

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.

2022-2023 (Fall 2022, Spring 2023) COA Rationale

Tuition

Full-time tuition for undergraduates is \$22,020 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 \$1,590 per academic year. This amount represents \$795 per semester for the comprehensive fee, which includes student activities, technology, printing, parking, drop/add and transcript fees.

Room

All students are allotted \$4,974 per year (\$2,487/sem.) 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 \$4,740 for board for the academic year. This amount represents the cost of a meal plan, which costs \$2,370 per semester. Various options are available for students in 22-23.

Books

The cost of books and course materials are included in the tuition price for full-time undergraduate students. Part-time and all other students (graduate, second degree, and adult studies) will receive OnCourse materials at a cost of \$25 per credit hour.

Transportation

Full-time students are allotted \$1,690 per year (\$845/sem.) for travel expenses. Students taking fewer hours have prorated transportation allowances. For instance, students going half-time are allowed \$423 per semester (50%) for transportation. These amounts are based upon the College Board's Living Expense Budget provided for 2022-2023. 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 \$5,530 per year (\$2,765/sem.) for personal expenses. Students taking fewer hours have prorated personal allowances. For instance, students going half-time are allowed \$1,383 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 21-22 award year, an average fee of \$96 per year (\$48/sem.) 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 \$317 per semester (\$634/year) is added to the COA. The origination fee for Parent PLUS Loans is 4.228%.

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
UNDG									
FT/FY	44,040	1590	4974	4740	0	1690	5530	96	62,660
FT/SEM	22020	795	2487	2370	0	845	2765	48	31,330