

Princeton University
Graduate School Financial Shopping Sheet

Overview

The Financial Shopping Sheet is a tool to help you estimate the cost of your education.

Please note that your actual cost may differ based on several factors:

- University financial support to cover your cost of attendance
- Your length of enrollment (see information on [tuition refund policy](#))
- A change in cost of living
- A change in tuition/fees as approved annually by the Board of Trustees
- VA educational benefits which cover tuition and fees, books/supplies, and/or housing allowance

Graduate Student Cost of Attendance 2022-23

The graduate student cost of attendance (COA) consists of tuition and the required student health plan fee plus the estimated cost of living for a single graduate student. As noted below, the tuition rate depends on a student’s enrollment status.

Tuition and Student Health Plan (SHP) Fee:

Tuition

- Tuition (regular enrollment status): \$57,410
- Tuition ([Dissertation Completion Enrollment](#) status or [in absentia](#) status): \$4,150

Student Health Plan Fee (required for all enrolled graduate students)

- Student Health Plan Fee (required for all enrolled students): \$3,000

Cost of Living:

Estimated annual living costs for a single graduate student for 2022-23:

Item	Amount (12 months)
Housing*	\$14,530
Food	\$ 9,150
Personal Expenses	\$ 9,410
Books and Supplies	\$ 2,160
Total:	\$34,295

**Housing is based on a weighted average for on-and off-campus options.*

Total COA (Tuition and SHP Fee, plus Cost of Living):

Enrollment Status	12 Months
Regular Enrollment	\$94,705
DCE/ <i>In absentia</i> Enrollment	\$41,445

Other Expenses:

For information purposes, other expenses that a graduate student might incur include the following:

Other Required Fees:

**Princeton University
Graduate School Financial Shopping Sheet**

- Graduate Student Government Fee: \$25
- Graduate College Member Fee (residents): \$25 per term
- Graduate College Member Fee (non-residents): \$15 annually

Other Possible Fees:

- Optional Health Plans: health care coverage fees for spouse or dependents
- Supplemental Insurance Coverage: vision or dental insurance
- Required Immunizations: Insurance coverage is available for some immunizations (<https://uhs.princeton.edu/medical-services/immunizations-allergy-shots/required-recommended-immunizations>)
- Lab/Studio Fee (School of Architecture)

Funding for Graduate Students

PhD Funding:

Princeton guarantees full funding for its regularly enrolled, degree-seeking Ph.D. candidates for all years of regular program enrollment, contingent upon satisfactory academic performance. This full funding is intended to cover the COA during regular program enrollment. The defined doctoral program length is generally five years, with a few exceptional four-year programs. For additional information on requirements for graduation and a graduation timeline, please refer to the [Fields of Study](#) description for your specific program.

Over a Ph.D. student’s years of regular enrollment, university funding may come from a variety of sources, which in combination provide a minimum level of annual support that includes full tuition and fees support and a base stipend amount. This base stipend is intended to support the estimated living expenses of a single graduate student during each year of regular enrollment. The sources of funding in any given term might include fellowship, assistantships in research, assistantships in instruction, or external fellowship funding.

The 2022-23 stipend rates for fellowship, by division, and for assistantships (paid as salary) are shown in the table below:

Description	Amount
Humanities and Social Sciences:	
University Fellowship (12 months)	\$45,600
Natural Sciences and Engineering:	
First Year Fellowship (10 months)	\$40,000
Summer Fellowship or Assistantship in Research (2 months)	up to \$8,000

**Princeton University
Graduate School Financial Shopping Sheet**

All Divisions:	
Assistantship in Research (10 months)	\$40,000
Assistantship in Instruction (10 months)	\$42,000

DCE Funding:

After their regular enrollment period ends, Ph.D. students who have not completed their degree have the opportunity to be enrolled for up to two additional years in Dissertation Completion Enrollment (DCE) status, paying the marginal cost tuition rate. Because their funding is not guaranteed, DCE students are encouraged to work with their departments or campus partners to obtain DCE fellowship funding, a research or partial teaching appointment, or external funding. Please refer to [Funding for DCE Students](#) for more information.

Master's Funding:

The funding for master's candidates varies by academic program. In general, the Graduate School does not provide central funding for master's candidates; however, master's students are eligible for assistantships in research and instruction. For more details about the master's programs and any funding that is provided by specific departments, please refer to the [Fields of Study](#).

VA Education Benefits:

Students eligible for VA education benefits through the GI Bill or Yellow Ribbon Program may hold benefits to cover tuition and fees, books/supplies, and/or housing allowance. Students certify for these benefits through the [Office of the Registrar](#).

Please note that fully supported Ph.D. students are not obligated to use such benefits unless additional funding for personal expenses is desired or needed. Self-pay students without full funding may opt to use such benefits for tuition and/or living expenses.

Your Financial Support:

Your Admission Offer or your Annual Financial Support Letter (issued during the annual reenrollment process) provides your personalized University financial support in each year of enrollment. You can access your admission offer or your annual financial support letter in [TigerHub](#), in the My Financials portal. If you need assistance in accessing these documents, please contact gsfinance@princeton.edu.

Net Cost to You

By reviewing the COA and all sources of educational support for which you are eligible, you can determine your net cost, i.e., any remaining costs that you may need to pay.

To estimate your net cost to cover education expenses:

- Take the COA
 - Tuition and required student health plan fees, plus the estimated cost of living

Princeton University Graduate School Financial Shopping Sheet

- Subtract any grants, scholarships or other benefits for which you are eligible
 - From the university: Fellowship and/or assistantships (see Admission Offer or your Annual Financial Support Letter)
 - From external sources: including outside fellowship awards and VA Education Benefits

Please note that if you do receive partial or no tuition support, you will be billed each term by Student Accounts for the remaining self-pay portion of tuition owed for the term.

Loan and Work Options

If you receive full funding from the university, you may have no need for other financial support. However, if you are enrolled in a program without full university financial support, are in DCE status without full support, or have dependents, you may need other sources of funding to meet your financial needs over the course of your education.

Loan Options:

Long term education loans, payable after departure from graduate school, are intended to help students cover the COA during the academic year should their costs exceed their support from the university. The Graduate School can only certify loan amounts for essential educational expenses up to the COA, less student resources. Both U.S. citizens and permanent residents may apply for federal student loans through the U.S. Department of Education. International students are not eligible for federal loan programs. International students may borrow from private sources or apply for private student loans through banks, credit unions, or other lending institutions.

- [Direct Unsubsidized Loans](#)
- [Direct Grad PLUS Loan](#)
- [Private Educational Loan Options](#)

Given that Princeton provides all of its doctoral and many master's students with full funding, we do not evaluate financial need or ask for the FAFSA at the time of admission. Should an enrolled graduate student find the need for a loan during a given academic year, they can apply for and, if eligible, receive federal or private loan monies at any time between the start and end of classes. To determine eligibility for such loans in advance or during the academic year, contact the Graduate School at gfinance@princeton.edu.

Work Options:

- [Federal Work Study \(FWS\)](#): The Federal Work Study program provides eligible students with on-campus employment opportunities. Eligible students must be U.S. citizens or permanent residents. Federal Work Study is a cost sharing program whereby the government pays 75 percent of the student's hourly wage while the remaining 25 percent is paid by the employing agency.
- [On-Campus Hourly Employment](#): Students may take on additional hourly work on campus, provided that the nature and amount of such work is in compliance with the Graduate School's [Employment Policy](#).

Other Options:

Princeton University
Graduate School Financial Shopping Sheet

- National Service Benefits (i.e., Segal Education Award through [AmeriCorps](#))
-

Other Information and Resources

- [Graduation Rates](#)
- [Job Placement for Graduates](#)

Estimated Amount of Student Debt Upon Graduation From your Graduate Program:

Because Princeton provides its doctoral students and many of its master's students with full funding, very few graduate students find it necessary to take on student loans. Those who do take out either federal or private loans tend to be master's students or DCE students with limited or no funding provided by the university. On average over the past five years, only 1-2% of graduating students in each year took out either federal or private loans to fund their cost of education.

Acceptance of Transfer Credits Including Military Credits:

Princeton Graduate School does not operate on a credit system. Therefore, no provision exists for transferring credit received for work at other institutions. Ph.D. students who have completed work elsewhere should be able to present themselves for the general examination in a correspondingly shorter time and should discuss this with the director of graduate studies in their program.

University Contacts for Students and their Families:

Office of the Registrar (registrar@princeton.edu):

- Certifies eligibility for veterans and their families to utilize VA education benefits.

Graduate School Finance Team (gfinance@princeton.edu):

- Coordinates student financial support from the university and outside sources
- Facilitates federal education loans and work study, and supports the administration of a range of financial assistance programs and [family-focused initiatives](#).

Graduate School Academic Affairs Team (dsgmg@princeton.edu):

- Oversees academic policies, enrollment and program statuses, degree milestone processes, academic advising, and other programs including Exchange programs and the [Childbirth and Adoption Accommodation](#).

Graduate School Student Affairs Team ([Princeton Service Portal](#)):

- Supports student residential life policies and processes
- Offers family-focused initiatives and connection to resources in times of personal difficulty including health and financial emergencies and crisis management
- Sponsors student intellectual, cultural and social programming, Orientation, Hooding Ceremony and Commencement.

University Office of Disability Services (accommodatehelp@princeton.edu):

- Facilitates accommodations to support our students with disabilities.

Institutional Contact

Princeton University
Graduate School Financial Shopping Sheet

Students covered by VA Educational Benefits with additional questions should reach out to:

- Meghan Krause at the Graduate School: mkrause@princeton.edu, phone: 609-258-7029

Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2022–23 school year (12 months). COA includes tuition and fees plus the cost of living for a single graduate student. The cost of living includes housing, food; personal expenses such as transportation, clothing, medical expenses, and an allowance for books and supplies.

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Federal Work-Study: A federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. The student must seek out and apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works and may not automatically be credited to pay for institutional tuition or fees. The amount you earn cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school. Please note that Federal Work-Study earnings may be taxed in certain scenarios; however, the income you earn will not be counted against you when calculating your Expected Family Contribution on the FAFSA.

Grad Plus Loan: Grad Plus Loans are made to graduate or professional students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify.

Grants/Scholarships/Fellowships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships or fellowships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from the school before finishing a semester. If you use a grant, scholarship or fellowship to cover your living expenses, the amount of the award may be counted as taxable income on your tax return.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans and Direct Unsubsidized Loans. You can find more information about federal loans at StudentAid.gov.

Net Cost to You: An estimate of the actual cost that a student needs to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's COA and subtracting any financial support received from the university or external sources.

Non-Federal Private Education Loan: A private education loan is a loan issued expressly for postsecondary education expenses to a borrower (either through the educational institution or directly to the borrower) from a private educational lender, rather than as a Title IV, HEA loan offered by the Department of Education.

Princeton University
Graduate School Financial Shopping Sheet

VA Education Benefits: Benefits that help Veterans, service members, and their qualified family members with needs like paying college tuition, finding the right school or training program, and getting career counseling. You can find more information here: <https://www.va.gov/education/>.

For more information visit <https://studentaid.gov>.