitment to educational excellence

Who is a Meridian Scholar?

- Admitted first-year students with a minimum 3.5/4.0 cumulative GPA will be considered
- Average GPA of selected scholars: 3.93

Applying for the Meridian Scholarship

- Application deadline: November 15
- Supplemental Profile required for consideration
- siue.edu/meridian



SOUTHERN ILLINOIS UNIVERSITY
EDWARDSVILLE

Office of Admissions
Campus Box 1600, SIUE
Edwardsville, IL 62026

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Get Started TODAY!



siue.edu/financial-aid



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Office of Student Financial Aid

618-650-3880

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SIUE is proud to support responsible
use of forest resources.