

Guide to graduate credits, 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.

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., not thesis, research, internship, or seminar courses, i.e. with numbers ending 82-99).

Here's how tuition & fees scale with credits in a given semester (based on ['25-'26 rates](#)):

- **Tuition** scales linearly up to 9 credits. Each credit costs \$657.80 up to 9 credits for CO residents. Each credit costs \$1612.70 up to 9 credits for non-resident and international students. Above 9 credits, there are no additional tuition costs.
- **General Fees** are categorical: \$194.90 if a student is taking 1–5 credits, and \$978.26 if a student is taking 6 or more credits. [A breakdown of '25-'26 general fees is provided here.](#)
- **Univ. Technology Fees** are \$33.50, regardless of the number of credits.
- **Univ. Facility Fees** scale linearly with credit hours at \$23.75 per credit.
- **Univ. Alt. Transportation Fees** are \$18.27 for 1–5 credits and \$43.50 for 6 or more credits.
- **CSU Health Network and Univ. Counseling Center Access Fees** are complicated. For students enrolled in 6 or more credits, these fees are part of the automatically assessed \$978.26 [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 (\$278.62, <https://health.colostate.edu/eligibility-and-service-charges/>). Students enrolled in 5 or fewer credits who have separate health insurance can choose to pay \$108 to use CSU Health Network providers and \$62 to use Univ. Counseling Center.
- **Student Health Insurance Plan (SHIP)** is required for domestic students taking 6 or more credits, unless they have other comparable coverage and required for all international students regardless of credit load. [The cost for domestic students](#) is \$2,366 for fall and \$2,564 for spring + summer. [The cost for international students](#) is \$1,145 for fall, \$1,262 for spring + summer. However, the Graduate School provides funds to cover this cost for graduate assistants 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 September and February paychecks. Domestic students must [enroll](#) in the plan before the course add/drop date; international students are enrolled automatically.

For GTA-supported students, tuition and fees are covered by the Graduate School. For GRA-supported students, tuition and fees are charged to the account provided by the PI.

| | 1-5 Credits | 6-8 Credits | 9+ Credits |
|----------------------------|-----------------------------------------------------------------|----------------|--------------------------|
| Tuition | \$657.80/credit | | No extra charge |
| General Fees | \$194.90 | \$978.26 | |
| Tech Fees | \$33.50 | \$33.50 | |
| Facility Fees | | \$23.75/credit | |
| Alternative Transportation | \$18.27 | \$43.50 | |
| Health/Counseling Fees | \$278.62 if have SHIP, \$170 to use CSU providers w/out SHIP | | Included in General Fees |

| | 1-4 Credits | 5+ Credits |
|--------------------------------------|----------------------------------------------------------------------------------------------|----------------------------------------------------------|
| Student Health Insurance Plan (SHIP) | Dom: \$2,366 (Fa), \$2564 (Sp/Su) Intl: \$1,145 (Fa), \$1,262 (Sp/Su) | Reimbursed by Graduate School (and extra taxes withheld) |

How many credits should a GRA take per semester to reduce costs to the PI?

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 from \$978.26 to \$194.90, plus \$278.62 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 GRA and GTA semesters** should enroll in more credits during GTA semesters (when tuition and fees are covered by the Graduate School) and just 5 credits during GRA semesters (when tuition is covered by the PI) to save grant funds.
- **GRAs who already have enough credits to graduate** might choose to enroll in just 1 credit per semester to reduce the tuition/fees charged to their advisor's account. 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 or if the advisor chooses to supplement the 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 international students or 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 must 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.