

Removing the Mystery of Costs at Bellarmine University

Congratulations on your choice of Bellarmine University. We join you in the appreciation of a liberal arts education and we understand the commitment you are making financially. Through the benefit of the financial aid programs for which you qualify, and through the utilization of additional cost relief options, an affordable investment in a Bellarmine education is a reality. We are committed to delivering the highest quality education available and we will work with you so you can enjoy these advantages at the lowest possible cost.

Cost of Attendance (COA): The COA is the sum total of tuition, fees, room & board, combined with allowances for books, transportation, personal expenses, and if applicable, loan fees. This is the 'cost' figure used in determining the amount of financial aid eligibility you have, NOT the cost that you incur to attend Bellarmine. To determine your financial need, your Expected Family Contribution is subtracted from the COA.

Direct Cost: The Direct cost is the sum total of tuition and fees (add room & board to this figure if you are going to be living in an on-campus residence hall). This is the 'cost' figure used in determining the actual charges that will be placed on your statement of account, NOT the cost that you incur to attend Bellarmine.

Out-of-Pocket Cost: Out-of-Pocket cost is the final cost to you after crediting all financial aid awards to your statement of account. This is the 'cost' figure used in working with you to determine what other cost relief options may exist, or how best to manage a payment arrangement through a combination of programs and benefits.

2007-2008 (Fall 2007, Spring 2008) COA Rationale

Tuition

Full-time tuition for undergraduates is \$12600 per semester. Students who are at least half-time but not full-time are budgeted based upon 8 hours of enrollment (average part-time enrollment for Fall 2006/Spring 2007 was 8 hours). The undergraduate per credit hour rate for 2007-2008 is \$595.

Accel BSN, Accel MAT, MA – Principal, Exec MBA and Weekend MBA are charged a flat tuition amount per semester for their cohort. Accel BSN students enrolled for the Fall 2007 and Spring 2008 semesters will be charged \$11,650 per semester. Accel MAT tuition is based upon a cohort rate of either \$3300 (began prior to Fall 2006), \$3500 (began Fall 2006, Spring 2007, or Summer 2007), or \$3800 (began Fall 2007) per semester, depending upon the start date of the student. MA – Principal tuition is based upon a cohort rate of \$4375. Executive MBA is based upon the cohort rate of \$8600 per semester.

Tuition for MSN, MSLA or M.Ed students is based on the per credit hour rate of \$530. At least half-time but not full-time students are budgeted based upon 3 hours of enrollment. Full-time graduate students are budgeted based upon 6 hours of enrollment.

Tuition for Weeknight MBA students who began prior to Spring 2007 is based on the per class rate of \$1520. Tuition for Weeknight MBA students who began in Spring 2007, Summer 2007 or Fall 2007 is based on the per

class rate of \$1610. Tuition for Weeknight MBA students who begin in Spring 2008 is based on the per class rate of \$1730. Half-time students are based on attendance in one 3-hour class. Full-time students are based on attendance in two 3-hour classes.

Weekend MBA students are packaged based on the per course rate of \$1934. Student are packaged based upon nine hours of enrollment each semester in the program. Accounting/Weekend MBA combo students are packaged for their remaining fall semester based on four classes (\$2067 per class), for a total of \$8268.

Tuition for Applied Information Technology who began in Summer 2007 is based on the per class rate of \$1350. (\$450/credit hours) Students take three courses, so total full-time tuition is \$4050 per semester, or \$8100 per year. Tuition for Applied Information Technology who began in Summer 2006 is based on the per class rate of \$1125. Students take three courses, so total full-time tuition is \$3375 per semester, or \$6750 per year.

Tuition for the Master of Arts in Spirituality is based on the per credit hour rate of \$390. Full-time students are packaged based on two classes (six hours) each semester. Half-time student budgets are packaged based on one class per semester.

Tuition for Physical Therapy students that began in Summer 2005 is \$8300 for Fall 2007. Tuition for Physical Therapy students that began in Summer 2006 is \$9300 per semester, or \$18,600 for the academic year. Tuition for Physical Therapy students that began in Summer 2007 can be found listed under the undergraduate full-time categories.

Student who vary and take more courses than allotted in the budget may request the Office of Financial Aid to adjust the tuition component to reflect actual tuition charges.

Fees

Undergraduate full-time students and Accel BSN students have a fee total of \$950 per academic year. This amount represents \$30 for parking, \$270 for activity fee, and \$650 for technology fee.

Part-time undergraduate students have a fee total of \$240 per academic year. This amount represents \$30 for parking, \$60 for activity fee (\$30 each semester based upon enrollment in three courses) and \$150 for technology fee (\$75 each semester based upon enrollment in three courses).

Graduate per-credit hour full-time students (based on 6 hours) have a fee total of \$130 per academic year, which represents the \$30 parking fee, and \$50/semester for technology fee. Graduate per-credit hour part-time students have a fee total of \$80 per academic year, which represents the \$30 parking fee, and \$50/academic year for technology fee.

Graduate Info Technology students must pay the \$30 parking fee, along with the \$25/course technology fee. The full-time amount is based upon 3 courses each semester. Spirituality students must pay the \$30 parking fee, along with the \$25/course technology fee. The full-time amount is based upon 2 courses each semester, and the half-time amount is based upon 1 course each semester.

Graduate PT students who began in Summer 2007 will be charged \$650 in technology fees and \$30 in parking for the fall 2007 and spring 2008 semesters. Undergraduate PT students who began in Summer 2007 will also be charged \$250 in activity fees for the academic year. Graduate PT students who began in Summer 2006 will be charged \$25 per course in technology fees, or \$350 per year based on seven courses per semester, and \$30 parking for the academic year. Graduate PT students who began in Summer 2005 will be charged \$25 per course in technology fee, or \$50 per semester based on two courses in that fall semester, and \$30 parking.

Room

All students are allotted \$5318 per year for housing costs. This amount represents an average cost of Bellarmine's residence hall, plus a \$20 dorm activity fee. This cost is comparable to the allotted Living Expense Budget for independent Kentucky students at the low budget rate as published by the College Board.

Board

Students are allotted \$3052 for board for the academic year. This amount represents an average cost of Bellarmine's board plan, which ranges from \$1450-\$1610 per semester. This cost is comparable to the allotted Living Expense Budget for independent Kentucky students at the low budget rate as published by the College Board.

Books

Undergraduate and graduate half-time students are allowed \$165 per semester, and undergraduate and graduate full-time students are allowed \$330 per semester for books. This information is based upon a study conducted by the Office of Financial Aid in the spring 2007 semester to determine average book costs. Weekend MBA and Executive MBA do not pay textbook costs, because it is built into the cost of tuition.

Transportation

All full-time students are allotted \$2108 per academic year for travel expenses. Half-time students are allowed \$1054 per academic year. These amounts are based upon the College Board's Living Expense Budget provided for 2007-2008. The rate is based upon the low budget category for the state of Kentucky.

Personal

Personal expenses are to include miscellaneous course fees, clothing, hygiene items, insurance, and other miscellaneous costs associated with attending Bellarmine University. Half-time students are allowed \$1370, and full-time students are allowed \$2740 per year for personal expenses. This cost is based upon the allotted Living Expense Budget for independent Kentucky students at the low budget rate as published by the College Board.

Loan Fees

All of Bellarmine's preferred lender list includes zero origination fee lenders. The majority of students will incur no fees on their Stafford loans. Upon reviewing last year's loans, 91% of Bellarmine's students had zero fee loans. Student loan fees will be added to the student budget if incurred upon request.

If a student and parent participate in the PLUS Loan Program, an average fee of \$116 per semester (\$232/year) is added to the COA.

Child Care

Bellarmine will add child care costs incurred while attending class or studying to the cost of attendance upon request. Students who have child care costs may present those expenses to the Office of Financial Aid for inclusion in the COA.

Disability-Related Expenses

Students who have disability-related expenses may present those expenses to the Office of Financial Aid for inclusion in the COA.

NOTE: Please refer to the spreadsheet below for specific cost of attendance information.

LEGEND FOR SPREADSHEET:

FT = Full Time Student
HT = Half Time Student

FY = Full year figure
Sem = Per semester figure

2007-2008 (Fall 2007, Spring 2008) COST OF ATTENDANCE

	Tuition	Fees	Housing	Board	Books	Transport	Personal	Loan Fees	TOTAL
UNDG									
FT/FY	25200	950	5318	3052	660	2108	2740	0	40028
FT/SEM	12600	475	2659	1526	330	1054	1370	0	20014
HT/FY	9520	240	5318	3052	330	1054	1370	0	20884
HT/SEM	4760	120	2659	1526	165	527	685	0	10442
AccelBSN -- began Summer 2006	23300	950	5318	3052	660	2108	2740	0	38128
GRAD									
MAT prior to Fall 2006	6600	0	5318	3052	660	2108	2740	0	20478
MAT/Sem prior to Fall 2006	3300	0	2659	1526	330	1054	1370	0	10239
MAT Fall 2006 - Summer 2007	7000	0	5318	3052	660	2108	2740	0	20878
MAT/Sem Fall 2006- Summer 2007	3500	0	2659	1526	330	1054	1370	0	10439
MAT Fall 2007and beyond	7600	0	5318	3052	660	2108	2740	0	21478
MAT/Sem Fall 2007 and beyond	3800	0	2659	1526	330	1054	1370	0	10739
ExecMBA	17200	0	5318	3052	0	2108	2740	0	30418
ExMBASem	8600	0	2659	1526	0	1054	1370	0	15209
Weeknt MBA prior to Spring 2007	6080	0	5318	3052	660	2108	2740	0	19958

Wknt MBA/Sem prior to Spring 2007	3040	0	2659	1526	330	1054	1370	0	9979
WkntMBAHT prior to Spring 2007	3040	0	5318	3052	330	1054	1370	0	14164
WkntMBAHT/Sem prior to Spring 2007	1520	0	2659	1526	165	527	685	0	7082
Wknt MBA Spring 2007-Fall 2007	6440	0	5318	3052	660	2108	2740	0	20318
Wknt MBA/Sem Spring 2007-Fall 2007	3220	0	2659	1526	330	1054	1370	0	10159
Wknt MBA HT/Spring 2007-Fall 2007	3220	0	5318	3052	330	1054	1370	0	14344
Wknt MBA HT/Sem Spring 2007-Fall 2007	1610	0	2659	1526	165	527	685	0	7172
Wknt MBA/Sem Spring 2008	3460	0	2659	1526	330	1054	1370	0	10399
Wknt MBA HT/Sem Spring 2008	1730	0	2659	1526	165	527	685	0	7292
Weekend MBA	11604	0	5318	3052	0	2108	2740	0	24822
Weekend MBA/Sem	5802	0	2659	1526	0	1054	1370	0	12411
Acctng/MBA /Sem	8268	0	2659	1526	0	1054	1370	0	14877
GradCrHr	6360	130	5318	3052	660	2108	2740	0	20368
GradCrHr/Sem	3180	65	2659	1526	330	1054	1370	0	10184
GradCrHr/HT	3180	80	5318	3052	330	1054	1370	0	14384
GradCrHr/HT/Sem	1590	40	2659	1526	165	527	685	0	7192
PT -- Year 3/began Summer 2005/Sem*	8300	80	2659	1526	330	1054	1370	0	15319
PT -- Year 2/began Summer 2006*	18600	380	5318	3052	660	2108	2740	0	32858
PT - Year 1/began Summer 2007*	25200	680	5318	3052	660	2108	2740	0	39758
Acc MAIT/Ft - began in summer 07	8100	180	5318	3052	660	2108	2740	0	22158
Acc.MAIT/Sem -- began in summer 07	4050	90	2659	1526	330	1054	1370	0	11079
Acc MAIT/Ft - began in summer 06	6750	180	5318	3052	660	2108	2740	0	20808
Acc MAIT/Sem -- began in summer 06	3375	90	2659	1526	330	1054	1370	0	10404
Spirituality/HT	2340	80	5318	3052	330	1054	1370	0	13544
Spirituality/FT	4680	130	5318	3052	660	2108	2740	0	18688
Spirituality/FT/Sem	2340	65	2659	1526	330	1054	1370	0	9344
Spirituality/HT/Sem	1170	40	2659	1526	165	527	685	0	6772
Principal began in Summer 2007	8750	0	5318	3052	660	2108	2740	0	22628
Principal/Sem began in Summer 2007	4375	0	2659	1526	330	1054	1370	0	11314

* PT Year 1 refers to students who are in their first year of the physical therapy program. PT Year 2 refers to students who are in their second year of the physical therapy program. The costs listed here are for the Fall 2007 and Spring 2008 semesters only. Summer costs can be found under Summer Term Info. PT Year 3 refers to students who are in their final fall semester of the physical therapy program.