

## **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 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 (EFC) is subtracted from the COA.

**Direct Cost:** The Direct Cost is the sum 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.

### **2020-2021 (Fall 2020, Spring 2021) COA Rationale**

#### **Tuition**

Full-time tuition for undergraduates is \$20,760 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 2019/Spring 2020 was 8 hours). The undergraduate per credit hour rate for 2020-2021 is \$965. The Adult Studies program is based on \$475 per credit hour and packaged based on enrolled attendance. Accounting certificate students are charged \$665 per credit hour and budgeted based upon enrolled attendance.

Accelerated BSN students who began in May 2020 will be charged \$905/credit hour. Students in the one-year program are budgeted based on 42 total credit hours for the year, or \$19,005/semester. Students in the two-year program are budgeted based on \$950 per credit hour and packaged based on enrolled attendance.

Post-baccalaureate students in Radiation Therapy are packaged based on \$665/credit hour and enrolled attendance.

Physical Therapy students in the third-year cohort are charged \$840/credit hour. Physical Therapy students in the second-year cohort are charged \$855/credit hour and graduate students in the first-year cohort are charged \$855/credit hour.

Many graduate programs are charged per credit hour. An average cost per credit hour of \$855 is used for tuition purposes for DNP, PhD, and EdD. An average cost per credit hour of \$770 is used for Master in Communication, Master of Science in Digital Media, MSN (all types), Master of Science in Athletic Training, and MEd in Higher Education. An average cost per credit hour of \$665 is used for MHS (all types), MAT, and MEd.

Educational Specialist Degree in Instructional Leadership and School Administration (EdS) students are charged \$410 per credit hour. MA in Education students are also charged \$410 per credit hour. Students are packaged based on their number of credit hours.

Students in the Weekend and Weeknight MBA Tuition are charged varying amounts depending on new or alumni student status. For financial aid purposes, students are packaged on the cost of \$770/credit hour. Executive MBA students are charged different amounts depending on new or alumni student status. For financial aid purposes, the average cost of \$1000/credit hour is used.

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. Part-time undergraduate students have a fee total of \$400 per academic year. This amount represents \$25 per credit hour (\$200 each semester based upon enrollment in 8 hours) for the comprehensive fee, which includes student activities, technology, printing, parking, drop/add and transcript fees. Adult Studies students have fees of \$25 per credit hour and packaged based on enrolled attendance.

### **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 20-21.

### **Books**

Full-time students are allowed \$384 per semester for books (\$768/year). Students taking fewer hours have prorated book allowances. For instance, students going half-time are allowed \$197 per semester (50%) for books. This information is based upon a study conducted by the Office of Financial Aid in October 2019 for the Fall 2020 semester to determine average book costs.

### **Transportation**

Full-time students are allotted \$1162 per semester (\$2324/year) for travel expenses. Students taking fewer hours have prorated transportation allowances. For instance, students going half-time are allowed \$581 per semester (50%) for transportation. These amounts are based upon the College Board's Living Expense Budget provided for 2020-2021. 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 \$2119 per semester (\$4238/year) for personal expenses. Students taking fewer hours have prorated personal allowances. For instance, students going half-time are allowed \$1060 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 1.059% 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 19-20 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 \$271 per semester (\$542/year) is added to the COA. The origination fee for Parent PLUS Loans is 4.236%.

## **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

	Tuition	Fees	Housing	Board	Books	Transportation	Personal	Loan Fees	TOTAL
<b>UNDG</b>									
FT/FY	41520	1550	4800	4620	768	2324	4238	92	59912
FT/SEM	20760	775	2400	2310	384	1162	2119	46	29956
HT/FY	7720	400	4800	4620	varies	varies	varies	92	varies
HT/SEM	15,440	200	2400	2310	varies	varies	varies	46	varies
Adult Studies	475/ credit hour	25/credit hour	4800	4620	varies	varies	varies	92	varies
Adult Studies/SEM	475/credit hour	25/credit hour	2400	2310	varies	varies	varies	46	varies
Accelerated BSN - 1 year program	38,010	0	4800	4620	768	2324	4238	92	54852
Accelerated BSN - 2 year program	950/credit hour	0	4800	4620	varies	varies	varies	92	varies
Accounting Certificate	665/ credit hour	0	4800	4620	384	1162	2119	92	varies
Accounting Certificate/SEM	665/ credit hour	0	2400	2310	192	581	1060	46	varies
Radiation Therapy	665/ credit hour	0	4800	4620	varies	varies	varies	92	varies
Military Rate	250/ credit hour	25/credit hour	4800	4620	varies	varies	varies	92	varies
<b>GRAD</b>									
PT	34200	1180	4800	4620	768	2324	4238	92	52,222
PT2	34200	1250	4800	4620	768	2324	4238	92	52,292
PT3	25200	545	11048	4620	768	3612	6586	92	52,471
DNP, PHD, EdD	855/credit hour	0	4800	4620	varies	varies	varies	92	varies
MSDM, MSAT, MEd-HE, MSN, MCOM	770/credit hour	0	4800	4620	varies	varies	varies	92	varies
MHS, MAT, Med	665/ credit hour	0	4800	4620	varies	varies	varies	92	varies
Weeknight/Weekend MBA	770/credit hour	0	4800	4620	varies	varies	varies	92	varies
Weeknight/Weekend MBA/SEM	770/ credit hour	0	2400	2310	varies	varies	varies	46	varies
Executive MBA	1000/credit hour	0	4800	4620	0	varies	varies	92	varies
Executive MBA/SEM	1000/credit hour	0	2400	2310	0	varies	varies	46	varies
EdS and MAEd	410/ credit hour	0	4800	4620	varies	varies	varies	92	varies
EdS and MAEd/SEM	410/credit hour	0	2400	2310	varies	varies	varies	46	varies