



My Net Price Estimate      created: May 29, 2025

COST OF ATTENDANCE

Tuition & Fees .....	\$9,875
Housing & Food .....	\$9,300
Transportation .....	\$3,257
Personal Expenses .....	\$3,375
Additional Food and Housing .....	\$475
Student Loan Fee .....	\$90
<b>Total .....</b>	<b>\$26,372/yr</b>

ESTIMATED GRANTS AND SCHOLARSHIPS

Kentucky Tuition Grant .....	\$3,300
Kentucky Educational Excellence Scholarship .....	\$2,500
Presidential Award .....	\$2,500
<b>Total .....</b>	<b>\$8,300/yr</b>

WHAT YOU WILL PAY FOR COLLEGE

<b>Net Price .....</b>	<b>\$18,072</b>
Cost of Attendance minus Estimated Grants and Scholarships	

Options to Pay Net Price

ESTIMATED LOAN OPTIONS

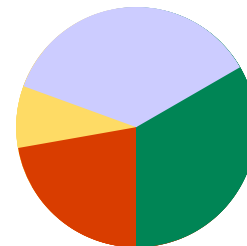
Federal Direct Unsubsidized Loan .....	\$5,500
<b>Total .....</b>	<b>\$5,500/yr</b>

OTHER OPTIONS

**\$12,572 / yr**

- Payment plan offered by the institution
- Military and/or National Service benefits
- Federal Direct PLUS Loan
- Non-Federal private education loan
- Expected Student Aid Index (Known): \$19,849  
(As calculated using information reported on this calculator)

Paying for College



- Outside Resources – \$9,572
- Grants and Scholarships – \$8,300
- Federal Student Loans – \$5,500
- Family Contribution – \$3,000

## COMPARISON SHOPPING

Below are [College Raptor®](#) estimates of your net price to attend other colleges that students who ultimately attend the University of the Cumberland also consider.

<b><u>University of the Cumberland</u></b>	<b>\$18,072</b>
<u>Eastern Kentucky University (in-state)</u>	\$20,590
<u>University of Pikeville</u>	\$21,300
<u>Georgetown College</u>	\$23,847
<u>Campbellsville University</u>	\$25,334
<u>Union College</u>	\$45,892

Note: These figures are only net price estimates based on available information from the University of the Cumberland, and may be inaccurate. We encourage you to consider results from each school's Net Price Calculator and/or your actual financial aid offers and cost at schools you are considering before finalizing your college decision.

## FOR MORE INFORMATION

### Student Financial Center:

6178 College Station Dr  
Williamsburg, KY 40769

Telephone: (606) 539-4220

Email: [studentfinancial@ucumberland.edu](mailto:studentfinancial@ucumberland.edu)

Website: <https://www.ucumberland.edu/admissions/undergraduate/financial-aid>

To learn about loan repayment choices and create an estimate of your Federal Loan monthly payment, visit: [StudentAid.gov/manage-loans/repayment](https://StudentAid.gov/manage-loans/repayment)

Personal Link

<https://www.shoppingsheet.com/pdf/IEQJahQVL2zb6MV9c-0JWFnZC94rFuj7IB-WZAg9GN0=>

Scenario ID: 517769423

The estimate provided using this net price calculator does not represent a final determination or actual award of financial assistance. The cost of attendance and financial aid availability may change. This estimate is not binding.

## GLOSSARY

**Cost of Attendance (COA):** The total amount (not including grants, scholarships, loans, and work-study) that it will cost you to go to school during the 2025-26 school year. COA includes tuition and fees; living expenses (housing and food); and allowances for books, course materials, supplies, equipment, transportation, miscellaneous personal expenses, and loan fees. It can also include dependent care; an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses. Your actual costs will vary according to your residency, enrollment status, personal lifestyle choices, and academic program and coursework.

**Grants and Scholarships:** Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

**Net Price:** An estimate of the actual cost that you or your family will need to pay during the 2025-26 school year to cover education expenses at a particular school. Net price is determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

**Work-Study:** A federal and/or state student aid program that provides part-time employment that must be earned while you are enrolled in school to help pay your educational expenses.

**Loans:** Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at [StudentAid.gov](https://studentaid.gov).

**Federal Direct Subsidized Loans:** Loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.

**Federal Direct Unsubsidized Loans:** Loans made to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.

**Federal Direct PLUS Loans:** Loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.

**Student Aid Index (also referred to as SAI):** A number used by a school to calculate how much need-based financial aid you are eligible to receive based on the financial information you provided on your Free Application for Federal Student Aid (FAFSA). The SAI is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your FAFSA Submission Summary, also known as the FSS. The FSS is a paper or electronic document that provides basic information about your eligibility for federal student aid and lists your responses to the questions on the FAFSA.