



ESTIMATED UNDERGRADUATE BUDGET
Student Budgets for the 2026-2027 Academic Year
Fall 2026 and Spring 2027

2026-2027 Dependent Student	In-District	Out of District	Out of State*
Direct Costs			
Tuition & Fees	4,620	7,470	7,350
Loan Fees	38	38	38
Books & Supplies	2,400	2,400	2,400
Total Direct Costs	7,058	9,908	9,788
Indirect Costs			
Food & Housing	3,370	3,370	3,370
Transportation	3,248	3,248	3,248
Miscellaneous/ Personal Expenses	2,740	2,740	2,740
Total Indirect Costs	9,358	9,358	9,358
Total Direct and Indirect Cost Dependent	16,416	19,266	19,146

*Out of State tuition is waived to in district tuition rate.

2026-2027 Independent Student	In-District	Out of District	Out of State*
Direct Costs			
Tuition & Fees	4,620	7,470	7,350
Loan Fees	38	38	38
Books & Supplies	2,400	2,400	2,400
Total Direct Costs	7,058	9,908	9,788
Indirect Costs			
Food & Housing	12,550	12,550	12,550
Transportation	3,248	3,248	3,248
Miscellaneous/ Personal Expenses	2,740	2,740	2,740
Total Indirect Costs	18,538	18,538	18,538
Total Direct and Indirect Cost Independent	25,596	28,446	28,326

*Out of State tuition is waived to in district tuition rate.

- a) The budgets provided above are estimates based on 15 credit hours per semester, 30 total credit hours for the Fall and Spring semester. Budgets are reduced if enrollment is part-time or less than half-time. Actual tuition and fee costs are calculated on student's enrolled credit hours each semester.
- b) Direct costs incurred through Southwestern Illinois College include tuition, fees, and select books and supplies*.
- c) Books, supplies, and course fees will vary based on the specific courses that students are taking. Students should consult the Class Schedule and billing statements found in eSTORM for specific costs.
- d) Students with aviation fees that exceed the standard fee amount are eligible for a budget increase.
- e) The student's cost of attendance budget is the maximum financial aid assistance a student can receive. Financial aid includes grants, loans, work-study, scholarships, and tuition waivers. Students are notified of their financial aid eligibility through their SWIC student e-mail.

For questions please contact the Office of Financial Aid, Veteran Services and Student Employment.

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