



# Castleton University

## Resort and Hospitality Management 2020-2021 Cost of Attendance and Funding Options

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The following costs were set by the Vermont State Colleges Board of Trustees. Use this worksheet to help you estimate your annual expenses and resources related to attending Castleton University. Students are charged per semester once registered for classes. Typically the Fall 20 semester bills will be due early-August, Winter 20 bills will be due early-November, and the Spring 21 semester bill will be due early February. Students may view their bill and financial aid online through Web Services/FA Self-Service via the Castleton Portal. Late charges are assessed for any outstanding balance not paid by the due date.

### Actual Costs for Academic Year 2020-2021

On-campus 20-21 yearly costs including tuition, winter trimester fee, student association fee, student resource fee, room and board

VT resident \$31,529	Non-resident \$48,497
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### Quick Direct Cost Reference

Undergraduate full-time tuition	Fall 2020	Winter 2020	Spring 2021	Total
VT Resident	\$ 5,916		\$ 5,916	\$11,832
Non-Resident	\$14,400		\$14,400	\$28,800
Winter Trimester Fee		\$2,600		\$2,600
Room and board	\$5,289	\$5,289	\$5,289	\$15,867
Student Association Fee	\$154		\$154	\$308
Student Resource Fee	\$452		\$452	\$904

### Additional Costs per year

New student registration/orientation fee	\$240
Student Health Insurance*	\$1,675 Full year (\$1,037 for spring only)

\*Health Insurance is required for all full-time matriculated undergraduate students and is billed in the Fall for students beginning in the Fall term. If you already have health insurance coverage this charge can be waived by completing and submitting the online Insurance Selection form by the due date. The [Financial & Registration Services Office](#) has more information. Coverage for the fall runs from August 15, 2020 - August 14, 2021. For the spring only, coverage begins January 1, 2021 and ends August 14, 2021.

<b>Section A: Annual Direct Costs</b>	<u>Fall 20</u>	<u>Winter 20</u>	<u>Spring 21</u>	<u>Total</u>
Tuition				
Room and Board				
Winter Trimester Fee				
Student Association Fee, Registration/ Orientation Fee				
Student Health Insurance Fee (if applicable)				
Estimated Total Section A				
<b>Section B: Financial Aid Resources* (use your financial aid award to complete)</b>	<u>Fall 20</u>	<u>Winter 20</u>	<u>Spring 21</u>	<u>Total</u>
Grants/scholarships				
Federal Direct student loan				
<b>Total Section B</b>				
<b>Section A - Section B = Estimated total due</b>				
<i>*Exclude Federal Work-Study, as well as estimated state grants and scholarships that are not directly applied to student account.</i>				
<b>Section C: Plan to pay above estimated total due</b>	<u>Fall 20</u>	<u>Winter 20</u>	<u>Spring 21</u>	<u>Total</u>
Cash/check and /or credit card				
Tuition Payment Plan				
Federal Direct Parent PLUS Loan (Graduate PLUS for graduate students)				
Private Educational Loan				
<b>Estimated Total Section C (should equal Total Due from Section B)</b>				

<b>Indirect Costs</b>		
Other annual estimated expenses to consider.		
Books	\$1,000	
Personal	\$ 720	
Transportation	\$ 684	

It is recommended that you cover the above indirect costs using personal savings or earnings. If this is not possible, you may choose to borrow (Federal Direct PLUS or Private Educational Loans) to cover those expenses.

### **Book Charges**

All students have the option to charge their books/supplies to their student account during the first two weeks of the semester. These charges will be added to the student's next billing statement.

# FUNDING OPTIONS

Any combination of these funding options listed below can be used in addition to your Federal student aid or other resources.

## Acceptable Forms of Payment

Cash/check  
Credit card [VISA, MasterCard, Discover, American Express] which can be made on-line  
Tuition Payment Plan  
Federal Direct PLUS Loan (for parents of a dependent student)  
Federal Direct Grad PLUS Loan (for graduate students)  
Private Education Loan

## Tuition Payment Plan

**Fall Term**- Payment may begin in June, July, August or September, last payment in November.

**Winter Term** – Payment plan not available.

**Spring Term** – Payment plan to be determined.

## Federal Direct PLUS Loans for Undergraduate Students

The Federal Direct PLUS Loan is a low-interest loan, the current interest rate is fixed at 5.30% (for loans first disbursed on/after 7/1/20 and before 7/1/21), designed as a long-term financing option to help pay for education beyond high school. The Direct Parent PLUS Loan is available to creditworthy parents or stepparents to help pay for their dependent student's education. Additional information about the PLUS Loan program can be found on Castleton's financial aid website, parents apply online at <https://studentloans.gov>

## Federal Direct PLUS Loans for Graduate Students

The Federal Direct Grad PLUS Loan is a low-interest loan (the current interest rate is fixed at 5.30%, for loans first disbursed on/after 7/1/20 and before 7/1/21), for creditworthy graduate students enrolled at least half time. Graduate students apply for the maximum amount of Federal Stafford Loans first. Additional information about the Graduate PLUS Loan program can be found on Castleton's financial aid website, graduate students apply online at <https://studentloans.gov>.

## Private Education Loans

Private education loans are consumer loans made to individuals to help pay for college. You should always use any federal loan eligibility available to you before borrowing a private education loan.

Additional information about Private Student Loans can be found on Castleton's financial aid website.