

## **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.

### **2019-2020 (Fall 2019, Spring 2020) COA Rationale**

#### **Tuition**

Full-time tuition for undergraduates is \$20,440 per semester.

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 \$1550 per academic year. This amount represents \$775 per semester for the comprehensive fee, which includes student activities, technology, printing, parking, drop/add and transcript fees.

#### **Room**

All students are allotted \$4800 per year for housing costs. This amount represents a weighted average cost of Bellarmine’s residence hall, plus a \$25 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 \$4620 for board for the academic year. This amount represents the cost of a meal plan, which costs \$2310 per semester. Various options are available for students in 19-20.

## **Books**

Full-time students are allowed \$376 per semester for books. This information is based upon a study conducted by the Office of Financial Aid in October 2018 for the Fall 2018 semester to determine average book costs.

## **Transportation**

Full-time students are allotted \$1119 per semester for travel expenses. These amounts are based upon the College Board's Living Expense Budget provided for 2019-2020. 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. Full-time students are allowed \$2040 per semester 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 1.062% 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 18-19 award year, an average fee of \$46 per semester (\$92/year) is added to the COA. This amount is removed from the COA if 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 \$279 per semester (\$558/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

	<b>Tuition</b>	<b>Fees</b>	<b>Housing</b>	<b>Board</b>	<b>Books</b>	<b>Transport</b>	<b>Personal</b>	<b>Loan Fees</b>	<b>TOTAL</b>
<b>UNDG</b>									
FT/FY	40880	1550	4800	4620	752	2238	4080	92	59012
FT/SEM	20440	775	2400	2310	376	1119	2040	46	29506