

GUIDE TO CREDITS AND FEES FOR GRADUATE STUDENTS

CSU grad students are assessed tuition and several types of fees. Costs vary significantly depending on how many credits a student takes each semester. Given that fees are typically paid out-of-pocket by the student, it is in their best interest to be savvy about them. **Everyone's situation is different. Erin is happy to review a student's individual situation and customize a registration plan to minimize costs for both student and advisor.**

FA18/SP19 GRADUATE TUITION AND FEES:

- [Tuition and Fees](#)
- Breakdown of [General Fees](#)

BREAKDOWN OF TUITION AND FEES FOR 2018/19 ACADEMIC YEAR:

Fee	1-5 credits	6-9 credits	>9 credits
Tuition			
Resident	\$567.40/cr	\$567.40/cr	No additional charge
Non-Resident**	\$1391.10/cr	\$1391.10/cr	No additional charge
General	\$154.89/semester	\$835.81/semester	\$835.81/semester
University Tech	\$25/semester	\$25/semester	\$25/semester
University Facility	\$20.75/cr	\$20.75/cr	\$20.75/cr
Alternative Transport	\$12.81/semester	\$30.50/semester	\$30.50/semester
Health Network/ Counseling			
CSU SHIP: Yes	\$249.84/semester	Included in Gen Fees	Included in Gen Fees
CSU SHIP: No	\$124.92/semester ONLY IF use CSU Health Network	Included in Gen Fees	Included in Gen Fees

**Non-resident International GRA Tuition Premium Program (TPP): Non-resident international GRAs (who are never eligible for residency), can qualify for resident tuition at the full-time (9cr) rate during their entire tenure at CSU by meeting these requirements:

- Enrolled in a minimum of 5 resident-instruction credits each fall and spring semester (online credits do not satisfy the requirement). Students pay fees at the 5cr rate.
- Employed as a 0.5FTE GRA (20 hours/week) to receive the full difference between resident and non-resident tuition. For GRAs employed in capacities less than 0.5FTE, the Graduate School will pay a pro-rated amount of tuition.
- The Tuition Premium Program covers resident-instruction tuition only. It specifically excludes CSU Online tuition, differential tuition, and fees.

Tuition: scales linearly with credits up to 9 credits, after which tuition remains flat. Tuition costs the same whether student takes 9 or 15 credits.

- Resident: \$567.40/cr up to 9 credits (\$5,106.80 max)
- Non-Resident: \$1391.10/cr up to 9 credits (\$12,520.10 max)

General Fees: categorical.

- \$154.89/semester if student takes 1-5 credits
- \$835.81/semester if student takes 6 or more credits

University Technology Fees: \$25 total no matter what.

University Facility Fees: scale linearly with credits. No cap.

- \$20.75/cr

University Alternative Transportation Fees: categorical.

- \$12.81/semester if student takes 1-5 credits
- \$30.50/semester if student takes 6 or more credits

CSU Health Network and Counseling Fees: varies.

- Automatically assessed as part of General Fees if student takes 6 or more credits
- If student takes 1-5 credits, fees depend on the student's health insurance plan and/or usage of CSU Health Network:
 - Enrolled in CSU Student Health Insurance Plan (SHIP): \$249.84/semester, whether or not students use CSU Health Network. Fees assessed mid-semester.
 - Not enrolled in CSU SHIP: \$124.92/semester (\$80.76 in summer), assessed ONLY IF student uses the CSU Health Network. Fees assessed at end of semester.
- More information about CSU Health Network and Counseling Fees: <https://health.colostate.edu/eligibility-and-service-charges/>

WHAT TO KNOW ABOUT HEALTH INSURANCE:

Health Insurance: Health insurance is mandatory for all international grad students and for grad students taking 6 or more credits. International grad students must carry the CSU Student Health Insurance Plan (SHIP). Domestic grad students may fulfill this requirement by carrying private health insurance (for example, if student is covered by parents' insurance plan) or by carrying the CSU SHIP.

CSU Student Health Insurance Plan (SHIP): Student will be automatically enrolled if taking 6 or more credits. **Student must sign up for CSU SHIP by the add/drop deadline if taking fewer than 6 credits.** Student can opt out of CSU SHIP by completing a waiver demonstrating comparable coverage by the add/drop deadline.

- General information: <https://health.colostate.edu/student-health-insurance/>
- Opt out instructions: <https://health.colostate.edu/domestic-student-waiver/>
 - Student Health Insurance offers free audits to ensure private insurance plan meets student's needs
- Enroll in CSU SHIP if taking fewer than 6 credits: <https://health.colostate.edu/enroll-ship/>
 - Click on *Enrollment* link and follow instructions

CSU SHIP Reimbursement and Taxation: 100% of the cost of the CSU SHIP is reimbursed by the Graduate School for students serving as GTAs/GRAs as long as they are enrolled in 5 or more on-campus credits. Students are not reimbursed if they carry private health insurance.

- Federal tax code treats this health insurance reimbursement as supplemental wages, so student will be taxed on it during the next pay cycle (Sept/Feb). Student is taxed in a lump sum; it is not spread evenly across all paychecks in a semester.
- Supplemental wages taxed at 22% for 2018: <https://www.irs.gov/pub/irs-pdf/p15.pdf>
- Student must be enrolled for CSU SHIP for BOTH Fall AND Spring semesters to be reimbursed for the summer term as well. If student enrolled for CSU SHIP for only one of the semesters during the academic year, s/he will not receive reimbursement for the summer term.
- FAQs: <http://graduateschool.colostate.edu/financial/assistantships/assistantship-health-contribution/>

SAMPLE SEMESTER-BY-SEMESTER REGISTRATION SCHEDULE:

PhD students: 72 credits (minimum) required*, average time 6 years (mileage may vary)

*For a PhD student entering with an MS degree, need 42 credits (minimum) during PhD

MS students: 30 total credits required, average time 2.5 years (mileage may vary)

Registration by Semester	PhD (~5 years) -72 credits req'd	PhD (~4 years) -prior MS degree -42 credits req'd	MS (~2.5 years) -30 credits req'd
Semester 1	15 cr	9+ cr	9+ cr
Semester 2	15 cr	9+ cr	9+ cr
Semester 3	9+ cr	5+ cr	5+ cr
Semester 4	5 cr	5 cr	5 cr
Semester 5	5 cr	5 cr	5 cr
Semester 6	5 cr	5 cr	Additional time TBD
Semester 7	5 cr	5 cr	
Semester 8	5 cr	5 cr	
Semester 9	5 cr	Additional time TBD	
Semester 10	5 cr		
Additional Semesters	Additional time TBD		

Beware: Registration schedule depends on course availability and advisor/committee input; Fellowship and scholarship recipients may have enrollment requirements which supersede those listed above; First 2-3 semesters are more coursework intensive, while remainder of time more research intensive.

WHY 5 CREDITS IS THE MAGIC NUMBER FOR MANY GRAD STUDENTS:

SERP & Paycheck Withholding: Employees of CSU do not participate in the Social Security program. Instead, student employees are required to participate in the Student Employee Retirement Plan (SERP): <http://www.ses.colostate.edu/serp.aspx>. When a student is enrolled half-time (5 credits in the fall/spring), s/he is exempt from SERP (7.5%) and Medicare (1.45%) withholdings. But when a student is enrolled for fewer than 5 credits (during the summer months and between semesters), 9% of wages are withheld from paycheck, decreasing take-home pay. The student gets this money back, but not until retirement.

****To minimize the amount that's withheld from one's paycheck, student must be registered as a half-time student (5 credits) before August 15th and January 15th. This is because the assessment of these withholdings is performed on the 15th of each month.****

- **Beware:** GRAD544 is a 1 credit required course. However, it only runs for eight weeks, so midway through the semester, a student's registration will change to 1 fewer credit, which will affect SERP withholding status. The best workaround is to substitute another eligible course to fulfill the requirement: HES600, HES700, MIP654, NSCI580A2. All eligible courses: <https://vpr.colostate.edu/ricro/rcr/courses-and-education/>.

Student Fees: Fees are typically the student's responsibility and so it makes sense to keep them as low as possible. But not all fees are created equally. The big jump in fees happens when a student registers for 6 or more credits (fees increase by roughly \$700 when a student changes from taking 5 to taking 6 credits). So, let's strategize a way to minimize them.

CSU Student Health Insurance Plan (SHIP): The CSU SHIP is \$3454/year (domestic) or \$1610/year (international). The Graduate School now offsets the entire cost of health insurance for graduate students who meet specific criteria. To get the reimbursement, students must carry CSU's health insurance, be appointed to at least a 25% assistantship (most BMS grad students are appointed to a 50% assistantship) and be enrolled in a minimum of 5 credits. So if a student carries CSU's health insurance, registering for 5 credits makes him/her eligible for the reimbursement.

- **Beware:** The fine print is that this reimbursement is considered income, so students will be taxed on it from their next paycheck. Additionally, students must pay the CSU Health Network and Counseling Fees (\$249.84/semester) if they are enrolled for CSU SHIP, even if they don't use the CSU Health and Medical Center or its counseling services.

Student Loan Deferment: Students must be enrolled half-time (5 credits) in order to defer repayment of student loans.