

Tuition and Fees (Estimated), Fall 2009

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).....	\$19,285.00
unit basis	1,299.00
Graduate Students (15-18 units).....	19,285.00
unit basis	1,299.00
Advanced Dentistry	
(per trimester).....	22,765.00
Dentistry (per trimester)	
Session 006	22,630.00
Dental Hygiene (per trimester)	
Session 007	18,048.00
Special Dental International Students	
(per trimester) Session 008	22,630.00
Engineering Graduate units (500 level and above)	
unit basis	1,384.00
Law Session 002	
flat fee basis (13-17 units).....	22,337.00
unit basis	1,726.00
Medicine Session 003	
flat fee basis	22,421.00
Master of Physician Assistant Practice	
flat fee basis	19,285.00
Pharmacy Session 004, 005	
flat fee basis (15-18 units).....	19,819.00
unit basis	1,321.00
Graduate Cinema-Television Session 037	
unit basis (no flat fee).....	1,382.00

M.B.A. (full time), M.B.A. for Professionals and Managers, M.S., Information and Operations Management and MSBA programs (unit rate).....	1,333.00
Doctor of Physical Therapy	
full year for year 1 and 2	
students.....	48,744.00
partial year for year 3 students ...	29,450.00
Master of Real Estate Development	
Session 038	
flat fee basis (16-18 units).....	23,056.00
unit basis	1,441.00

Mandatory Fees (Estimated)

Application Fee, undergraduate (not refundable)	65.00
Application Fee, graduate applicants (not refundable)*	85.00
Commitment Deposit, freshman and transfer only (not refundable but applicable to tuition).....	300.00
Orientation Fee	
New Student Orientation Publications and Programs Fee (undergraduate).....	150.00
New Student Orientation Publications and Programs Fee (graduate).....	35.00
New Student Orientation Publications Fee (graduate students in business, law, dentistry).....	5.00
Student Health Service, per semester (for students with load of six units or more).....	228.00
Summer, \$16 per week, 12-week maximum	192.00
Student Programming Fee, per semester (for students with load of six units or more) undergraduate.....	55.50
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**	405.00
Spring semester and summer session**	580.00
Dental insurance (optional) per year**.....	136.00
See page 42.	

*Some academic programs have a higher application fee, which is noted on the application.

**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 2008-2009 plan description for a listing of those rates, as well as the available dependent rates.

Special Fees (Estimated)

Parking Fee, per semester	
Commuter	
Gold (On-Campus, PS1 and PS2)....	396.00
Rideshare 2 person carpool Gold	292.50
Cardinal (Lots 71 and SSP - HSC).....	292.50
Rideshare 2 person carpool	
Cardinal.....	229.50
Parking Center.....	225.00
North Off-Campus Residents	270.00
Daily (first-come, first-served basis)	
Lot 1	8.00
Meter	1.00 per hour
Parking Center (until 2 p.m.)	5.00
Parking Center (hourly)	1.00
Motorcycle.....	144.00
Evening permit	
(5 p.m.-7 a.m. only M-Su).....	180.00
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.....	115.00
For ProQuest/UMI, USC Libraries and Graduate School processing of doctoral dissertation and publishing abstract.	
Thesis Fee.....	105.00
For ProQuest/UMI, USC Libraries 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)	649.50

Transcript Fee

Official.....	10.00
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

Request for registration constitutes a legal financial obligation to which students will be held liable if they do not follow the proper procedure to change or cancel their registration through the Office of Academic Records and Registrar. They must receive written confirmation (the Registration Confirmation form) to verify that their requested change has been made.

By registering, students agree to be held responsible for all tuition and fees, including, but not limited to, payments denied by the California Student Aid Commission, student loan lenders, agencies of the United States government, and agencies of foreign governments.

Tuition and fees for all students, including those whose tuition has been deferred, become an obligation in accordance with the provisions of the Withdrawal Refund Policy: Tuition and fees are due, in full, by the settlement deadline. Failure to make payments of any indebtedness to the university when due, including but not limited to tuition, deferred tuition, housing, student loans, lab fees and USCard, is considered sufficient cause, until the debt is settled with the university to (1) bar the student from classes and 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 to a collection agency (students who have been assigned to an outside collection agency may be required to pay in advance for all future registrations and services); and (7) report the student to a credit bureau. This policy will be equally enforced against debts discharged through bankruptcy.

Permission to cancel enrollment does not constitute, nor shall it be construed as, a waiver by the university of a student's financial obligation. Students are still responsible for all outstanding debts and contracts with the university. Furthermore, a student must not have any delinquent financial obligations to USC at the time classes begin or his or her registration may be revoked.

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 (using the USCe.pay service on OASIS or myUSC), by phone (TIPS), by mail or in person. If you are paying by mail, please follow the instructions on your 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.

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 α (e.g., 594 α and 794 α) 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

Recipients of financial aid will find most available aid (e.g., scholarships, grants, loans, graduate assistantship tuition awards) applied to their university account each semester as direct credits against their total charges. Federal funds (e.g., Pell Grant, SEOG Grant and Perkins Loan) are applied to student accounts no earlier than 10 days before the beginning of the semester. Federal Stafford Loan and PLUS Loan funds are disbursed at the start of the semester. Students must complete all application steps and meet all disbursement requirements before funds will be applied to their accounts. For details, visit www.usc.edu/financialaid.

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 awarded.

Financial aid applicants who are unable to settle the bill must contact the Financial Aid Office prior to the settlement deadline. For more information, visit www.usc.edu/contactfao.

Billing Information

Monthly billing notifications on all active student accounts are emailed to the student's official USC email address (ends in @usc.edu) and to their designated guest users. USC does not mail printed statements to currently enrolled students.

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 permission. Information about granting permission is available on the Student Financial Services Web site's FAQs for parents and sponsors (www.usc.edu/sfs).

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). There are no refunds for classes canceled after the 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.

Tuition Refund Insurance

Elective insurance is available which provides full coverage for tuition and fees for students who suffer serious illnesses or accidents that 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. You must choose to accept or opt out of this plan the first time you register for each term. If you accept the plan, the charge is added to your student account. Further information is available from the Cashier's Office and the Registration Department and at www.usc.edu/dept/finserve/sfs/lact-refs-mwr.htm. See page 54 for additional information. This insurance is not offered during the summer term.

Exit Loan Counseling

All students who borrowed a Federal Stafford Loan or Federal Graduate PLUS Loan must participate in an exit loan counseling information session when they cease to be enrolled at least half time. Information and the schedule for exit loan counseling is available online at www.usc.edu/financialaid. In addition, students who have borrowed a Federal Perkins Loan, Health Professions Student Loan, Loan for Disadvantaged Students, Primary Care Loan or any institutional loan, must complete an online session at www.usc.edu/sfs (click on Financial Counselor). 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 tuition-benefits-eligible position on or before the first day of classes in the semester for which application is made. Please note that the "first day of classes" refers to the first day classes are in session for the semester, not the first day the specific class in which the student is enrolled meets. Conversely, the "end of the semester," refers to the last day classes are in session for the semester, not the last day the specific class in which the student is enrolled meets. 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 or five years. The student must be admitted to the university before establishing a tuition prepayment account. 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 five-month period for each semester, beginning August 1 for the fall semester and January 1 for the spring semester, and may be made by electronic transfer or credit card. There is a small application fee each semester. The student must be in good financial standing at the university. For further information, contact Student Financial Services, (213) 740-4077. You may also access the Web site at www.usc.edu/sfs/payplan.

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/financialaid or at the USC Financial Aid Office.

Student Health Insurance

USC student health insurance plan coverage periods:

- Fall coverage: August 17, 2009 through January 10, 2010
- Spring/Summer coverage: January 11, 2010 through August 15, 2010

Premiums for the 2009-10 academic year may be obtained July 1, 2009 by visiting the University Park Health Center's Web site (www.usc.edu/uphc) and selecting "student health insurance." The university requires that all students have supplemental health insurance to help cover the cost of health care that cannot be obtained at the health center, especially in emergency situations where hospitalization may be required.

All domestic students carrying 6 units or more are automatically enrolled in the USC student health insurance plan. Domestic students carrying less than 6 units or who drop classes before the drop/add date resulting in enrollment in less than 6 units, must enroll themselves in the plan by the drop/add date if they wish to continue with USC student health insurance coverage for the semester. All international and/or Health Sciences students are automatically enrolled in the USC student health insurance plan regardless of the number of units in which they are enrolled.

The USC student health insurance plan works in conjunction with the university's student health centers. All students enrolled in the USC student health insurance plan are assessed the student health center fee and are required to access their primary care at the student health center on their campus. Referrals are required in order to see providers outside the student health centers for non-emergency situations.

Waiver Requirements

Enrollment in the USC student health plan will only be waived and the premium charge removed from the fee bill if documented proof of health coverage from another plan is presented to the student health insurance office on either campus by the deadline date. In order to receive a waiver of the USC student health insurance, the insurance presented must meet all the following requirements:

Criteria:

- Must provide at least \$500,000 in lifetime aggregate coverage (no per incident maximums)
- Policy must have no major exclusions – pharmacy coverage, mental health coverage and maternity coverage (female students) are required
- Must have effective dates covering the entire semester for which the waiver is requested (verification may be requested by the USC student health insurance office)
- Must have a policy year deductible of \$2,500 or less

- Must pay for at least 70% of all covered expenses to providers in the Los Angeles area. Emergency coverage only in Los Angeles is not accepted for waiver.
- Maximum out-of-pocket expense on the policy (deductible plus out-of-pocket maximum) must not exceed \$7,500
- Identification card or policy with student name and/or policy information allowing USC to confirm eligibility must be provided
- Plan documents must be in English with currency amounts converted to U.S. dollars and an insurance company contact phone number in the U.S. must be provided

For more information, 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.

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. The coverage period is August 17, 2009 – August 15, 2010. 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 4, 2009. Spring enrollment will only be allowed for new incoming students in the spring semester. Plan details are available July 1, 2009, at www.usc.edu/uphc.

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 Hubbard Hall 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 subsistence 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 such as aviation, infantry, intelligence, artillery, etc. For specific information, contact the Department of Naval Science at (213) 740-2663 or visit www.usc.edu/dept/nrotc.