

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.

2009-2010 (Fall 2009, Spring 2010) COA Rationale

Tuition

Full-time tuition for undergraduates is \$13,900 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 2008/Spring 2009 was 8 hours). The undergraduate per credit hour rate for 2009-2010 is \$660.

Students who begin the RN to BSN program at the hospitals in Fall 2009 take 9 credit hours each semester, and are charged \$400 per credit hour.

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 2009 and Spring 2010 semesters will be charged \$13,500 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, \$3950 (began Fall 2008, Spring 2009, or Summer 2009) or \$4100 (began Fall 2009 or later), depending upon the start date of the student. MA – Principal tuition is based upon a cohort rate of \$4938. Executive MBA is based upon the cohort rate of \$8600 per semester for students that began prior to Spring 2010. Executive MBA students that begin Spring 2010 or later are charged \$9125 per semester.

Tuition for MSN, MA in Communication, or MSLA students is based on the per credit hour rate of \$585. 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.

Fall 2009 Master of Education tuition is based on the per credit hour rate of \$585. Spring 2010 Master of Education tuition is based on the per credit hour rate of \$300. 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 \$700. Full-time graduate students are budgeted based upon 18 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, Summer 2008, Fall 2008, Spring 2009 or Summer 2009 is based on the per class rate of \$1730. Tuition for Weeknight MBA students who begin in Fall 2009 or later is based on the per class rate of \$1833. 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 who begin prior to Fall 2009 are packaged based on the per course rate of \$1934. Weekend MBA students who begin Fall 2009 and later are packaged based on the per course rate of \$2050. 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) Tuition for Applied Information Technology who began in Summer 2009 is based on the class rate of \$1575. (\$525/credit hour) Most students take three courses, so the cost of attendance is based on 9 credit hours per semester. Other students varying from this schedule will be reviewed individually based upon actual enrollment.

Tuition for the Master of Arts in Spirituality is based on the per credit hour rate of \$410. 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 2007 is \$10,100 for Fall 2009. Tuition for Physical Therapy students that began in Summer 2008 and Summer 2009 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 \$1100 per academic year. This amount represents \$550 for the comprehensive fee, which includes student activities, technology, printing, parking, drop/add and transcript fees. Part-time undergraduate students have a fee total of \$270 per academic year. This amount represents \$45 per course (\$135 each semester based upon enrollment in three courses) for the comprehensive fee, which includes student activities, technology, printing, parking, drop/add and transcript fees.

Some graduate per-credit hour (MSN, MA in Communication, MSLA and Spirituality) full-time students (based on 6 hours) have a fee total of \$140 per academic year, which represents the \$35 comprehensive fee, which includes student activities, technology, printing, parking, drop/add and transcript fees, per class. Some graduate per-credit hour (MSN, MA in Communication, MSLA and Spirituality) part-time students have a fee total of \$70 per academic year, which represents the \$35 comprehensive fee per class.

Graduate FNP students must pay the \$35/course comprehensive 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 \$35/course technology fee. The full-time amount is based upon 3 courses each semester.

Graduate PT students who began in Summer 2009 will be charged \$420 in comprehensive fees (\$35/course) for the fall 2009 and spring 2010 semesters. Graduate PT students who began in Summer 2008 will be charged \$490 in comprehensive fees (\$35/course) for the fall 2009 and spring 2010 semesters. Graduate PT students who began in Summer 2007 will be charged \$105 in comprehensive fees (\$35/course) for the fall 2009 semester.

Room

All students are allotted \$5286 per year for housing costs. This amount represents a weighted average cost of Bellarmine's residence hall, plus a \$20 residence hall 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 \$3276 for board for the academic year. This amount represents an average cost of Bellarmine's board plan, which ranges from \$1555-\$1725 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 \$191 per semester, and undergraduate and graduate full-time students are allowed \$382 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 \$2192 per academic year for travel expenses. Half-time students are allowed \$1096 per academic year. These amounts are based upon the College Board's Living Expense Budget provided for 2009-2010. 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 \$1846, and full-time students are allowed \$3693 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

If a student participates in the Stafford loan program, \$25 is added to the cost of attendance. This \$25 represents the average loan fee charged to borrowers at Bellarmine University by the lenders on the preferred lender list.

If a student and parent participate in the PLUS Loan Program, an average fee of \$145 per semester (\$290/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

Tuition	Fees	Housing	Board	Books	Transport	Personal	Loan Fees	TOTAL
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UNDG

FT/FY	27800	1100	5286	3276	764	2192	3693	25	44136
FT/SEM	13900	550	2643	1638	382	1096	1846	13	22068
HT/FY	10560	270	5286	3276	382	1096	1846	25	22741
HT/SEM	5280	135	2643	1638	191	548	923	13	11371
ACCELBSN	27000	1100	5286	3276	764	2192	3693	25	43336
RN to BSN Cohort at Hospitals	7200	270	5286	3276	382	1096	1846	25	19381

GRAD

MAT prior to Fall 2006	6600	0	5286	3276	764	2192	3693	25	21836
MAT/Sem prior to Fall 2006	3300	0	2643	1638	382	1096	1846	13	10918
MAT Fall 2006 - Summer 2007	7000	0	5286	3276	764	2192	3693	25	22236
MAT/Sem Fall 2006- Summer 2007	3500	0	2643	1638	382	1096	1846	13	11118
MAT Fall 2007- Summer 2008	7600	0	5286	3276	764	2192	3693	25	22836
MAT/Sem Fall 2007- Summer 08	3800	0	2643	1638	382	1096	1846	13	11418
MAT/Fall 2008-Summer 2009	7900	0	5286	3276	764	2192	3693	25	23136
MAT/Sem Fall 2008-Summer 2009	3950	0	2643	1638	382	1096	1846	13	11568
MAT Fall 2009-beyond	8200	0	5286	3276	764	2192	3693	25	23436
MAT/Sem Fall 2009-beyond	4100	0	2643	1638	382	1096	1846	13	11718
Principal began in Summer 2009	9876	0	5286	3276	764	2192	3693	25	25112
Principal/Sem began in Summer 2008	4938	0	2643	1638	382	1096	1846	13	12556
GradCrHr	7020	140	5286	3276	764	2192	3693	25	22396
GradCrHr/Sem	3510	70	2643	1638	382	1096	1846	13	11198
GradCrHr/HT	3510	70	5286	3276	382	1096	1846	25	15491
GradCrHr/HT/Sem	1755	35	2643	1638	191	548	923	13	7746
Spirituality/HT	2460	70	5286	3276	382	1096	1846	25	14441
Spirituality/FT	4920	140	5286	3276	764	2192	3693	25	20296
Spirituality/FT/Sem	2460	70	2643	1638	382	1096	1846	13	10148
Spirituality/HT/Sem	1230	35	2643	1638	191	548	923	13	7221
PT -- Year 3/began Summer 2007/Sem	10100	105	2643	1638	382	1096	1846	13	17823
PT -- Year 2/began Summer 2008	22000	490	5286	3276	764	2192	3693	25	37726
PT - Year 1/began Summer 2009	22000	420	5286	3276	764	2192	3693	25	37656
ExecMBA	17200	0	5286	3276	0	2192	3693	25	31672
ExMBAsem	8600	0	2643	1638	0	1096	1846	13	15836
Exec MBA/Sem begin Spring 2010	9125	0	2643	1638	0	1096	1846	13	16361
Weeknt MBA prior to Spring 2007	6080	0	5286	3276	764	2192	3693	25	21316
Wknt MBA/Sem prior to Spring 2007	3040	0	2643	1638	382	1096	1846	13	10658
WkntMBAHT prior to Spring 2007	3040	0	5286	3276	382	1096	1846	25	14951
WkntMBAHT/Sem prior to Spring 2007	1520	0	2643	1638	191	548	923	13	7476
Wknt MBA Spring 2007-Fall 2007	6440	0	5286	3276	764	2192	3693	25	21676
Wknt MBA/Sem Spring 2007-Fall 2007	3220	0	2643	1638	382	1096	1846	13	10838
Wknt MBA HT/Spring 2007-Fall 2007	3220	0	5286	3276	382	1096	1846	25	15131
Wknt MBA HT/Sem Spring 2007-Fall 2007	1610	0	2643	1638	191	548	923	13	7566
Wknt MBA Spring 2008-later	6920	0	5286	3276	764	2192	3693	25	22156
Wknt MBA/Sem Spring 2008-later	3460	0	2643	1638	382	1096	1846	13	11078
Wknt MBA HT/Spring 2008-later	3460	0	5286	3276	382	1096	1846	25	15371
Wknt MBA HT/Sem Spring 2008-later	1730	0	2643	1638	191	548	923	13	7686
Wknt MBA Fall 2009 -later	7332	0	5286	3276	764	2192	3693	25	22572
Wknt MBA /Sem Fall 2009-later	3666	0	2643	1638	382	1096	1846	13	11286
Wknt MBA HT/ Fall 2009- later	3666	0	5286	3276	382	1096	1846	25	15579
Wknt MBA HT/Sem Fall 2009-later	1833	0	2643	1638	191	548	923	13	7790
Weekend MBA through Summer 09	11604	0	5286	3276	0	2192	3693	25	26076
Weekend MBA/Sem through Summer 09	5802	0	2643	1638	0	1096	1846	13	13038

Weekend MBA Fall 2009-later	12300	0	5286	3276	0	2192	3693	25	26772
Weekend MBA /Sem Fall 2009-later	6150	0	2643	1638	0	1096	1846	13	13386
Acctng/MBA /Sem	8268	0	2643	1638	0	1096	1846	13	15504
Acc MATT/Ft - began in summer 07	8100	210	5286	3276	764	2192	3693	25	23546
Acc.MATT/Sem -- began in summer 07	4050	105	2643	1638	382	1096	1846	13	11773
Acc MATT/Ft - began in summer 08	8820	210	5286	3276	764	2192	3693	25	24266
Acc MATT/Sem -- began in summer 08	4410	105	2643	1638	382	1096	1846	13	12133
Acc MATT/FT -- began in summer 09	9450	210	5286	3276	764	2192	3693	25	24896
Acc MATT/Sem - began in summer 09	4725	105	2643	1638	382	1096	1846	13	12448
FNP	22400	490	5286	3276	764	2192	3693	25	38126
MAEd	5310	70	5286	3276	764	2192	3693	25	20616
MAEd/Sem - Fall 09	3510	70	2643	1638	382	1096	1846	13	11198
MAEd/Sem - Spring 10	1800	0	2643	1638	382	1096	1846	13	9418
MAEd/HT	2655	35	5286	3276	382	1096	1846	25	14601
MAEd/HT/Sem - Fall 09	1755	35	2643	1638	191	548	923	13	7746
MAEd/HT/Sem - Spring 10	900	0	2643	1638	191	548	923	13	6856