

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.

2008-2009 (Fall 2008, Spring 2009) COA Rationale

Tuition

Full-time tuition for undergraduates is \$13,500 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 2007/Spring 2008 was 8 hours). The undergraduate per credit hour rate for 2008-2009 is \$640.

Accel BSN, Accel MAT, MA - Principal and Executive MBA are charged a flat tuition amount per semester for their cohort. Accel BSN students enrolled for the Fall 2008 and Spring 2009 semesters will be charged \$12,600 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), \$3800 (Fall 2007, Spring 2008, or Summer 2008) per semester, or \$3950 (began Fall 2008 or later) depending upon the start date of the student. MA – Principal tuition is based upon a cohort rate of \$4750. MA – Principal in Pike and Graves counties tuition is based upon a cohort rate of \$1167. Executive MBA is based upon the cohort rate of \$8600 per semester.

Tuition for MSN, MA in Communication, or MSLA students is based on the per credit hour rate of \$570. 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 the MSN-Family Nurse Practitioner Program is based on the per credit hour rate of \$750. Full-time graduate students are budgeted based upon 15 hours of enrollment for fall and 14 hours of enrollment for spring. Other students varying from this schedule will be reviewed individually based upon actual 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 began in Spring 2008 or later 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. Students 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 hour) Most 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 2008 is based on the per class rate of \$1470. (\$490/credit hour) Most students take three courses, so total full-time tuition is \$4410 per semester, or \$8820 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 2006 is \$9300 for Fall 2007. Tuition for Physical Therapy students that began in Summer 2007 is \$10,100 per semester, or \$20,200 for the academic year. Tuition for Graduate Physical Therapy students that began in Summer 2008 is \$11,000 per semester, or \$22,000 for the academic year.

Students 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 have a fee total of \$1030 per academic year. This amount represents \$40 for parking, \$290 for activity fee, and \$700 for technology fee. Accel BSN students have a fee total of \$980 per academic year. This amount represents \$40 for parking, \$290 for activity fee, and \$650 for technology fee.

Part-time undergraduate students have a fee total of \$250 per academic year. This amount represents \$40 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 \$140 per academic year, which represents the \$40 parking fee, and \$50/semester for technology fee. Graduate per-credit hour part-time

students have a fee total of \$90 per academic year, which represents the \$40 parking fee, and \$50/academic year for technology fee.

Graduate FNP students must pay the \$25/course technology fee and the \$40 parking fee. The fee amount is based upon six courses in the fall and seven courses in the spring.

Graduate Info Technology students must pay the \$25/course technology fee. The full-time amount is based upon 3 courses each semester.

Graduate PT students who began in Summer 2008 will be charged \$700 in technology fees and \$40 in parking for the fall 2008 and spring 2009 semesters. Graduate PT students who began in Summer 2007 will be charged \$25 per course in technology fees, or \$350 per year based on seven courses per semester, and \$40 parking for the academic year. Graduate PT students who began in Summer 2006 will be charged \$25 per course in technology fee, or \$75 per semester based on three courses in that fall semester, and \$20 parking.

Room

All students are allotted \$5228 per year for housing costs. This amount represents a weighted average cost of Bellarmine's residence hall, plus a \$20 dorm activity fee each semester. This cost is comparable to the allotted Living Expense Budget for housing for independent Kentucky students at the lowest budget rate as published by the College Board.

Board

Students are allotted \$3178 for board for the academic year. This amount represents an average cost of Bellarmine's board plan, which ranges from \$1510-\$1675 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 \$186 per semester, and undergraduate and graduate full-time students are allowed \$372 per semester for books. This information is based upon a study conducted by the Office of Financial Aid in the spring 2008 semester to determine average book costs.

Transportation

All full-time students are allotted \$2076 per academic year for travel expenses. Half-time students are allowed \$1038 per academic year. These amounts are based upon the College Board's Living Expense Budget provided for 2008-2009. The rate is based upon the lowest budget category.

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 \$1640, and full-time students are allowed \$3280 per year for personal expenses. This cost is based upon the allotted Living Expense Budget for independent students at the lowest budget rate as published by the College Board.

Loan Fees

All of Bellarmine’s preferred lender list includes zero origination fee lenders. Students will incur no fees on their Stafford loans unless they choose a lender not on the list that charges a fee. Upon reviewing last year’s loans, 96% 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 \$131 per semester (\$262/year) is added to the COA.

Child Care

Bellarmino 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

2008-2009 COST OF ATTENDANCE

	Tuition	Fees	Housing	Board	Books	Transport	Personal	Loan Fees	TOTAL
UNDG									
FT/FY	27000	1030	5228	3178	744	2076	3280	0	42536
FT/SEM	13500	515	2614	1589	372	1038	1640	0	21268
HT/FY	10240	250	5228	3178	372	1038	1640	0	21946
HT/SEM	5120	125	2614	1589	186	519	820	0	10973

ACCELBSN	25200	980	5228	3178	744	2076	3280	0	40686
GRAD									
MAT prior to Fall 2006	6600	0	5228	3178	744	2076	3280	0	21106
MAT/Sem prior to Fall 2006	3300	0	2614	1589	372	1038	1640	0	10553
MAT Fall 2006 - Summer 2007	7000	0	5228	3178	744	2076	3280	0	21506
MAT/Sem Fall 2006- Summer 2007	3500	0	2614	1589	372	1038	1640	0	10753
MAT Fall 2007- Summer 2008	7600	0	5228	3178	744	2076	3280	0	22106
MAT/Sem Fall 2007- Summer 08	3800	0	2614	1589	372	1038	1640	0	11053
MAT/Fall 2008-beyond	7900	0	5228	3178	744	2076	3280	0	22406
MAT/Sem Fall 2008-beyond	3950	0	2614	1589	372	1038	1640	0	11203
ExecMBA	17200	0	5228	3178	0	2076	3280	0	30962
ExMBAsem	8600	0	2614	1589	0	1038	1640	0	15481
Weeknt MBA prior to Spring 2007	6080	0	5228	3178	744	2076	3280	0	20586
Wknt MBA/Sem prior to Spring 2007	3040	0	2614	1589	372	1038	1640	0	10293
WkntMBAHT prior to Spring 2007	3040	0	5228	3178	372	1038	1640	0	14496
WkntMBAHT/Sem prior to Spring 2007	1520	0	2614	1589	186	519	820	0	7248
Wknt MBA Spring 2007-Fall 2007	6440	0	5228	3178	744	2076	3280	0	20946
Wknt MBA/Sem Spring 2007-Fall 2007	3220	0	2614	1589	372	1038	1640	0	10473
Wknt MBA HT/Spring 2007-Fall 2007	3220	0	5228	3178	372	1038	1640	0	14676
Wknt MBA HT/Sem Spring 2007-Fall 2007	1610	0	2614	1589	186	519	820	0	7338
Wknt MBA Spring 2008-later	6920	0	5228	3178	744	2076	3280	0	21426
Wknt MBA/Sem Spring 2008-later	3460	0	2614	1589	372	1038	1640	0	10713
Wknt MBA HT/Spring 2008-later	3460	0	5228	3178	372	1038	1640	0	14916
Wknt MBA HT/Sem Spring 2008-later	1730	0	2614	1589	186	519	820	0	7458
Weekend MBA	11604	0	5228	3178	0	2076	3280	0	25366
Weekend MBA/Sem	5802	0	2614	1589	0	1038	1640	0	12683
Acctng/MBA /Sem	8268	0	2614	1589	0	1038	1640	0	15149
Acc MAIT/Ft - began in summer 07	8100	150	5228	3178	744	2076	3280	0	22756
Acc.MAIT/Sem -- began in summer 07	4050	75	2614	1589	372	1038	1640	0	11378
Acc MAIT/Ft - began in summer 08	8820	150	5228	3178	744	2076	3280	0	23476
Acc MAIT/Sem -- began in summer 08	4410	75	2614	1589	372	1038	1640	0	11738
PT -- Year 3/began Summer 2006/Sem	9300	95	2614	1589	372	1038	1640	0	16648
PT -- Year 2/began Summer 2007	20200	390	5228	3178	744	2076	3280	0	35096
PT - Year 1/began Summer 2008	22000	740	5228	3178	744	2076	3280	0	37246
GradCrHr	6840	140	5228	3178	744	2076	3280	0	21486
GradCrHr/Sem	3420	70	2614	1589	372	1038	1640	0	10743
GradCrHr/HT	3420	90	5228	3178	372	1038	1640	0	14966
GradCrHr/HT/Sem	1710	45	2614	1589	186	519	820	0	7483
Spirituality/HT	2340	90	5228	3178	372	1038	1640	0	13886
Spirituality/FT	4680	140	5228	3178	744	2076	3280	0	19326
Spirituality/FT/Sem	2340	70	2614	1589	372	1038	1640	0	9663
Spirituality/HT/Sem	1170	45	2614	1589	186	519	820	0	6943
Principal began in Summer 2008	9500	0	5228	3178	744	2076	3280	0	24006
Principal/Sem began in Summer 2008	4750	0	2614	1589	372	1038	1640	0	12003
Principal - Pike and Graves County	2334	0	5228	3178	744	2076	3280	0	16840
FNP	21750	365	5228	3178	744	2076	3280	0	36621

