



Potential College-Related Expenses

The UofM Financial Aid Office develops a Cost of Attendance (COA) for college-related expenses each aid year. The COA is a comprehensive estimate consisting of Direct Costs and Indirect Costs related to educational expenses. Direct Costs can include tuition/fees and a

housing/meal plan if you are living on campus. Direct Costs are only those expenses billed by the UofM. Indirect Costs include books, travel and miscellaneous expenses. Indirect Costs are those college expenses not billed by the UofM.

Here’s what you might expect for an academic year (both fall and spring semesters):

RESIDENCY/HOUSING	DIRECT COSTS	TUITION/FEES*	HOUSING/MEAL PLAN	ESTIMATED TOTAL DIRECT COST	INDIRECT COSTS	BOOKS	TRAVEL	MISC.	ESTIMATED TOTAL INDIRECT COST
In-state On Campus		\$10,728	\$11,238	\$21,966		\$920	\$3,850	\$2,802	\$7,572
In-state Living at Home		\$10,728		\$10,728		\$920	\$3,850	\$2,802	\$7,572
Non-Tennessee Resident		\$15,384	\$11,238	\$26,622		\$920	\$3,850	\$2,802	\$7,572

\* All tuition information is based on full-time enrollment. The University Service Fee component may increase in future years. Actual costs will not be available until July. \*\* Tuition example based on 12 credit hours per semester. Non-Resident tuition will vary based on the number of credit hours enrolled. Note: additional fees based on academic programs of study and/or other related course fees are not included.

Border County Tuition Waiver

Students residing in the following counties may qualify for in-state fees:

- Arkansas – Crittenden
- Mississippi – DeSoto, Marshall, Tunica, Tate

Additional Course Fees

University of Memphis students may be assessed additional fees based on academic programs of study and/or other related course fees. A brief description of these fees, along with the cost per semester and assessment requirements are available on the University & Student Business Services webpage under Fees. [memphis.edu/usbs](http://memphis.edu/usbs)



Tuition Transparency Act  
In accordance with the Tuition Transparency and Accountability Act passed by the State of Tennessee Legislature, all state colleges and universities shall provide a predictive cost estimate for students applying for undergraduate degree programs.

\*The following information is not intended to be comprehensive and is subject to change. Tuition, fees and charges are subject to change by administrative, federal or state legislative changes, or University of Memphis Board of Trustees action, and changes become effective on the date enacted. Tuition and fee charges for all courses will be assessed by a student’s level and residency status. Students enrolled in UofM Global are assessed tuition and fees based on the level of their program. The University reserves the right to correct errors in student fee assessments and charges which are discovered subsequent to the initial billings or fee statements.



## REVERSE TRANSFER OPPORTUNITY

Reverse Transfer is a process for students who have transferred to the University of Memphis from a Tennessee community college. Reverse Transfer provides a pathway for students to combine credits earned at two- and four-year institutions to be awarded an associate degree while also working toward a bachelor's degree. To be eligible to participate in the Tennessee Reverse Transfer Program, you must meet the following requirements:

- Be a currently enrolled student who transferred from a Tennessee community college
- Have a minimum of 15 Tennessee community college credit hours
- Have a combined minimum of 60 college credit hours

Eligible transfer students will be contacted by email with an invitation to participate in the Reverse Transfer program. [memphis.edu/registrar/students](https://memphis.edu/registrar/students)

### EXPLORE EXPERIENTIAL LEARNING CREDIT OPPORTUNITIES

Experiential Learning Credit (ELC) is a highly individualized process that offers adult and non-traditional students the unique opportunity to petition for college credit for the knowledge, training and skills they previously learned through a broad range of experiences outside of the traditional academic setting.

We believe that rigorous professional and/or personal development often occurs in settings outside the traditional classroom. At the University of Memphis, we grant ELC to students who demonstrate the academic merit of such experiences. Experiential learning is learning by doing! With ELC, you can reduce the repetition of relevant course-related material. You can validate the importance of your prior learning, resulting in tuition cost savings and accelerated degree completion. [memphis.edu/innovation/elc](https://memphis.edu/innovation/elc)

### TUITION CAP

All full-time, in-state undergraduate students, regardless of whether classes are taken on campus or online, will only be charged for 12 credit hours. There is no additional tuition charge for hours above 12. The tuition cap makes it easier to stay on track while maintaining your costs.



### FINANCIAL AID & SCHOLARSHIP OPPORTUNITIES

The University of Memphis selectively awards competitive academic scholarships to entering first-time transfers. All scholarships are awarded for the academic year (fall and spring semesters only). Transfer scholarship applications are available in Tiger Scholarship Manager. [memphis.edu/tsm](https://memphis.edu/tsm)

In order to apply for any federal aid, you must complete and submit a Free Application for Federal Student Aid (FAFSA). This application is used by the federal government to determine your eligibility for grants and Federal Direct Stafford Loans. Enter the University of Memphis' federal school code of 003509. Entering our code will allow the University to receive a copy of your FAFSA data.



### Contact Us

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[memphis.edu/access](https://memphis.edu/access)