

Guide to graduate tuition and fees – Department of Biology

CSU graduate students are assessed tuition and several kinds of fees. A little planning can save money for PIs who pay the tuition of their GRAs and for students who pay their own fees.

Here are the number of credits needed to graduate:

- PhD: 72 credits, 37 of which must be 500+ level credits.
- MS: 30 credits, 16 of which must be 500+ level credits, with 12 of those 16 in “regular” courses (i.e., non-research credit, non-internship, non-seminar courses).

Here’s how tuition & fees scale with credits in a given semester (based on [these ‘20-’21 rates](#)):

- **Tuition** scales linearly with credit hours up to 9 credits. Each credit costs \$601.90 up to 9 credits for in-state residents. Each credit costs \$1475.80 up to 9 credits for out-of-state non-resident students. Above 9 credits, there are no tuition costs for additional credits.
- **General Fees** are categorical: \$172.33 if a student is taking 1–5 credits, and \$888.96 if a student is taking 6 or more credits. A breakdown is provided [here](#).
- **University Technology Fees** are \$32, regardless of the number of credits.
- **University Facility Fees** scale linearly with credit hours at \$23.75 per credit.
- **University Alternative Transportation Fees** are \$14.13 for 1–5 credits and \$33.65 for 6 or more credits.
- **CSU Health Network and University Counseling Center Access Fees** are complicated. For students enrolled in 6 or more credits, these fees are part of the automatically assessed \$888.96 [General Fees](#) described above. However, students enrolled in 5 or fewer credits who choose to enroll in the Student Health Insurance Plan will be charged this portion of the General Fees (\$261.32, <https://health.colostate.edu/eligibility-and-service-charges/>). Students enrolled in 5 or fewer credits who have separate health insurance can choose to pay \$104.05 to use CSU Health Network providers and \$53.23 to use University Counseling Center.
- **Student Health Insurance Plan** (SHIP; required for students taking 6 or more credits, unless they have other comparable coverage) costs \$1486 for fall, \$1736 for spring + summer for [domestic students](#) and \$686 for fall, \$745 for spring + summer [for international students](#). However, the Graduate School provides funds to cover this cost for students enrolled in 5 or more resident instruction credits. Because [this health insurance contribution](#) is taxable income (even though it’s paid to the student’s account, not the monthly paycheck), HR withholds extra taxes from the February and September paychecks. Domestic students must [enroll](#) in the plan before the course add/drop date; international students are enrolled automatically.

For GTA-supported students, tuition is covered by tokens that come to the department via the Graduate School. For GRA-supported students, tuition is charged to the account provided by the PI. Fees are paid by the graduate student.

	1-5 Credits	6-8 Credits	9+ Credits
Tuition	\$601.90/credit		No extra charge
General Fees	\$172.33	\$888.96	
Tech Fees	\$32	\$32	
Facility Fees	\$23.75/credit	\$23.75/credit	
Alternative Transportation	\$14.13	\$33.65	
Health/Counseling Fees	\$261.32 if have SHIP, \$157.28 to use CSU providers w/out SHIP	Included in General Fees	

	1-4 Credits	5+ Credits
Student Health Insurance Plan (SHIP)	\$3,222	Reimbursed by Graduate School (and extra taxes withheld)

How many credits should a student take per semester?

Registering for exactly 5 credits per semester allows students to receive the Student Health Insurance Contribution from the Graduate School, while reducing the General Fees they pay from \$888.96 to \$172.33, plus \$261.32 for Health/Counseling Fees. But students will need more than 5 credits in some semesters to meet their graduation requirements. Here are some examples:

- **A 5-year PhD student** could take 13, 13, and 11 credits in their first three semesters and 5 credits per semester in the next seven semesters (total 72 credits). This would look different for students with a Master's degree, as they can use up to 30 Master's credits toward the PhD.
- **A 2-year MS student** could take 10 credits per semester in their first year and 5 credits per semester in their second year to graduate with 30 credits.
- **A student supported by a combination of GTA and GRA semesters** should enroll in more credits during GTA semesters (when tuition is covered by Grad School tokens) and just 5 credits during GRA semesters (when tuition is covered by the PI) to save grant funds.
- **Students who already have enough credits to graduate** might choose to enroll in just 1 credit per semester to reduce their fees and/or to reduce the tuition charged to their advisor's account (if supported on a GRA). However, below 5 credits they lose the health insurance contribution provided by the Graduate School, and below 6 credits they're assessed Health/Counseling Fees. This might be preferred for a student covered by outside health insurance. This could also be preferred for a student supported on a GRA, if the advisor chooses to supplement their stipend by the cost of health insurance and Health/Counseling Fees (which cost less than 5 credits of tuition). Note that dropping below 5 credits may not be viable for those with student loans, as it may cut into their deferment period. Also, below 5 credits, CSU doesn't contribute to Social Security, so domestic students pay 7.5% of wages to a [Student Employee Retirement Plan](#) and 1.45% to Medicare (8.95% total).
- **Enrolling in [Continuous Registration \(CR\)](#) is an alternative** to taking credits for students who are not actively taking classes or doing research on campus but are working on degree requirements (e.g., writing the thesis) or for students taking a break from their degree. Graduate students must be continuously enrolled in at least 1 credit or CR in every fall and spring semester from the start to the end of their degree (and in the final summer term for students graduating in summer). While enrolled in CR, a student is assessed a CR fee of \$150 plus the mandatory University Technology Fee, has access to library and computing services, and cannot serve as a GTA or GRA. CR students may choose to purchase CSU health insurance and/or pay Health/Counseling Fees to use CSU health providers.

Who pays non-resident tuition?

Domestic students who are not Colorado residents should [establish residency](#) in the first year of graduate school, because tuition is considerably lower for in-state residents than non-residents (see tuition costs above). International students cannot establish Colorado residency.

CSU's [GRA Tuition Premium Program](#) covers the difference between resident and non-resident tuition for non-resident domestic GRAs in the first year of graduate school and for international GRAs through the entire graduate program. After the first year of graduate school, domestic students who have not established residency will be responsible for paying the non-resident portion of tuition during semesters employed as a GRA. This is not a concern in semesters that a student is employed as a GTA, as the GTA tuition token covers the full cost at the resident or non-resident rate. To be eligible for the GRA Tuition Premium Program, international students and first-year domestic non-resident students must be enrolled in a minimum of 5 credits; CSU online credits do not count toward this minimum.

A student must be employed 20 hours/week (0.5 FTE) to receive the full benefit of the tuition premium (the difference between non-resident and resident tuition) as a GRA and to receive the full benefit of a tuition token as a GTA; if employed 10 hours/week (0.25 FTE), a GRA will only receive half the tuition premium, and a GTA's tuition token will only cover half of their tuition.