

**NIAGARA UNIVERSITY  
FINANCIAL AID OFFICE**

**R**

**ESTIMATED  
COST OF ATTENDANCE & PAYMENT ESTIMATOR  
2025-2026**

The following information is provided to assist you in estimating your cost of attendance at Niagara University for the 2025-2026 academic year (fall and spring semesters).

***ESTIMATED DIRECT COSTS: \****

	<u>FALL 2025</u>	<u>SPRING 2026</u>	<u>TOTAL</u>
Regular Block Tuition (12-18 credits/semester) (consult your contract if you have a Level Tuition rate)	\$ 19,150.	\$ 19,150.	\$ 38,300.
Undergraduate Student Fee	940.	940.	1,880.
Books	265.	265.	530.
<b>Tuition, Fees &amp; Books</b>	<b>\$ <u>20,355.</u></b>	<b>\$ <u>20,355.</u></b>	<b>\$ <u>40,710.</u></b>
Food & Housing ** (Double Room Rate)	6,870.	6,870.	13,740.
<b>TOTAL – Tuition, Fees, Books, Food &amp; Housing</b>	<b>\$ <u>27,255.</u></b>	<b>\$ <u>27,255.</u></b>	<b>\$ <u>54,450.</u></b>

\* There are additional charges for room damage deposit, single rooms, overload tuition, lab fees, theatre course fees, etc. Normal full-time semester program equals 15 credit hours. A student must be enrolled in at least 12 credit hours to be considered full time. Student enrolled in more than 18 credit hours will be assessed an additional tuition charge of \$1265. per credit hour. In calculating the overall cost of a degree program, it is important to remember that some majors require more than the standard 120 credit hours and, some majors may require students to take more than 18 credit hours in a semester. Students enrolled in these programs will incur additional charges at the per-credit hour rate. Students will also incur additional charges for non-credit developmental courses. Likewise, students should know that some majors require additional program fees (**Business - \$600 per semester, Nursing - \$845 per semester, CIS - \$555 per semester, Theater Performance Fee - \$995 per class, etc.**). Please check the hour requirements of your major before determining your costs and fees. Consult the NU Undergraduate Catalogue for a complete listing of fees or go on-line at [www.niagara.edu/accounts](http://www.niagara.edu/accounts).

\*\* Your actual food & housing charges may be higher depending upon which room type you select. The \$13,740 is based off a standard double room.

**OTHER COSTS:**

In addition to the charges listed above which are billed by the University, you should estimate the following additional expenses in your personal college budget.

<b>Resident (on-campus) students:</b>	
Transportation & personal	\$ 2,700.
<b>Off-Campus students:</b>	
Housing & food allowance	\$ 9,550.
Transportation & personal	\$ 6,850.
<b>Commuter students:</b>	
At home food & housing allowance	\$ 2,350.
Transportation & personal	\$ 5,150.

**SEE REVERSE SIDE TO ESTIMATE YOUR PAYMENT TO NIAGARA UNIVERSITY**

**NIAGARA UNIVERSITY  
PAYMENT CALCULATION WORKSHEET**

**STEP #1:**

First, enter the appropriate estimated charges:

Fall Semester

Spring Semester

If you will be a commuter student, enter \$20,355 for fall semester and \$20,355 for spring semester on **LINE A**.

If you will live on-campus (double room), enter \$27,255 for fall semester and \$27,255 for spring semester on **LINE A**.

A      \_\_\_\_\_                      \_\_\_\_\_

**STEP #2:**

Second, list your financial aid awards from the Offer Letter in Self-Service. List the fall amounts in the fall column and the spring amounts in the spring column.

FINANCIAL AID AWARD \*

	\$		

**TOTAL YOUR FINANCIAL AID AWARDS      B -**      \_\_\_\_\_      -      \_\_\_\_\_

- \* (1) Federal Work-Study awards may **NOT** be used as a deferment toward tuition, fees, food and housing charges unless you make special arrangements with the Student Accounts Office. Because you will receive your own pay check every two weeks, you should determine in advance what portion of your pay check will be applied to the charges on Line A and what portion will be used for your own personal expenses. **If you determine that any portion of your pay check is to be used toward paying the charges on Line A, include only that amount of your work-study award in Step #2, otherwise write in zero.** A special deferment form will be available in the Student Accounts Office prior to the beginning of the semester.
- (2) Your Federal Direct Loan amount (subsidized & unsubsidized) will be reduced by 1.057% as an origination/default fee by the federal government. Write in your loan amount less 1.057%. For example, if your loan is \$2,750. per semester, write in \$2,721 for each semester (\$2,750. less 1.057%)
- (3) If you are rejecting an award, write in zero for that award amount.

**STEP #3:**

Third, subtract the total of your financial aid awards (Line B) from the amount on Line A. This is the estimated amount due Niagara University (Line A - Line B).

C = \_\_\_\_\_ = \_\_\_\_\_

Niagara University offers several payment options, including a monthly payment plan that will help you finance the amount on Line C. In addition, there are many loan programs available, both federal and private, to assist you in budgeting your education at Niagara University. Please refer to the information enclosed with this award notification. If you have any questions about financing your Niagara University education, please call the Financial Aid Office at (716) 286-8686.

**SEE REVERSE SIDE FOR ESTIMATED COST OF ATTENDANCE**