

## COSTS

The cost of attendance for the 2024–2025 academic year is \$85,960. This number is actually much lower than what it costs MIT to educate students (<https://sfs.mit.edu/undergraduate-students/the-cost-of-attendance/how-much-it-costs>). However, most students pay far less than the total cost of attendance because of our need-based financial aid (<https://sfs.mit.edu/undergraduate-students/the-cost-of-attendance/making-mit-affordable>).

For more detailed information regarding the cost of attendance (<https://sfs.mit.edu/undergraduate-students/the-cost-of-attendance/annual-student-budget>) prior to financial aid, including specific costs for tuition and fees, books and supplies, housing and food as well as transportation, please **visit the SFS website**.

Key points:

- Tuition is prorated if a student withdraws (<https://registrar.mit.edu/registration-academics/tuition-fees/proration>).
- In addition to tuition, there may be fees that are also charged each term, such as the student activity fee.
- All students automatically receive basic medical coverage through MIT Health as part of their tuition. Additional medical coverage for students and/or families is available through the MIT Student Health Insurance Plan (<https://studentinsuranceoffice.mit.edu/about/mit-ship>). See Student Health Insurance (p. 4) and Medical Requirements (<https://catalog.mit.edu/mit/undergraduate-education/medical-requirements>) for further information.

### Tuition

The table below reflects standard undergraduate tuition rates for the 2025–2026 academic year. Amounts are per term, unless noted.

#### **Undergraduate tuition, per term, fall and spring, 2025–2026**

Full regular tuition, per term, fall and spring*	\$32,155
Light-load tuition, per unit	\$995
Light-load tuition, minimum	\$5,970
SB thesis-only tuition, per unit	\$995
SB thesis-only tuition, minimum	\$1,990
SB thesis-only tuition, maximum	\$32,155
Off-campus internship tuition (35% of maximum tuition charge)	\$11,255

\*Full tuition in either term of the current year covers the January Independent Activities Period. Tuition rates for the summer session are published each year in the Summer Session Catalog, available in April.

Regular undergraduate students who have permission to take only a few subjects are initially charged full tuition. They may then apply to have their tuition charged at the rate of \$995 per unit with the

approval of the faculty advisor. In such cases, there is a minimum fee of \$5,970 for subjects and a minimum of \$1,990 for the SB thesis. Registration for 32 or more units will be assessed the full tuition charge. Upon recommendation of a department, the Office of the Vice Chancellor may set a special tuition rate in unusual circumstances. Financial aid will be adjusted based on enrollment costs. Some classes (including ROTC and classes taken on listener status) are not included in the determination of financial aid eligibility.

Internship and cooperative programs offered by MIT provide industrial and research experience through a series of work assignments interwoven with regular study at the Institute. The tuition fee for these programs is the same as that for other regular undergraduate students.

### Visiting Student Fees

Students who are pursuing a degree at an institution of higher education other than MIT and have been invited by faculty in an MIT department, laboratory, or center to do research here may apply for visiting student status. Current regular or special MIT students, or MIT students who have withdrawn or are on a leave of absence, are not eligible.

Visiting students are subject to a monthly fee that includes registration, MIT's Student Health Insurance Plan (SHIP) (<https://catalog.mit.edu/mit/graduate-education/medical-requirements>), and student life fees. The fee entitles visiting students to conduct research, use our fitness facilities, participate in student life programming, and have access to care at MIT Medical. Full monthly fees are charged regardless of whether the student starts on the first or the 15th of the month. The total fee for the duration of their stay must be paid in full and in advance. Additional costs will be applied for those who wish to enroll family members in SHIP.

### Visiting student fees, 2025–2026

Processing fee (one time)	\$1,000
Visiting student fee, includes registration, SHIP, and student life fees (monthly)	\$600
Additional family medical coverage (optional)—Partner only (monthly)	\$305
Additional family medical coverage (optional)—Dependents only (monthly)	\$93
Additional family medical coverage (optional)—Partner and dependents combined (monthly)	\$399

### Withdrawal

A student withdrawing before the start of a term is not charged any tuition for that term, and any tuition payments previously made for that term will be refunded. Students withdrawing during the fall or spring term are charged one-twelfth of the stated tuition for the term for each week from the starting date of the term, with a minimum two-week charge. A student is financially obligated to the Institute for the tuition appropriate to the program approved by his or her faculty advisor at the beginning of the term. Any subsequent

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reduction in fees is based on the date that cancellation of subject or withdrawal from the Institute is effected. At that time, any excess payments which the student has made will be refunded.

For more detailed information regarding the cost of attendance, including specific costs for tuition and fees, books and supplies, housing and food as well as transportation, please **visit the SFS website**.

If the student receives financial aid through one of the federal student financial aid programs, and aid is reduced as a consequence of the reduced tuition, the reduction in aid will be made in accordance with current federal regulations. Contact Student Financial Services (<https://sfs.mit.edu>) for more information.

### Fees

All students pay a student life fee each term. Late registration or applications may result in additional fees. See the Academic Calendar (<https://catalog.mit.edu/academic-calendar>) for relevant dates and deadlines.

#### Miscellaneous student fees\*, 2024–2025

Application for undergraduate admission	\$75
Application for graduate admission	\$75
Application for MBA program	\$250
Late registration	\$50
Late change in registration	\$25
Late degree application	\$50
Late graduate thesis title	\$85
Very late degree application	\$85
Very late pre-registration	\$85
Very late registration	\$100
Late application for non-resident doctoral status	\$100

\*Miscellaneous fees and processing charges are nonrefundable unless levied in error.

#### Processing Charges for Late Changes in Registration

A late change in registration (<http://web.mit.edu/acadinfo/cap/petitions>), which requires a petition to the Committee on Academic Performance, is defined as adding a subject after the fifth week or dropping a subject during the last three weeks of a term. The processing charge for late changes is \$25. There is an additional charge of \$25 for a change judged by the Committee to result from the student's neglect.

### Student Health Insurance

Payment of tuition entitles all regular and special students to receive many health care services at MIT Health (<https://health.mit.edu>) with no cost. **However, using services at MIT Health that are included with tuition is not the same as having an insurance policy.**

That's why students are required to pay for the MIT Student Health Insurance Plan (MIT SHIP). MIT SHIP covers medical services outside MIT Health, including hospitalization due to accidents or illness, along with other services and prescription medications. MIT SHIP meets the state's legal requirement for comprehensive health insurance.

Full-time students are automatically enrolled in and billed for MIT SHIP, unless they can demonstrate that they have comparable insurance coverage. To opt out of MIT SHIP, students must submit an insurance waiver (<https://mit.myahpcare.com/waiver>) online during the enrollment/waiver period. MIT works with Academic Health Plans (AHP) to manage enrollment and waivers. Complete details on MIT SHIP (<https://mit.myahpcare.com>), including enrollment and waivers, are available on MIT's AHP website. (<https://mit.myahpcare.com>)

#### MIT Student Health Insurance Plan

Updated rates for MIT SHIP can be found on MIT's AHP website. (<https://mit.myahpcare.com/enrollment>) Students can also purchase MIT SHIP coverage for family members, including partners and dependents. Refer to the Medical Requirements (<https://catalog.mit.edu/mit/undergraduate-education/medical-requirements>) section for additional details or read more about the MIT Student Health Insurance Plan (<https://medical.mit.edu/mit-health-plans/student-health-plans>). (<https://mit.myahpcare.com/benefits>)

### Undergraduate Payment of Tuition and Other Institute Charges

An individual who registers as a student at MIT agrees to pay all charges on their account when due and acknowledges that the Institute may charge a hold fee, suspend registration, revoke Institute services, and/or withhold the degree if these charges are not paid.

Student Financial Services (SFS) (<http://sfs.mit.edu>) gathers, bills, and collects student charges and provides a student account statement of all activity. These charges originate in the offices from which the student receives Institute services. SFS bills by posting a monthly billing statement on MITPay (<https://student.mit.edu/cgi-docs/rspwstop.html>)—our secure, online billing and payment system. Statements are posted on or around the 10th of the month. SFS sends students a monthly email reminder to check their statement and pay any balance due. The statement includes charges (e.g., tuition, fees, housing, and library fees), payments (financial aid, tuition awards), additional amounts due, and payment deadlines.

For more detailed information regarding the cost of attendance, including specific costs for tuition and fees, books and supplies, housing and food as well as transportation, please **visit the SFS website**.

To access MITPay, log in to WebSIS (<http://student.mit.edu>) and use the MITPay link to view your account and make payments. Visit the SFS website for information about MITPay and other payment methods (<https://sfs.mit.edu/how-to-pay/paying-your-bill/payment-options>).

Payment in full or a satisfactory arrangement for payment is due by August 1 for the fall term and by January 2 for the spring term. New charges that occur after the initial statement will appear on a subsequent statement. If a student anticipates that they may not be able to pay the entire amount due by the term bill due date, there is a monthly payment plan available for students.

The MIT Monthly Payment Plan (<https://sfs.mit.edu/how-to-pay/paying-your-bill/monthly-payment-plan>) is an installment arrangement that allows students to pay their balance in monthly installments interest-free. The terms and conditions of the monthly payment plan are available on the SFS website. Enrollment can be accessed through MITPay.

SFS also offers information on federal student loan programs (<https://sfs.mit.edu/undergraduate-students/types-of-aid/loans>) as additional options for eligible U.S. citizens and permanent residents.

A student who does not pay the balance due or make satisfactory arrangements for doing so will have a registration or degree hold placed on their account, and they will be charged a hold fee. The balance due, including the hold fee, must be paid in full before the hold can be released.

Students who have unanticipated financial situations during the term should contact their financial aid counselor (<https://sfs.mit.edu/contact/#financialaid>) to develop a plan of action. There are also resources available via Student Support Services (<https://studentlife.mit.edu/s3/money-food-resources>). MIT policies are designed to allow students sufficient time to resolve their financial difficulties. Students owing fall term balances have from July to November to pay their account balance before a hold is imposed; students owing spring term balances have from December to April.

#### **Notifications to Undergraduates with Unpaid Balances**

In the fifth week of the term, SFS will reach out to undergraduates who have an unpaid balance on their student account and who have not made satisfactory arrangements for payment of the balance. These students will be notified of MIT's financial hold policy through the billing system as well as by email. SFS will send out a second reminder email and billing notification after the 11th week of the term, again notifying students of MIT's financial hold policy.

#### **Policy on Undergraduate Financial Holds**

Undergraduate students are subject to the financial hold policy adopted by the Committee on the Undergraduate Program (CUP) and the Committee on Academic Performance (CAP) in 1998. Students who have not paid their outstanding student account balance, made satisfactory arrangements with SFS to pay the balance, or completed

a financial aid application will lose access to student services for subsequent terms. Removal of services includes the right to register for the term, Athena access, MIT housing, dining, the MIT Card, and library access. Students who have not made efforts to resolve their financial situation will not be allowed to register, will not receive credit retroactively, and will be charged a hold fee. The student account must be paid in full before a degree can be awarded.

#### **Removal of Services and Other Actions**

Undergraduate students who have not paid or made satisfactory arrangements for payment of unpaid balances from the previous term may not register for subsequent terms and may be restricted from Institute services. When students have not made satisfactory payment arrangements by Registration Day of the subsequent term, SFS and other Institute offices may take the following actions:

- Suspending the right to live in MIT housing.
- Deactivating the MIT Card, leading to loss of access to all services the card provides. These services include but are not limited to the libraries, the dining system, computing resources, and Institute housing.
- Suspending all computer services, including Athena access and use of MIT licensed software.
- Students will be permitted to retain an mit.edu email address which will be forwarded to a specified outside email provider until the normal graduation date.
- Removing the student from student payroll and UROP systems.
- Removing the student from class rosters and barring participation in class projects and assignments.
- Not reviewing the student's financial aid application for the upcoming academic year until their past due balance has been paid.

Student accounts unpaid after the student has left MIT for any reason may be reported to credit bureau agencies and/or sent to an outside collection agency and assessed additional fees on the outstanding balance. Please visit the SFS website (<https://sfs.mit.edu/how-to-pay/paying-your-bill/if-you-graduate-or-leave>) for more information and to review the Student Financial Responsibility Statement. (<https://sfs.mit.edu/policies/student-financial-responsibility>)