

2026-2027 COST ESTIMATE GUIDE

MAKING YOUR EDUCATION MORE AFFORDABLE

At USD – Sioux Falls, 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. bit.ly/CostEstimate26



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.edu/Apply-for-Aid



EXPLORE SCHOLARSHIP OPPORTUNITIES

Work with your USD – Sioux Falls 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 – Sioux Falls 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.
link.usd.edu/accept



3. COMPLETE

the Direct Loan process, if applicable, at studentaid.gov



4. PAY

your university bill via SDePay at link.usd.edu/sdepay

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 link.usd.edu/StudentLoans 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.edu/Types-of-Aid.

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 – Sioux Falls 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.

- **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 2026-2027 academic year costs.



COST OF
ATTENDANCE

2026–2027 USD – SF COST OF ATTENDANCE

		South Dakota Residents, Child of Alumni & South Dakota Advantage	Non-Residents & International	
DIRECT COSTS	Tuition and Fees:	\$9,656.50	\$13,355.50	
INDIRECT COSTS	Books, course materials, supplies & equipment: \$800	Personal Expenses: \$2,424	Transportation: \$1,914	Loan Fees: \$68

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.edu/UndergradCOA.

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 mandatory fees. This does not include any special course/discipline fees.

• 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.

CONNECT WITH OUR STAFF

Chat with Jordan Decker, Associate Director
of Admissions at USD – Sioux Falls if you
have questions or want to learn more!

link.usd.edu/chat



IT'S CLOSE TO HOME, A MORE AFFORDABLE ALTERNATIVE...

I chose to go to USD – Sioux Falls because it's close to home, a more affordable alternative than on campus and it allows me to keep a job outside of school. The staff and students are some of the best people I have worked with.

SHANNON CARLSON

Sioux Falls, South Dakota

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.edu/Value.

BILLING AND PAYMENT RESOURCES

Visit usd.edu/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.edu/Business-Office.

CONNECT WITH US

OFFICE OF FINANCIAL AID

Request a one-on-one appointment
link.usd.edu/FinancialAidMeeting.

P: (605) 658-6250

usd.edu/Financial-Aid
Financial.Aid@usd.edu

BUSINESS OFFICE

Paying your bill and setting up
a payment plan.

P: (605) 658-3650

usd.edu/Business-Office
BusinessOffice@usd.edu

OFFICE OF ADMISSIONS

General questions, next steps &
USD scholarship information.

P: (605) 274-9574

usd.edu/SiouxFalls
Jordan.Decker@usd.edu

VETERANS' SERVICES

Military and Veterans'
benefits & resources

P: (605) 658-3881

usd.edu/Military
Veterans@usd.edu



USD.EDU ▶ 877-COYOTES