

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 of 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 of tuition, fees, housing & food, combined with allowances for books, course materials, supplies, and equipment, transportation, personal expenses, and if applicable, loan fees. There are three COAs based on the student's housing status—on campus, with parents, and off campus. 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 Student Aid Index (SAI) is subtracted from the COA.

Direct Cost: The Direct Cost is the sum of tuition and fees (add housing & food 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 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.

2026-2027 (Fall 2026, Spring 2027) COA Rationale

Tuition

Full-time tuition for undergraduates is \$25,330 per semester (\$50,660/year). This amount is inclusive of books, supplies, and materials through the Oncourse program.

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 \$1,600 per academic year. This amount represents \$800 per semester for the comprehensive fee, which includes student activities, technology, printing, parking, drop/add and transcript fees.

Housing

Students are allotted housing costs based on their housing status. Students living on campus are allotted \$5,890 per year (\$2,945/sem.) for housing costs. Students living off campus are allotted \$6,934 per year (\$3,467/sem.) and students living with parents are allotted \$3,466 per year (\$1,733/sem.). The on-campus amount represents

the median cost of Bellarmine's residence halls (double occupancy), plus a \$25 residence hall fee each semester. The off-campus amount represents the allotted Living Expense Budget for housing for independent Kentucky students at the lowest budget rate as published by the College Board. The with parents amount represents 50% of the allotted Living Expense Budget for housing published by the College Board.

Food

Students living on campus are allotted \$5,880 for food for the academic year (\$2,940/semester). Students living off campus are allotted \$3,264 for the academic year (\$1,632/sem.) and students living with parents are allotted \$3,264 for the academic year (\$1,632/sem.). The amount for on-campus food represents meal option 4 (minus flex dollars). This allowance is equivalent to three meals per day. The off-campus and with parents amount represents the allotted Living Expense Budget for food for independent Kentucky students at the lowest budget rate as published by the College Board.

Books, Course Materials, Supplies, Equipment

The cost of books, course materials, supplies, and equipment are included in the tuition price for full-time undergraduate students. Part-time and all other students (graduate, second degree, and degree completers) will receive OnCourse materials at a cost of \$25 per credit hour. This component also includes the cost for documented rental or upfront purchase of a personal computer. This amount is \$500 for the academic year.

Transportation

On-campus full-time students are allotted \$1,080 per year (\$540/sem.) for transportation expenses. Students who live off campus or with parents are allotted \$2,160 per year (\$1,080/sem.). Students taking fewer hours have prorated transportation allowances. For instance, on-campus students going half-time are allowed \$250 per semester (50%) for transportation. These amounts are based upon the College Board's Living Expense Budget provided for 2026-2027. 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. On-campus full-time students are allowed \$3,628 per year (\$1,814/sem.) for personal expenses. Students living off campus are allowed \$7,256 per year (\$3,628/sem.) and students living with parents are allowed \$3,628 per year (\$1,814/sem.). Students taking fewer hours have prorated personal allowances. For instance, on-campus students going half-time are allowed \$907 per semester (50%) for personal expenses. This cost is based upon the allotted Living Expense Budget at the lowest budget rate as published by the College Board.

Loan Fees

Because the Department of Education charges 1.057% in a fee when disbursing Federal Direct Loans, Bellarmine is able to include estimated loan fees in the COA. Based on the average Direct Loan for the 25-26 award year, an average fee of \$100 per year (\$50/sem.) is added to the COA. This amount is removed from the COA if the student chooses not to borrow a Direct Loan.

If a student and parent participate in the PLUS Loan Program, or the graduate student participates in the Grad PLUS Program, an average fee of \$423 per semester (\$846/year) is added to the COA. The origination fee for Parent PLUS Loans is 4.228%.

Childcare

Bellarmine will add childcare costs incurred while attending class or studying to the cost of attendance upon request. Students who have childcare 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

	Tuition	Fees	Housing	Food	Books/Supplies	Transportation	Personal	Loan Fees	TOTAL
Undergrad									
FT/FY-On-Campus	50,660	1600	5890	5880	500	1080	3,628	100	69,338
FT/SEM- On-Campus	25,330	800	2945	2940	250	540	1,814	50	34,669
FT/FY- Off Campus	50,660	1600	6934	3264	500	2160	7,256	100	72,474
FT/SEM-Off-Campus	25,330	800	3467	1632	250	1080	3,628	50	36,237
FT/FY- With Parent	50,660	1600	3466	3264	500	2160	3,628	100	65,378
FT/SEM-With Parent	25,330	800	1733	1632	250	1080	1,814	50	32,689