



UNIVERSITY OF  
SOUTH DAKOTA

# 2026-2027

## COST ESTIMATE GUIDE

### MAKING YOUR EDUCATION MORE AFFORDABLE

At the University of South Dakota, we offer the affordability you need now and the educational benefits you'll value for a lifetime. Consistently ranked as one of "America's Best Value Colleges," we provide a world-class education from a leading flagship university at a fraction of the cost of other colleges. Explore our financial aid resources to learn more about reducing costs.

### YOUR NEXT STEPS



#### REVIEW & UNDERSTAND YOUR COSTS

Use this guide along with the cost estimate in your application portal, which provides a breakdown of your estimated costs and current awards and/or financial aid. **Cost Estimate for 2026**



#### FILE THE FAFSA

If you have not done so already, file the FAFSA using USD's school code **003474** before the priority deadline of **April 1**. This is one of the most important steps you can take to maximize your financial aid. **USD Apply for Aid**



#### EXPLORE SCHOLARSHIP OPPORTUNITIES

Work with your USD admissions counselor and/or high school counselor to explore and discuss scholarship opportunities.

### STAY ON TRACK

#### ADMITTED STUDENT CHECKLIST

This is your go-to guide for all additional next steps. Review this checklist and connect with your USD admissions counselor to ensure you are on track for the upcoming academic year!



ADMITTED STUDENT CHECKLIST

### ACCEPT YOUR FINANCIAL AID AWARD

Students who complete the FAFSA will receive an official financial aid offer from the Financial Aid Office. You'll be notified via your USD email when your award is ready to review. After receiving your award notification, follow these steps to review and accept your financial aid package:



#### 1. REVIEW

your financial aid offer and let us know if you have questions.



#### 2. ACCEPT

your financial aid offer online through Financial Aid Self-Service. **Financial Aid Service Portal**



#### 3. COMPLETE

the Direct Loan process, if applicable, at **Federal Student Aid Website**



#### 4. PAY

your university bill via SDePay at **USD Billing Website**

# TYPES OF AID

You may be eligible for various types of financial aid.  
Be sure to file the FAFSA so you can maximize your financial aid eligibility.



**USD AWARDS  
\$10.7  
MILLION  
ANNUALLY IN SCHOLARSHIPS!**

**WITH OVER  
90%**

of USD students receiving financial assistance,  
we encourage you to apply for financial aid early —  
ideally before USD's priority deadline on April 1.



## SCHOLARSHIPS

Scholarships are gift aid that does not need to be repaid. They recognize academic excellence, talent or development in a specific area.



## GRANTS

Grants are need-based aid that does not need to be repaid. Complete the **Free Application for Federal Student Aid (FAFSA)** to see if you qualify. Be sure to include **USD's FAFSA code: 003474** on your application.



## LOANS

Federal student loans and private loans can help cover costs but must be repaid with interest. **Use loans wisely and only borrow what you need.** Visit **USD Student Loans** to explore your options.



## FEDERAL WORK STUDY

Earn while you learn with Federal Work Study, offering on-campus jobs for eligible students. Eligibility is determined via the FAFSA. Funds are earned through working on campus and not applied to your bill. Non-work study jobs are also available. For more details, visit **USD Types of Aid**.

## CONNECT WITH OUR STUDENTS

Chat with current USD students, faculty  
or staff in real-time to learn more!

[link.usd.edu/chat](https://link.usd.edu/chat)



“ I KNEW I WANTED TO GO TO A  
COLLEGE THAT WAS AFFORDABLE... ”

When looking for a college to go to I knew I wanted  
to go to a college that was affordable. USD hit all of  
my criteria and was not too far from home.

**KAIRA LIBERTO**  
*Colorado Springs, Colorado*

# UNDERSTANDING COSTS

Navigating college expenses can feel overwhelming, but you're not alone. We're here to help you every step of the way.

## WHAT IS THE COST OF ATTENDANCE?

The undergraduate cost of attendance provides an estimate of a USD undergraduate student's expenses for one academic year. If a student files a FAFSA, they are assigned a federal cost of attendance which is used in determining eligibility for federal student aid.

The South Dakota Board of Regents (SDBOR) sets tuition and fees for South Dakota public universities annually in May, ensuring that South Dakota remains one of the most affordable states for undergraduate and resident graduate students.



COST OF ATTENDANCE

- **Direct Costs:** These are costs automatically billed to your university account.
- **Indirect Costs:** These are expenses that would still be incurred but are not charged by the university.

The costs outlined below and estimate included is based on our current 2025-2026 academic year costs.

## 2025-2026 COST OF ATTENDANCE

COST OF ATTENDANCE		South Dakota Residents, Child of Alumni & South Dakota Advantage	Non-Residents & International	
DIRECT COSTS	Tuition and Fees:	\$9,687	\$13,299	
	Housing and Food:	\$10,590	\$10,590	
	<b>Total</b>	<b>\$20,277</b>	<b>\$23,889</b>	
INDIRECT COSTS	Books, course materials, supplies & equipment: <b>\$800</b>	Personal Expenses: <b>\$2,595</b>	Transportation: <b>\$1,767</b>	Loan Fees: <b>\$66</b>

Current academic year costs. Tuition rates are typically set by the South Dakota Board of Regents in May of each year. Students enrolled in select disciplines subject to additional fees. For detailed information on tuition and fees, visit [USD Undergrad Cost of Attendance](#).

## COST OF ATTENDANCE TABLE EXPLAINED

### • Tuition and Fees

These are the costs for your classes. The amount listed is based on 30 credits per academic year of tuition and the general activity fee. This does not include any special course/discipline fees.

### • Housing and Food

The listed amount is based on the average cost of on-campus housing options and a standard meal plan covering three meals per day. Actual costs may vary depending on your specific housing assignment and meal plan. Students living off-campus or without a university meal plan will not be charged for these items by the university.

### • Books, Course Materials, Supplies and Equipment

The amount listed is an estimate. Your actual costs may differ each semester based on the classes you are taking.

### • Transportation and Personal Expenses

The listed amounts estimate your daily personal expenses, which are not charged by the university. However, you may use financial aid to help cover these costs. Personal expenses typically include items such as phone bills, clothing, entertainment, laundry and gas.

### • Loan Fees

This amount is added to estimated costs to offset the direct loan origination fee.

# WHAT ARE MY OUT-OF-POCKET COSTS?

Once you understand your estimated tuition and fees, you will feel better prepared to develop a plan to pay for your education in a way that best suits you. There are a variety of options to cover out-of-pocket expenses: personal savings, low-interest student loans, Parent Plus Loans and/or personal/private loans.



COST COMPARISON WORKSHEET

## SEE HOW USD COMPARES

Use our cost comparison worksheet to evaluate USD's costs alongside other schools, providing a clear breakdown of expenses and financial aid options to help you make an informed decision.

*Pro tip:* Financial aid can significantly reduce out-of-pocket costs. Always consider net cost (total cost minus aid) when comparing schools.

## NET COST CALCULATOR

You can also use our Net Cost Calculator to help you and your family estimate your financial aid options at USD. Visit [USD Value](#).

# BILLING AND PAYMENT RESOURCES

Visit [USD Billing and Payment](#) for a step-by-step guide on paying your bill through SDePay and details about available payment plan options. Here are the SDePay features you may use:



**VIEW & PAY ACCOUNTS**



**STATEMENT DETAILS**



**STATEMENT HISTORY**



**SIGN UP FOR A PAYMENT PLAN**



**AUTHORIZE PAYERS**

The Business Office can help you navigate everything from purchasing a parking pass to paying your tuition and fees. Reach out to their office with any questions about financial services at USD! Visit [USD Business Office](#).

# CONNECT WITH US

## OFFICE OF FINANCIAL AID

Request a one-on-one appointment

[USD Financial Aid Meeting](#).

P: (605) 658-6250

[USD Financial Aid  
Financial.Aid@usd.edu](mailto:Financial.Aid@usd.edu)

## BUSINESS OFFICE

Paying your bill and setting up a payment plan.

P: (605) 658-3650

[USD Business Office  
BusinessOffice@usd.edu](mailto:BusinessOffice@usd.edu)

## OFFICE OF ADMISSIONS

General questions, next steps & USD scholarship information.

P: (605) 658-6200

[USD UG Admissions  
Admissions@usd.edu](mailto:Admissions@usd.edu)

## VETERANS' SERVICES

Military and Veterans' benefits & resources

P: (605) 658-3881

[USD Military  
Veterans@usd.edu](mailto:USD Military Veterans@usd.edu)



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