
Tuition and Fees

Tuition and Fees (Estimated), Fall 2006

Tuition is payable in advance unless special arrangements are made for deferred payments as described below. Tuition is the same for resident and nonresident students. Registration is completed when the bill has been settled.

Auditors pay the regular tuition rate. Auditors are not required to participate in class exercises (discussions and examinations); they receive no grades or credit and there is no transcript notation of courses taken for audit. An instructor, dean or university officer may give permission to an individual to attend a class as a guest. Otherwise, attendance in class is limited to enrolled students.

These fees are based upon current information available at the time of publication and are subject to possible later change. The university reserves the right to change without notice any of the terms stated herein.

The number of units for which tuition is charged is indicated by the number in parentheses after the title of each course listed under Courses of Instruction.

Tuition (semester), (Estimated)

Undergraduate Students	
(12-18 units).....	\$16,657.00
unit basis	1,121.00
Graduate Students (15-18 units).....	16,657.00
unit basis	1,121.00
Advanced Dentistry	
(per trimester).....	19,654.00
Dentistry (per trimester)	
Session 006.....	19,537.00
Dental Hygiene (per trimester)	
Session 007.....	15,582.00
Special Dental International Students	
(per trimester) Session 008	19,537.00
Engineering Graduate units (500 level and above)	
unit basis	1,195.00
Law Session 002	
flat fee basis (13-17 units).....	19,450.00
unit basis	1,503.00
Medicine Session 003	
flat fee basis	20,383.00
Master of Physician Assistant Practice	
flat fee basis	16,657.00
Pharmacy Session 004, 005	
flat fee basis (15-18 units).....	17,111.00
unit basis	1,141.00
Graduate Cinema-Television Session 037	
unit basis (no flat fee).....	1,193.00

M.B.A. (full time), M.B.A. for Professionals and Managers and M.S., Business Administration	
(unit rate)	1,152.00
Doctor of Physical Therapy	
Year 1 and 2 (fall/spring)	16,657.00
Year 1 and 2 (summer)	8,768.00
Year 3 (fall).....	16,657.00
Year 3 (spring)	8,768.00
Master of Real Estate Development Session 038	
flat fee basis (16-18 units).....	19,904.00
unit basis	1,244.00

Mandatory Fees (Estimated)

Application Fee, undergraduate (not refundable).....	65.00
Application Fee, graduate applicants (not refundable).....	85.00
Commitment Deposit (not refundable but applicable to tuition).....	300.00
Orientation Fee (undergraduate/ international students).....	140.00
Orientation Fee (domestic graduate) ...	26.00
Student Health Service, per semester (for students with load of six units or more)	212.00
Summer, \$14 per week, 12-week maximum	168.00
Student Programming Fee, per semester (for students with load of six units or more) undergraduate.....	54.00
graduate.....	31.00
Student Services Fee, per semester (undergraduate).....	15.00
(graduate)	10.00
Norman H. Topping Student Aid Fund, per semester, all students.....	8.00

Student Health Insurance

Fall semester*	272.00
Spring semester and summer session*.....	518.00
Dental insurance (student only, optional) per year*.....	143.00
See page 42.	

*Students who are registered for classes at off-campus locations (i.e. Skirball Center or Orange County) will follow a different health plan structure. Please see the 2005-2006 plan description for a listing of those rates, as well as the available dependent rates.

Special Fees (Estimated)

Parking Fee, per semester	
Commuter	
Gold	382.50
Rideshare 2 person carpool Gold	279.00
Cardinal (Lots 71 and SSP - HSC).....	279.00
Rideshare 2 person carpool	
Cardinal.....	216.00
Parking Center	202.50
North Off-Campus Residents...40.00/month	
Daily (first-come, first-served basis)	
Lot 1	7.00
Parking Center	4.00
Motorcycle	63.50
Evening permit	148.50
Spirit Activities Card	135.00
Deferment Service Charge	
Thirty day deferments are granted for up to \$2,000.00 of the tuition balance. There is a non-refundable service charge of five percent of the deferred amount, due at the time the deferment is granted, in addition to the remaining billing balance.	
Enrollment Verification Fee.....	5.00
Petition Processing Fee for Registration Exceptions	100.00
Identification Photograph (Replacement).....	18.00
Required of all students. For use throughout enrollment at USC when accompanied by a current semester Registration Confirmation showing payment of tuition. The fee will be assessed for each replacement, or loss of Identification Card prior to claiming photo.	
Laboratory Fees.....	5.00-500.00
For certain laboratory courses in architecture, biological sciences, chemistry, engineering, fine arts, geological sciences, physical education and physics. These fees are variable, and students should consult the current <i>Schedule of Classes</i> for amount of individual fees.	
Dissertation Fee.....	110.00
For ProQuest/UMI, Doheny Memorial Library and Graduate School processing of doctoral dissertation and publishing abstract.	
Thesis Fee	100.00
For ProQuest/UMI, Doheny Memorial Library and Graduate School processing of master's thesis and publishing abstract.	
Application for re-entry.....	no charge
Special Subject Examination (one-half per-unit rate regardless of units per course)	560.50
Transcript Fee	
Official	8.00
Academic Record Summary.....	5.00

Late Registration and Late Settlement Fees

First week	100.00
Second week.....	100.00
Third week	100.00

Registration is not permitted after the third week of classes.

The university currently assesses a monthly finance charge on all past due balances. The current annual rate is 12 percent, subject to change.

A “returned check charge” of \$25 is assessed for a check returned by the bank for any reason. Under California Civil Code #1719, a returned check may create liability for treble (three times) the amount owed, but not less than \$100.

Obligation for Payment

Tuition and fees of all students, including those whose tuition has been deferred, becomes an obligation in accordance with the provisions of the Drop/Refund Policy as follows. This financial obligation is a contract between the student and the university. Tuition and fees are due, in full, prior to the beginning of classes. Failure to make payments of any indebtedness to the university when due including, but not limited to, tuition, deferred tuition, housing, student loans and lab fees, is considered sufficient cause, until the debt is settled with the university to (1) bar the student from classes or examinations; (2) withhold diploma, scholastic certificate or transcripts; (3) bar the student from university housing; (4) suspend all university services and privileges; (5) suspend the student; (6) assign the student’s account to a collection agency; and (7) report the delinquent account to a credit bureau. This policy will be equally enforced against debts discharged through bankruptcy.

The university reserves the right to assess interest, finance charges and/or late fees on any indebtedness.

Permission to cancel enrollment does not constitute, nor shall it be construed as, a waiver by the university of a student’s financial obligation. A student is still responsible for all outstanding debts and contracts with the university. Furthermore, students must not have any delinquent financial obligations to USC at the time classes begin or their registration may be revoked. In the event of such revocation of registration, 100 percent of any tuition paid for that semester will be first applied to any outstanding debt. Any remaining credit will be refunded within six to eight weeks from the date of revocation.

For additional information please contact the Cashier’s Office, King Hall 200, (213) 740-7471.

Methods of Payment

You may pay your bill via the Internet (USCe.pay), by phone (TIPS), by mail, in person, or you may drop your payment in one of the drop boxes located in King Hall during registration. If you are paying by mail, please follow the instructions on your registration confirmation or monthly billing statement. Be sure to mail your payment early enough for the university to receive it by the settlement deadline.

USCe.pay allows you to manage your student account online. You can pay your tuition and fees by transferring funds from your savings or checking account, or by charging to your American Express, VISA, MasterCard or Discover card. You can also print e-receipts and view your billing statements or current account information. In addition, you can set up individual guest user access for parents or anyone else you choose so they can make payments on your account. For more information or to login to your account, view www.usc.edu/uscepay.

Your account balance information and most recent transactions are also available online at www.usc.edu/oasis.

For account balance information and payment by telephone call TIPS (Touch-Tone Inquiry and Payment System) at (213) 740-7471. Outside the Southern California area call (800) 225-1222. TIPS accepts payments by American Express, Discover, VISA or MasterCard. Sorry, TIPS cannot accept checking/savings transfers.

More detailed information about student accounts, settlement options and procedures is available at www.usc.edu/sfs.

American Express, VISA/MasterCard and Discover Card

You should present the credit card (and parent’s written authorization if the card is not in your name), as well as a valid driver’s license. Presentation of any credit card does not constitute payment of tuition and fees. Authorization must be obtained from the credit card institution in order to be posted to the student account. Declined authorizations are your responsibility. See Late Fees and Billing Information.

Cashier’s Short Term Deferment

Thirty day deferments are granted for up to \$2,000 of the tuition balance. You must take three or more units (or the equivalent) to receive any type of deferment. There is a non-refundable service charge of five percent of the deferred amount, due at the time the deferment is granted, in addition to the remaining billing balance.

The number of units for which tuition is charged is generally the same as the number of academic units indicated after each course in the *Schedule of Classes*.

However, some courses with no academic credit require payment of tuition. Most classes with course numbers ending in x (e.g., 594x and 794x) require 2 units of tuition. GRSC 800 and GRSC 810 each require 1 unit of tuition.

In sessions offering different tuition rates or mandatory fees for undergraduate and graduate students, the student’s Program of Study (POST) will determine the tuition rate and fees to be charged. Students with more than one active post will be charged as undergraduate students if at least one POST is designated as undergraduate.

Financial Aid Deferments

Students who need deferments based on pending financial aid must contact the Financial Aid Office prior to the settlement deadline.

Financial Aid

Recipients of financial aid will find most available aid (e.g., scholarships, grants, loan funds, graduate assistantship tuition awards) applied to their university account as direct credits against their total charges. Financial aid is distributed in installments. In most cases, federal funds (e.g., Pell Grant, SEOG Grant, Perkins Loan and Stafford Loan) are applied to student accounts no earlier than 10 days before the beginning of the semester. Students must apply separately for each loan program before loan funds will be applied to their accounts. Federal Stafford Loan funds are also disbursed in two installments for students who attend one semester: one at the beginning of the semester and one at the mid-point of the semester. Federal Stafford Loan funds for freshmen enrolling in their first semester will be applied to accounts 30 days after the start of the semester. All first-time Subsidized and Unsubsidized Federal Stafford Loan borrowers at USC must attend an entrance loan counseling session prior to receipt of their loan funds. Entrance counseling schedules can be found online at www.usc.edu/finaid.

Federal Work-Study awards are not reflected as credits on the university account. Federal Work-Study awards are earned through employment, either on-campus or off-campus. The student is paid by check or direct deposit bi-weekly for hours worked and may earn up to the amount specified in the Statement of Financial Aid Eligibility.

Billing Information

Statements on all active student accounts are mailed to the student monthly, to the local address August through April and the permanent address May through July. The student may have the bill sent elsewhere by providing the Cashier's Office with a billing address.

In accordance with the Family Educational Rights and Privacy Act, university representatives will not disclose any specific information about a student's account with any third party (including family members) without the student's written permission. Permission forms may be obtained at the Cashier's Office.

Although the university will accept payments from a third party, the student is responsible for settling all debts to the university by the appropriate deadlines.

Refund of Tuition

Tuition is refundable entirely at the option of the university. Refunds will be computed as of the date on which a student cancels or drops a course through the Registration Department. Request for a refund must be made to the Cashier's Office.

Refunds for a 12-15 week semester (session) are made at 100 percent through the end of the third week of classes (the refund deadline).

If you are enrolled in any session lasting less than 12 weeks, a different refund deadline applies. See the academic department for specific information.

Students who are recipients of Title IV federal financial aid funds (federal Pell Grant, SEOG, Stafford Loan, PLUS Loan, Perkins Loan) and who withdraw from all classes after the refund deadline, may have their financial aid reduced even though their tuition charges are not refunded. Refer to Withdrawal Implications for Recipients of Financial Aid on page 53 for more information.

The university does not issue cash refunds any time after the refund deadline.

Tuition Refund Insurance

Elective insurance is available which provides full coverage for tuition and fees for students who suffer serious illnesses or accidents which make it necessary for them to leave the university before the semester is completed. The Tuition Refund Plan is offered through a private insurance carrier, Dewars, Inc. Further information and applications are available from the Cashier's Office and the Registration Department. See page 54 for additional information.

Exit Loan Counseling

All students who received Federal Stafford Loans, Federal Perkins Loans or Health Professions Student Loans must attend an exit loan counseling interview when they cease to be enrolled at least half-time. Contact Student Financial Services at (213) 740-4077 to schedule an appointment. Diplomas and transcripts will not be released if the student fails to complete this step.

Tuition Assistance Benefits

The Tuition Assistance Benefits program provides USC tuition payments for eligible faculty and staff and their spouses or registered domestic partners and children. The amount of tuition payment varies based on who is taking the class, the type of class and the maximum number of units eligible for assistance. Tuition assistance is limited to tuition, and does not apply to any fees.

Tuition assistance eligibility does not guarantee the student admission to the university. The prospective student must apply for university admission through the USC Admission Office.

Only those USC classes for which a student may register and receive a registration confirmation are eligible for Tuition Assistance Benefits. Special education programs, seminars and other classes not listed in the *USC Catalogue* are not eligible for tuition remission.

An employee must be employed by the university in a benefits-eligible position on or before the first day of classes in the semester for which application is made. A student who receives tuition assistance is responsible for payment of a prorated amount of tuition assistance if certain changes in employment status of the employee or sponsoring employee occur during the semester. See the Tuition Assistance Benefits Policy available online at www.usc.edu/benefits for complete information about eligibility and requirements. General information about the tax liability for certain types of tuition assistance is included in the policy. For additional information and the application forms for tuition assistance, contact the Benefits Office on the University Park campus or Personnel Services on the Health Sciences campus.

Cancellations

Defined as complete withdrawal from the semester or session, cancellation refunds are computed based on the date the application to cancel enrollment is presented to the Registration Department.

Drops

Drops are defined as withdrawal from one class or part of registration. The refund schedule applies as of the date the drop is processed by the Registration Department.

This policy is enforced equally for settled and unsettled registrations.

Financing Alternatives

Tuition Prepayment Program (TPP)

This option offers individuals the opportunity to stabilize tuition costs by avoiding future tuition increases. Under this plan, the university will accept the prepayment of the student's total USC tuition plus mandatory fees at the current tuition rate for up to the next four years. For further information, contact Student Financial Services, (213) 740-4077.

USC Payment Plan

The USC Payment Plan, administered by Student Financial Services, enables students and parents to pay tuition, fees and university housing and meal plan charges in monthly installments rather than in a single payment at the beginning of each semester. Payments are made over a 10-month period, beginning August 1, and may be made by check, electronic transfer or credit card. There is a small application fee each year. The student must be in good financial standing at the university. For further information, contact Student Financial Services, (213) 740-4077.

Private and Federal Financing

USC participates in a number of long-term financing options that are available to all families regardless of eligibility for scholarships or financial aid. These programs can relieve students' and families' cash-flow restrictions and enable them to meet their expected contributions for the cost of college education. Information about loan programs is available online at www.usc.edu/duffinaid or at the USC Financial Aid Office.

Student Health Insurance

USC student health insurance plan coverage periods:

- Fall coverage: August 14, 2006 through January 7, 2007
- Spring/Summer coverage: January 8, 2007 through August 19, 2007

Premiums, for the current semester, may be obtained by visiting the Student Health Center's Web site (www.usc.edu/uphc) and selecting "student health insurance and waivers."

The university requires that all students have supplemental health insurance. This will help to cover the cost of health care that cannot be obtained at the health center, especially in emergency situations where hospitalization may be required. All students carrying 6 units or more are automatically enrolled in the USC student health insurance plan.

All international and Health Sciences campus students are required to have health insurance even if they carry less than 6 units and are automatically enrolled. The health insurance plan works in conjunction with the university's Student Health Centers. For this reason, all students enrolled in the insurance plan are required to pay the student health fee and access their primary care at the Student Health Center on their campus.

Waiver Requirements

Enrollment will only be waived if documented proof of adequate health coverage from another plan is presented to the Student Health Insurance Office on either the Health Sciences campus or the University Park campus and it meets the following criteria.

Criteria:

- Must provide at least \$500,000 in lifetime aggregate coverage (no per incident maximum)
- Must cover the student for the entire coverage period
- Must have effective dates covering the entire semester: Fall 2006 - August 14, 2006 to January 7, 2007; Spring 2007 - January 7, 2007 to August 19, 2007
- Must pay for at least 80% of covered expenses
- Must provide proof with student's name on it (identification card or insurance policy)
- Must have a deductible of \$250 or less per policy year
- The plan description must be provided in the English language and currency must be converted to U.S. dollars

For more information, email the Student Insurance Office at uphcins@usc.edu or call (213) 740-0551. You may also visit the Student Insurance Office located in Parking Structure D.

Graduate Assistants

Graduate assistants with a .25 award or higher may be eligible to have USC pay for the USC student health plan and the USC Student Health Center fee. Their assistantship award must show in the student financial detail system. More information is available in the student's award packet through his or her academic department.

Student Health Insurance for Students Studying Overseas

Students enrolled in overseas study programs are required to have USC health insurance coverage. These students are automatically enrolled in the USC overseas studies health insurance plan unless they are enrolled in the USC health plan. For more information please email the Student

Insurance Office at uscins@usc.edu or call (213) 740-0551. You may also visit the Student Insurance Office located in Parking Structure D.

Student Dental Plan (Optional)

Dental coverage for students is available for purchase and billed to the student's account. Dependent coverage will also be available at a separate premium rate. Coverage is for the entire year and must be purchased by the deadline of September 8, 2006. Spring enrollment will only be allowed for new incoming students in the spring semester. Plan details are available at www.usc.edu/uphc (after July 1, 2006).

Veterans' Benefits

Veterans must register with the Office of Veteran Affairs each semester in order to receive benefits. Students may expect an educational allowance based only on courses which are a legitimate part of the degree program approved for veterans. The student must notify the Office of Veteran Affairs immediately upon any change in unit load or change of major. The office is located in JHH 101, (213) 740-4619, (213) 740-5986 FAX. Office hours are 8:30 a.m. to 5 p.m. Monday-Friday or contact vets@usc.edu.

Naval ROTC (NROTC)

The Department of Naval Science offers courses for all undergraduate students, although the courses are structured primarily for those who are participating in the Naval Reserve Officers Training Corps. This program eventually leads to a reserve commission as an officer in the United States Navy or the United States Marine Corps. Most NROTC midshipmen at USC are the recipients of four-year scholarships earned through national competition while seniors in high school. These grants pay full tuition, fees, a book stipend and a \$250 to \$400 monthly subsistence stipend to help defray living expenses. The university also provides an additional automatic scholarship of \$4,000 per year for each NROTC scholarship recipient to help pay for living expenses. Navy/Marine Corps scholarships are also available on a competition basis to students who enroll directly in the NROTC college program at the university. College program students receive no NROTC financial aid until they are selected for a scholarship. College program students who are not selected for a scholarship or who opt not to pursue one, may apply for advanced standing status during the sophomore year which makes them eligible to receive a substance stipend beginning in the junior year. All NROTC students may select their own major, although engineering or the sciences are preferred. Upon completion of the bachelor's degree, students are commissioned as ensigns

in the U.S. Naval Reserve or as second lieutenants in the U.S. Marine Corps Reserve, and proceed to advanced training in Navy Unrestricted Line Officer specialties including: aviation, submarines, surface ships, special warfare and special operations or Marine Corps Military Occupational specialties. For specific information, contact the Department of Naval Science at (213) 740-2663 or visit www.usc.edu/dept/nrotc.

Air Force Reserve Officers' Training Corps (AFROTC)

Air Force Reserve Officer Training Corps (AFROTC) offers two-, three- and four-year programs leading to a commission in the Air Force. AFROTC and USC offer numerous financial incentives to assist in students' pursuit of a challenging career. The AFROTC program is open to most students pursuing baccalaureate and graduate degrees. Aerospace Studies entail one semester-hour course with a one hour laboratory the first two years and a three semester-hour course with a one hour laboratory the last two years. AFROTC offers a variety of one- to four-year scholarships (\$15,000, \$9,000 per year, 80% and 100% of annual tuition) which include at least a \$250 monthly stipend. Upon graduation, a challenging career is guaranteed through a commission in the Air Force. For further information, contact the Department of Aerospace Studies at (213) 740-1867 or visit www.usc.edu/dept/afrotc.

Army Reserve Officers' Training Corps (AROTC)

The Department of Military Science offers two-, three- and four-year programs leading to a commission as a Second Lieutenant in the U.S. Army. Scholarships are awarded on a competitive basis to qualified applicants and are merit-based. They are not based on financial need. Scholarships are available for active duty or guaranteed reserve forces duty. Scholarship benefits pay full tuition, fees and book stipend. All cadets, scholarships or not, receive a monthly stipend (\$300, \$350, \$450, \$500) based on the cadet's academic year. All enrolled cadets receive uniforms and military science textbooks from the department. Students may select any major offered by the university. Upon completion of their bachelor's degree, students who are commissioned may choose from 17 different branches in the U.S. Army. Veterans, Reservists, National Guard members and AROTC graduates qualify for advanced placement. For further information, visit the Army ROTC office located in the Physical Education Building, Room 110, call (213) 740-1850 or visit www.trojanrotc.org.