

PAYING FOR COLLEGE

2026-2027



**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 filing the FAFSA and accessing student financial aid — scholarships, grants, work-study, and loans — to help you make **smart decisions about how to pay for school**.



「**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*		Food and Housing*		Total**
\$9,855	+	\$3,444	+	\$11,571	=	\$24,870

*Undergraduate, two semesters, 15 credit hours each. Prices reflect the academic year 2026-2027 tuition rate. Food and Housing reflect costs in a shared room in a first-year residence hall and Cougar Basic Meal Plan. 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.

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** gives eligible students the opportunity to work a part-time job on or near campus while earning money to help pay for school and other 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.



**SIUE is a smart choice
for your money.**

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

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

**Textbook rental is
included in student fees,
significantly lowering
your cost.**



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 either a FAFSA or Alternative Application



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

You must file the FAFSA every year you are in school.

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 2027-2028 FAFSA, you will use your 2025 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 January.
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 and loans listed below. Check studentaid.gov for 2027-2028 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 AND PARENT LOANS

Name	Annual Amount	Eligibility Criteria	How to Apply	Loan Terms
Federal Direct Loan	First-Year Undergrad (Dependent) \$5,500 max (up to \$3,500 subsidized) First-Year Undergrad (Independent) \$9,500 max (up to \$3,500 subsidized) Sophomore (Dependent) \$6,500 max (up to \$4,500 subsidized) Sophomore (Independent) \$10,500 max (up to \$4,500 subsidized) Junior and Beyond (Dependent) \$7,500 max (up to \$5,500 subsidized) Junior and Beyond (Independent) \$12,500 max (up to \$5,500 subsidized)	U.S. citizen or permanent resident	File FAFSA online	Interest rate for both subsidized and unsubsidized loans is 6.52%* 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.
Federal Parent PLUS Loan	Up to total cost of education less other financial aid until June 30, 2026. 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.	Credit-worthy parent of dependent student, or the graduate student	File FAFSA online and complete PLUS application	Interest rate 9.07%* Repayment of loan can be deferred until student has been out of school six months. May defer payments while enrolled at least half-time.

*2026-2027 student loan interest rates. Rates may change for 2027-2028.

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 Up to \$6,000 for transfer students	Over 4 years 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 Up to \$4,000 for transfer students	Over 4 years Over 2 years
Meridian* First-year students only Fall entry only	3.5 GPA	Full tuition, fees, food, and housing	Over 4 years
CODES* (Community-Oriented Digital Engagement Scholars) For students interested in research and committed to community activism Fall entry only	For students with fewer than 30 credit hours who are Pell-eligible, first-generation, or historically underrepresented in their major	Full tuition	Over 4 years
Phi Theta Kappa	Phi Theta Kappa Member 3.5 GPA	\$2,000	One-time award

*Competitive scholarships with individual deadlines. Additional application required.

Additional 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.

Make a plan to graduate on time!

Your academic advisor will help you create an academic plan to graduate on time and save thousands of dollars.



Once you're 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, food, and housing
- 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

- Priority Application Deadline: November 15
- Final Application Deadline: December 1

siue.edu/meridian-application

**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