

PAYING FOR COLLEGE

2025-2026



**SOUTHERN ILLINOIS UNIVERSITY
EDWARDSVILLE**

PAYING FOR COLLEGE

SIUE is committed to providing a **high-quality education** that is **accessible and affordable**. Undergraduate students benefit from one of the lowest tuition rates in Illinois, and **all students in the U.S. pay in-state tuition.**

This guide includes information about student financial aid—scholarships, grants, work study, and loans—to help you make **smart decisions about how to pay for school.**



Understanding Your Options

- **Scholarships** are based on academic achievement and don't need to be repaid.
- **Grants** are based on financial need and don't need to be repaid.
- **Loans** can help you cover your educational expenses. They need to be repaid once you've finished school.
- **Federal Work Study** is a need-based award that provides on-campus employment and a paycheck to use toward tuition or living expenses.
- **Student Employment** opportunities are available on- and off-campus. Students entering SIUE in the fall can begin looking for jobs at the end of July at siue.edu/student-employment.



America's Best Bang for the Buck Colleges
Washington Monthly
 SIUE is a smart choice for your money.

New undergrads pay a **guaranteed tuition rate for 4 continuous academic years.**

All U.S. undergraduate and graduate students **pay the in-state tuition.**

Textbook rental is included in student fees.
 Save thousands of dollars each year!



50%
 of the recent graduating class has **no student loan debt.**



How much does it cost to attend SIUE?

Accessibility and affordability are very important to us. We hold the same accreditation as many of the nation's top schools but charge significantly less for tuition.

Base Tuition*	Mandatory Fees*	Room and Board*	Total**
\$9,855	+ \$3,444	+ \$11,231	= \$24,530

*Undergraduate, two semesters, 15 credit hours each. Prices reflect the academic year 2025-2026 tuition rate. Room and board reflect costs in a shared room in a first-year residence hall and meal plan A. Some degree programs have course-specific fees. Undergraduate majors in the Schools of Business and Engineering will be assessed a 15% differential tuition surcharge based on the in-state rate.
 **SIUE requires student health insurance for full-time domestic students with at least one on-ground class. Students may opt out by providing proof of health insurance coverage. Otherwise, the \$2,583 Student Health Insurance Fee will be charged.

FINANCIAL AID

We are here to help! The Office of Student Financial Aid will help you navigate scholarships, grants, student loans, parent loans, and student employment to better understand your costs and options for funding your education.

To qualify for financial aid, you must:

- Be admitted as a degree-seeking student
- Enroll at least half-time each term (6 hours for undergraduate students)
- Maintain satisfactory academic progress, including a minimum cumulative 2.0 GPA
- Maintain a 67% completion rate of all enrolled courses for each term
- Not be in default on other student loans or owe a grant refund



FILE THE FAFSA AS SOON AS YOU CAN BEGINNING IN OCTOBER.

How to apply for financial aid

1. Go to the FAFSA website at studentaid.gov. Click “Log in” or “Create Account.”
2. Create an FSA ID. This will be used as your identifier and electronic signature. A parent/guardian will need an FSA ID to complete and electronically sign the FAFSA form if their child is considered a dependent student.
3. Complete the FAFSA online. You will use the taxes you submitted two years ago. For example, to complete the 2026-2027 FAFSA, you will use your 2024 federal tax information. FAFSA completers will give permission for their tax information to be transferred automatically into the form.
4. Watch your SIUE email for notification of your financial aid offer from SIUE beginning in March.
5. You may receive a request for additional information to complete the verification process.

SIUE FAFSA Code: 001759

GRANTS

FAFSA application is required for all grants listed below. Check studentaid.gov for 2026-2027 availability.

Name	Annual Amount	Eligibility Criteria	Basis for Award
Federal Pell Grant	Up to \$7,395	U.S. citizen or permanent resident with financial need	Need as defined in federal formula
Federal Supplemental Educational Opportunity Grant (SEOG)	\$200-\$1,400	U.S. citizen or permanent resident with financial need	Need as defined in federal formula (limited funds)
Monetary Award Program (MAP)	Up to \$8,400 (depending on state appropriations)	Illinois resident with financial need	Need as defined in state formula (limited funds)
Student-to-Student Grant	Up to \$1,000	Illinois resident with financial need	Need as defined in federal formula (limited funds)

STUDENT LOANS

Name	Annual Amount	Eligibility Criteria	How to Apply	Loan Terms
Federal Direct Loan	<p>First-Year Undergrad (Dependent) \$5,500 max (up to \$3,500 subsidized)</p> <p>First-Year Undergrad (Independent) \$9,500 max (up to \$3,500 subsidized)</p> <p>Sophomore (Dependent) \$6,500 max (up to \$4,500 subsidized)</p> <p>Sophomore (Independent) \$10,500 max (up to \$4,500 subsidized)</p> <p>Junior and Beyond (Dependent) \$7,500 max (up to \$5,500 subsidized)</p> <p>Junior and Beyond (Independent) \$12,500 max (up to \$5,500 subsidized)</p>	U.S. citizen or permanent resident	File FAFSA online	<p>Interest rate for both subsidized and unsubsidized loans is 6.39%*</p> <p>Subsidized loans do not accrue interest as long as the student is enrolled at least half-time. Interest starts accruing as soon as the student drops below half-time. Unsubsidized loans start accruing interest as soon as the loan is disbursed. For both the subsidized and unsubsidized loans, repayment begins six months after the student drops below half-time or leaves school.</p>
Federal PLUS Loan (Parent and Graduate student loan)	<p>Up to total cost of education less other financial aid until June 30, 2026.</p> <p>For Parent PLUS loans disbursed after July 1, 2026: the annual limit is \$20,000 per student, with an aggregate amount, per student, of \$65,000.</p> <p>Graduate PLUS Loans will not be available starting July 1, 2026.</p>	Credit-worthy parent of dependent student, or the graduate student	File FAFSA online and complete PLUS application	<p>Interest rate 8.94%*</p> <p>Repayment of loan can be deferred until student has been out of school six months.</p> <p>May defer payments while enrolled at least half-time.</p>

*2025-2026 student loan interest rates. Rates may change for 2026-2027.

SIUE SCHOLARSHIPS

SIUE is committed to providing a high-quality education that is affordable. SIUE offers several scholarships to reward academic success and help cover the cost of your college education. Review additional scholarship opportunities at siue.edu/scholarships.

FIRST-YEAR AND TRANSFER STUDENT SCHOLARSHIPS

Scholarship	Requirements	Amount	Duration
Cougar Pride	3.0 GPA	Up to \$16,000 for first-year students	Over 4 years
		Up to \$6,000 for transfer students	Over 2 years
Johnetta Haley For students who are underrepresented in their anticipated field of study.	3.0 GPA	Up to \$8,000 for first-year students	Over 4 years
		Up to \$4,000 for transfer students	Over 2 years
Meridian First-Year Students Only Fall entry only*	3.5 GPA	Full tuition, fees, room and board	Over 4 years
CODES (Community-Oriented Digital Engagement Scholars) For students interested in research and committed to community activism Fall entry only*	For students who are Pell-eligible, first-generation, or historically underrepresented in their major.	Full tuition	Over 4 years
Phi Theta Kappa	Phi Theta Kappa Member	\$2,000	One-time award

*Competitive scholarships with individual deadlines. Additional application required.

More than 450 scholarship opportunities

Some scholarships have been made possible by gracious gifts from alumni, faculty, staff, and community supporters, and some apply to specific areas of study. Learn more at siue.academicworks.com.

Do you live in Illinois or Greater St. Louis?

SIUE will help close the gap in tuition, mandatory fees, and course-specific fees after utilizing tuition-targeted financial aid from all federal, state, and institutional sources, including merit-based awards for families whose income is less than \$113,575 and assets are less than \$50,000 based on submitted FAFSA.

- **SIUE Commitment:** Illinois residents
- **SIUE Gateway Opportunity:** Greater St. Louis residents

Once you are enrolled

You can check your personal student records through CougarNet at siue.edu/cougarnet.

- Financial aid status
- Account balance
- And so much more



Check out the Meridian Scholarship SIUE's highest academic honor

- Covers four years of tuition, mandatory fees, housing, and meal plan
- Allows exemplary students to focus solely on their academic and personal growth
- Meridian Scholars represent the highest level of academic achievement and are a testament to SIUE's commitment to educational excellence

Who is a Meridian Scholar?

- Admitted first-year students with a minimum 3.5/4.0 cumulative GPA will be considered
- Average GPA of selected scholars: 3.93

Applying for the Meridian Scholarship

- Application deadline: November 15
- Qualified students are invited to apply
- siue.edu/meridian

**SOUTHERN ILLINOIS UNIVERSITY
EDWARDSVILLE**

Office of Admissions
Campus Box 1600, SIUE
Edwardsville, IL 62026

NonProfit
U.S. Postage
PAID
Permit No. 4678
St. Louis, MO

There are many factors that will impact your financial aid package.
See what costs might look like for you.

siue.edu/estimator

Get Started TODAY!

siue.edu/financial-aid

Office of Student Financial Aid

618-650-3880

finaid@siue.edu