

# COST OF ATTENDANCE

Cost of Attendance (<https://www.stern.nyu.edu/portal-partners/financial-aid/cost-attendance/>)

## 2025-2026 Cost of Attendance

All graduate students should refer to the Office of the Bursar for official tuition and fees (<https://www.nyu.edu/students/student-information-and-resources/bills-payments-and-refunds/tuition-and-fees.html>).

## Indirect Expenses

Indirect expenses are estimates of costs that may be associated with your attendance, but are not typically University charges.

### Traditional Programs

*Graduate Students (9 months, spring/fall semesters)*

Your living expenses will vary from these estimates based on whether you live on or off campus, have a meal plan, and take university health insurance during your time as a graduate student.

Estimated transportation takes into account an average of one trip in the continental U.S. during each academic year.

Fee	Cost
Food	\$6,676
Housing	\$24,414
Books	\$1,540
Transportation	\$2,366
Personal Expenses	\$3,084
Health Insurance	\$4,644
<b>Total Estimated Living Expenses (Combined Fall/Spring)</b>	<b>\$42,724</b>

### Online Programs

*Graduate Students (one semester)*

Fee	Cost
Food and Housing	\$31,090
Books and Supplies	\$1,540
Transportation	\$0
Personal Expenses	\$3,084
Basic Health Insurance	\$4,644
<b>Total Estimated Living Expenses (Combined Fall/Spring)</b>	<b>\$40,358</b>

## Contact Information

For additional information, please use the appropriate contact for a student's campus:

### New York Campus

Email: [financial.aid@nyu.edu](mailto:financial.aid@nyu.edu)

Phone: 212-998-4444

### Shanghai Campus

Email: [shanghai.financial.support@nyu.edu](mailto:shanghai.financial.support@nyu.edu)

Phone: 212-998-2838

### Abu Dhabi Campus

Email: [nyuad.financial.support@nyu.edu](mailto:nyuad.financial.support@nyu.edu)

Phone: 212-998-4488 (US)

+971 02 628 5513 (UAE)

## Financial Aid

While a graduate business degree affords students the opportunity for significant personal growth and career advancement, obtaining that degree requires a considerable investment of resources. Many students will need assistance in meeting the costs of business school.

For detailed information, please see [www.stern.nyu.edu/finaid](http://www.stern.nyu.edu/finaid) (<http://www.stern.nyu.edu/finaid/>)

## Scholarships and Fellowships

The Stern School of Business automatically considers all students admitted to the Full-time Program for merit-based scholarships ranging from partial to full tuition. The selection process is highly competitive. The Admissions Committee makes awards based solely on merit. There is no separate application process for merit-based scholarships. Stern and private donors provide the funds for these awards, and individual awards vary. All second-year students are also considered for donor awards.

## Graduate Fellowships and Teaching Fellowships

The Stern School of Business offers graduate fellowships and teaching fellowships to qualified M.B.A. students who have completed at least 9 credits at Stern as M.B.A. students, are enrolled in the semester of appointment, have an average GPA of at least 3.0, and have previously taken the course or its equivalent (for teaching fellowships only). These positions are limited in number and competitive. A full fellowship position involves 10 hours of work per week for one full term or 14 weeks and provides partial tuition credit, applied directly to the student's tuition during the semester in which the student is employed. Students who wish to serve as graduate or teaching fellows are responsible for securing these positions by contacting the departments that have approved positions. (Note: Graduate and teaching fellows must pay any portion of tuition and fees not covered by tuition remission by the payment deadline, and their loan eligibility may be affected.) For a complete set of policies and guidelines, please visit: <http://www.stern.nyu.edu/portal-partners/current-students/student-jobs> (<http://www.stern.nyu.edu/portal-partners/current-students/student-jobs/>).

## Campus Housing Resident Assistantships

Resident Life Assistants (RLAs) live in dormitories and are responsible for organizing, implementing, and evaluating social and educational activities. Assistants also serve as peer counselors and sources of information for dormitory residents. For additional information, please refer to the Office of Residential Life and Housing Services website (<https://www.nyu.edu/students/student-information-and-resources/housing-and-dining/on-campus-living/staff/student-staff.html>).

## Student Loans

Student loans are the primary source of assistance for most students. New York University participates in the William D. Ford Federal Direct Loan Program. It comprises loans such as the Federal Direct Unsubsidized Loan and the Direct Graduate PLUS Loan. In addition, private educational loans are available to assist with school expenses. U.S. citizens and permanent residents are eligible to apply for loans

and must be enrolled in at least 4.5 credits per semester (half-time) to maintain eligibility.

### **Direct Unsubsidized Loan Program**

This is a long-term federal loan with an interest rate that adjusts annually, based on the 10-year Treasury bond yield plus 3.60%. An origination fee is reassessed each year and deducted at the time of disbursement. The loan is funded by the U.S. Department of the Treasury and issued by the federal government. Eligibility is not based on financial need, and interest begins accruing as soon as the loan is disbursed – even during in-school deferment. Students may choose to either pay the interest while in school or allow it to be capitalized (added to the loan principal). The maximum Federal Unsubsidized Student Loan amount is \$10,250 per semester, with a standard repayment term of 10 years.

### **Direct Graduate PLUS Loan Program**

To cover the full cost of attendance, students may need to borrow through the Direct Graduate PLUS Loan program. This long-term federal loan carries an interest rate that is adjusted annually, based on the 10-year Treasury bond yield plus 4.60%. Approval is subject to a credit check, though students may apply with a creditworthy cosigner if needed. An origination fee is reassessed each year and deducted at the time of disbursement. The loan is funded by the U.S. Treasury and issued by the federal government. Eligibility is not based on financial need, and interest begins accruing as soon as the loan is disbursed – even during in-school deferment. Students may choose to either pay the interest while in school or allow it to be capitalized (added to the loan principal). The standard repayment term is 10 years.

### **Private Educational Loans**

Students may choose to borrow through private loan programs to meet their educational expenses. Note that all programs require applicants to have a good credit history and may require a creditworthy cosigner.

International students may borrow private educational loans with a U.S. citizen cosigner. International student loans that do not require a U.S. citizen cosigner may also be available. Please check the website for current information on the availability of these loans.

For Washington State residents seeking information and resources about student loan repayment or seeking to submit a complaint relating to your student loans or student loan servicer, please visit [www.wsac.wa.gov/loan-advocacy](http://www.wsac.wa.gov/loan-advocacy) (<http://www.wsac.wa.gov/loan-advocacy/>) or contact the Student Loan Advocate at [loanadvocate@wsac.wa.gov](mailto:loanadvocate@wsac.wa.gov).

## **Additional Information**

- Tuition and Fees (<https://bulletins.nyu.edu/graduate/business/cost-attendance/tuition-fees/>)