



Student Finances

TUITION AND FEES FOR UNDERGRADUATE STUDENTS

2022–2023 Academic Year

Tuition	\$45,200 per year
Registration Fee	\$600 per year
Activity Fee	\$400 per year
University Fee	\$2,600 per year
Standard Double Residence Hall Fee, Men	
Standard Double Residence Hall Fee, Women	\$10,000 per year***
Standard Campus Meal Plan	\$3,850 per year
Health Insurance	\$4,750 per year

Miscellaneous fees:

Laboratory Fees	see individual course descriptions
Transcript of Record	\$7 each
Graduation Fee	\$150 (to be paid with application for graduation)
Internship Fee (Summer)	\$200
Internship Registration Fee	\$25

*** Undergraduate Men and Women have several options other than the standard double room and should consult the Wilf or Beren campus housing office for the current rates and availability.

Part-time students taking fewer than 12 credits per semester are charged \$1,625 per credit plus a \$50 registration fee.

Undergraduate students enrolled for 12 or more undergraduate credits per semester pay full-time tuition. Undergraduate students enrolled for fewer than 12 undergraduate credits are part-time students and are charged at the undergraduate per-credit rate.

Full-time undergraduate students may enroll in approved graduate courses at no additional charge during their last year of undergraduate study as long as they are within the approved credit/course limitations of their undergraduate school. Part-time undergraduate students are, however, charged at the graduate per-credit rate for graduate courses.



FINANCIAL AID

What Is Expected of Parents and Students?

College students' single most important source of financial help is their parents. Some families of very modest means can give only minimal support, but the overwhelming majority of parents can and do provide substantial financial help.

Yeshiva University is eager to help parents meet educational expenses, but expects each family to pay as much as it can reasonably afford and as much as other families in similar circumstances. The university expects a family to draw on both current income and accumulated assets to meet education costs.

Filling the gap between the cost of education and a family's financial resources can include a variety of elements. The university will do its best to fill in as much as possible with financial aid. Where there remains a gap, students would do well to explore these additional areas:

- the student's personal savings, including trusts, bonds, and summer work
- part-time work during the school year
- student loans
- loans obtained by parents through family, friends, or commercial organizations
- scholarship grants—from federal and state scholarship programs and programs sponsored by community, fraternal, and industrial organizations

Financial Assistance Programs

Students seeking financial assistance from Yeshiva University who are U.S. citizens or eligible non-citizens are required to submit the Free Application for Federal Student Aid (FAFSA).

All students should file the FAFSA as early as possible after October 1 of the year prior to when they will attend Yeshiva University. The FAFSA should be filed online at studentaid.gov. The YU Federal School Code for the FAFSA is 002903.

International students should fill out the International Student Financial Aid Application, which can be found online at www.yu.edu/osf/forms, at the Office of Student Aid, or at the Office of Admissions.

The Yeshiva University Financial Assistance Program includes many sources of aid including scholarships, grants, loans, and work-study. The following are brief descriptions of the programs.



I. Academic Scholarships

- **Yeshiva University Sponsored Scholarships Based on Academic Merit (Dean's Scholarships)**

These scholarships are designed for exceptionally gifted students who demonstrate high academic achievement and a commitment to Jewish studies. Annual awards range from \$5,000 to \$15,000 for undergraduate studies at the university's New York campuses.

- **Distinguished Scholars Program**

Qualified applicants may be designated as Distinguished Scholars. Each participant can receive a scholarship ranging from \$10,000 through \$25,000 for up to four years of full-time on-campus study toward a bachelor's degree.

Distinguished Scholars automatically enter either the S. Daniel Abraham Honors Program (Beren Campus) or the Jay and Jeanie Schottenstein Honors Program (Wilf Campus) or the Sy Syms Business Honors and Entrepreneurial Leadership Program (both Campuses) and participate in an enriched course of study, including freshman honors seminars and special events that tap into the unparalleled cultural and intellectual resources of New York. A faculty mentor provides individualized guidance for each participant.

- **Yeshiva Masmidim Honors Program**

The Yeshiva Masmidim Honors Program, under the aegis of MYP, identifies approximately 10 exceptional incoming students each year who demonstrate potential to become genuine talmidei chochomim. Yeshiva University will provide these students with the opportunity to maximize their potential through a rigorous learning schedule and curriculum, within the framework of the university's unique commitment to Torah Umadda. The program, directed by Rabbi Mayer Twersky, a renowned talmid chochom and rosh yeshiva, will provide significant scholarships and will involve mentorship, bechinos, and the publication of divrei Torah. Scholarships will range from partial tuition to \$30,000.

II. Need Based Grants

- **Yeshiva University Grant**

University grants are direct gifts from the university to the student and depend on the amount of financial need and the student's eligibility for funding from other programs.

- **Federal Pell Grant**

The Pell Grant is administered and funded by the federal government and provides grants of up to \$6,895 per year for 2022-23 academic year toward the educational expenses of eligible students. Eligibility is determined by a formula set by Congress and is based on information reported in the FAFSA.



- **Federal Supplemental Educational Opportunity Grant (SEOG)**
The SEOG program was established by the federal government to help students from the lowest-income families meet educational expenses. Grants start at \$500 and are based on extreme financial need. Recipients also must be eligible for and receive the Pell Grant.
- **New York State Tuition Assistance Program (TAP)**
TAP provides grants of up to \$5,665 per year for students who are legal residents of New York State. Awards are determined by the amount of parents' net taxable New York State income (gross income less all exemptions and deductions). This grant can only be used for tuition and can not be used for fees or living expenses.

III. Loan Programs

- **Yeshiva University Student Loan Program**
These loans are available to needy students. A maximum of \$4,000 per year (\$8,000 for international students) may be borrowed. Repayment begins nine months after the borrower ceases to be a half-time student and is made in quarterly installments for up to 10 years. No interest accrues on the loan before the repayment period begins; thereafter, simple interest of 5 percent per year is paid on the outstanding balance. Eligibility is determined by financial need.
- **Federal Stafford Loan Program**
The Federal Stafford Loan Program makes loan funds available to college students for financing their education.

Annual Loan Limits:

Dependent Students

- 1st year - \$5,500 (up to \$3,500 subsidized)
- 2nd year - \$6,500 (up to \$4,500 subsidized)
- 3rd year and beyond - \$7,500 (up to \$5,500 subsidized)

Independent Students

- 1st year - \$9,500 (Up to \$3,500 subsidized)
- 2nd year - \$10,500 (Up to \$4,500 subsidized)
- 3rd year and beyond - \$12,500 (Up to \$5,500 subsidized)

Note: If you are a dependent student whose parents are unable to obtain a federal PLUS loan, you may also qualify for these higher loan limits.

Depending on computed financial need, the federal government may pay the interest due on the loan while the student is in school (subsidized); otherwise, the interest is due while the student is in school or may be capitalized until after graduation (unsubsidized).



IV. Student Employment

Federal Work-Study Program

The Federal Work-Study Program provides students who demonstrate financial need with possible employment to help meet supplementary educational expenses. The Office of Human Resources places students in jobs that, wherever possible, are in keeping with their career goals and previous work experience. In many cases, students without prior work experience receive on-the-job training.

The academic year Work-Study Program provides part-time employment of up to 15 hours per week while classes are in session at the Wilf Campus, Beren Campus, and Brookdale Center.

The summer Work-Study Program provides employment of up to 35 hours per week either off-campus near the student's home or at a YU campus.

Only students who will attend in the fall semester may participate in the previous summer Work-Study Program.

For complete information on scholarships, student employment, loans, and other methods of educational financing, consult:

Office of Student Aid
Yeshiva University
500 West 185th Street,
New York, NY 10033
646-592-6250; Email: studentaid@yu.edu; Web page: www.yu.edu/osf.

DETERMINING “NEED” FOR FINANCIAL AID

Programs that award financial aid based in whole or in part on need use a special definition of the term. “Need” is defined as the total cost of attending the institution minus the amount the student and the student's family can contribute toward that cost. This latter amount, the “estimated family contribution (EFC),” is determined by the standard congressionally approved formula using the information supplied on the Free Application for Federal Student Aid.

Each institution calculates the total cost—the “student expense budget”—using federally approved guidelines. Each student's budget is based on enrollment status and whether or not the student lives on campus. Sample expense budgets for Yeshiva University undergraduate students are provided below.

Student Expense Budgets

The following budgets show expenses for the nine-month school year. All figures are approximate, especially transportation costs. The student would incur many of the personal expenses (clothing, laundry, recreation, etc.) and food costs even if not attending college. The table does not list laboratory fees, as these vary with programs.



Sample Budgets (2022–2023)

	Resident Student	Off- campus housing	Commuting Student (living at home)
Tuition and fees			
Tuition	\$45,200	\$45,200	\$45,200
Mandatory Fees	3,600	3,600	3,600
Housing	10,000	8,033	4,559
Board (Meals)	3,850	5,250	2,870
Subtotal	\$62,650	\$62,083	\$56,229
Other estimated expenses, not paid to YU			
Loan Fees	\$75	\$75	\$75
Books and Supplies	1,250	1,250	1,250
Personal Expenses	5,400	3,780	2,363
Transportation	1,275	1,503	1,503
Subtotal	\$8,000	\$6,528	\$5,191
Total budget	\$70,650	\$68,691	\$61,420

PAYMENT PROCEDURES

Invoices for each academic semester (fall and spring) are mailed approximately one month before their due date. Tuition and fees and room and board are normally due three to four weeks before the beginning of the semester. Generally, fall semester payment arrangements are due in late July. Payment arrangements for spring semester are due in late December. Continuing students pay a non-refundable residence hall deposit of \$300 in the spring to ensure continued placement in the residence halls for the next school year.

No student is permitted to register until all outstanding balances have been paid in full or satisfactory arrangements have been made with the Office of Student Accounts.

Invoices are sent to each student by email and are posted on the student portal.

All paper checks must be sent to the Office of Student Accounts. The student's name and YU identification number must appear on the front of all checks.

Check payments must be mailed to:

Yeshiva University
Office of Student Accounts
PO Box 9478
New York, NY 10087-9478



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Full payment or arrangements for full payment must be made before the invoice due date to allow students to attend classes.

Payment through a parent's employer requires a completed "third party form" indicating the payment dates, number of payments, and amounts to be paid.

PAYMENT OPTIONS

There are several payment options available to facilitate the payment of tuition and fees. Students may make payment in full by electronic check, bank wire or credit card. In addition, to meet your budgeting requirements the University has made a payment plan available through TouchNet. All payments and payment plan budgets need to be completed and submitted by the payment due date preceding each semester.

Monthly Payment Plan

Arrangements can be made through TouchNet online payment portal at <https://insidetrack.yu.edu>. Term-based plans allow you to spread your semester tuition payments into 5 monthly installments for a single term. You may schedule the entire cost of Tuition & Fees less any Financial Aid with no interest or finance charge. An enrollment fee of \$45 is collected by TouchNet when the plan is established. The Fall Semester's first payment to TouchNet is due July 25.

Third Party Payments

The YU Third Party Payment Authorization Agreement Form can be downloaded and printed at www.yu.edu/osf/undergraduate-accounts/payments. This form then should be filled out and submitted to the Office of Student Accounts by the semester Due Date along with the \$40 participation fee.

Bank Wire Transfer Information

Wire Payments can be made directly from your bank from TouchNet account.

Please note: It is crucial that the Student Name and Student ID Number are included with the wire instructions. Please review the wiring policies with your bank; there may be fees deducted from the amount of your payment.

International Payments

International Money Orders drawn from a U.S. bank are accepted payments. Please note that Yeshiva University does not accept foreign currency or checks drawn on foreign banks.

WITHDRAWAL PROCEDURE AND REFUND POLICY

Students who withdraw from the university by the end of the first week of classes are entitled to a 100 percent refund. Students who withdraw with the written approval of the dean and the Office of the Registrar during the second week of the semester receive a 75 percent tuition refund. Students who withdraw during the third week of the semester



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receive a 50 percent tuition refund. Students who withdraw during the fourth week of the semester receive a 25 percent refund. No refund is given to a student who withdraws after the fourth week. Fees are not transferable or refundable.

Students who drop a course that results in a change in tuition will receive a refund for the dropped course as follows: first week, the student will receive a 100 percent refund; second week, a 75 percent refund; third week, a 50 percent refund; fourth week, a 25 percent refund.

The Office of Student Accounts will invoice students who add a course that results in a change of tuition.

If an undergraduate student drops below full time during the first three weeks of the semester, all university financial aid will be canceled.

LEAVE OF ABSENCE

Students who wish to leave the university temporarily should contact the Office of the Registrar for a leave of absence application.

CONSEQUENCES OF BEING IN ARREARS

Students will not be allowed to register for the coming semester unless all balances have been satisfied. In addition, a student is expected to pay for the next semester before entering the residence hall or starting classes. Students who owe money to the university or who are in arrears in repaying student loans will not receive a diploma from the university.

Should it become necessary to refer an account to a third party due to nonpayment, the student will be responsible for any collection costs, attorney fees, and suit fees.

Yeshiva University is committed to making undergraduate studies affordable. Student Accounts advisers are always available to discuss any matter with students and family members. Call 646-592-6260 or email accounts@yu.edu and a member of the Student Accounts staff will be glad to be of assistance.