

## **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.

### **2025-2026 (Fall 2025, Spring 2026) COA Rationale**

#### **Tuition**

Full-time tuition for undergraduates is \$24,450 per semester (\$48,900/year). This amount is inclusive of books, supplies, and materials through the Oncourse program. 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 2024/Spring 2025 was 8 hours). The undergraduate per credit hour rate for 2024-2025 is \$1,080.

The Degree Completer program is based on \$500 per credit hour and packaged based on enrolled attendance. JCTC/KCTCS/Ivy Tech (2BU) partnership students are charged \$15,580/year (\$7,790 per semester) for full-time and \$650/credit hour for less than full-time enrollment. Military students are charged \$250/credit hour.

Accelerated BSN students who began in May 2025 will be charged \$905/credit hour. Accelerated BSN students who began in January 2026 take 21.50 hours and will be charged \$905/credit hour. Students in the one-year program are budgeted based on 42 total credit hours for the year at \$38,010. Students in the two-year program are budgeted based on \$905 per credit hour and packaged based on enrolled attendance.

Post-baccalaureate students in Radiation Therapy are packaged based on \$700/credit hour and enrolled attendance. Accounting certificate students are charged \$700 per credit hour and budgeted based upon enrolled attendance. RN-BSN students are charged \$500/credit hour. MLT to MLS students are charged \$525/credit hour.

Physical Therapy students in the third-year cohort typically take 30 hours and are charged \$880/credit hour. Physical Therapy students in the second-year cohort typically take 40 hours and are charged \$880/credit hour and graduate students in the first-year cohort typically take 33 credit hours and are charged \$36,000.

Many graduate programs are charged per credit hour. A cost of \$900 is used for tuition purposes for DNP, PhD, and EdD. Students enrolled in the DNP-CRNA program and began in Fall 2024 will be charged \$900 per credit hour. Students enrolled in the DNP-CRNA program and began in Fall 2023 will be charged \$880 per credit hour. A cost per credit hour of \$820 is used for Master in Communication, Master of Science in Digital Media, MSN, MSN-FNP, MHS, MSN-AG, and MASE. A cost per credit hour of \$700 is used for MHS-RT, MHS-BMS, MHS-MLS, MAT, and MEd.

Educational Specialist Degree in Instructional Leadership and School Administration (EdS) students are charged \$435 per credit hour. MA in Education students are also charged \$435 per credit hour. Students are packaged based on their number of credit hours.

Students in the Weekend and Weeknight MBA programs are charged varying amounts depending on new or alumni student status. For financial aid purposes, students are packaged based on the cost of \$820/credit hour. Executive MBA students are charged different amounts depending on new or alumni student status as well as start date. For financial aid purposes, the average cost of \$1,000/credit hour is used for students who began prior to Spring 2023. Executive MBA students who began in Spring 2023 and after will be charged \$1,300 per credit hour.

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. Part-time undergraduate students have a fee total of \$480 per academic year. This amount represents \$30 per credit hour (\$240 each semester based upon enrollment in 8 hours) for the comprehensive fee. JCTC/KCTCS/Ivy Tech (2BU) partnership students are charged \$720/year (\$360/semester) for full-time and are charged \$30 per credit hour for less than full-time. Degree Completers and Military students are not charged comprehensive fees.

## **Housing**

Students are allotted housing costs based on their housing status. Students living on campus are allotted \$5,670 per year (\$2,835/sem.) for housing costs. Students living off campus are allotted \$6,872 per year (\$3,436/sem.) and students living with parents are allotted \$3,436 per year (\$1,718/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 \$5,640 for food for the academic year (\$2,820/semester). Students living off campus are allotted \$2,946 for the academic year (\$1,473/sem.) and students living with parents are allotted \$2,946 for the academic year (\$1,473/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 \$1,000 per year (\$500/sem.) for transportation expenses. Students who live off campus or with parents are allotted \$2,000 per year (\$1,000/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 2025-2026. 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 \$3,182 per year (\$1,591/sem.) for personal expenses. Students living off campus are allowed \$6,364 per year (\$3,182/sem.) and students living with parents are allowed \$3,182 per year (\$1,591/sem.). Students taking fewer hours have prorated personal allowances. For instance, on-campus students going half-time are allowed \$795 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 24-25 award year, an average fee of \$98 per year (\$49/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 \$373 per semester (\$747/year) is added to the COA. The origination fee for Parent PLUS Loans is 4.228%.

## **Childcare**

Bellarmino 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

<b>25-26 COA</b>	<b>Tuition</b>	<b>Fees</b>	<b>Housing</b>	<b>Food</b>	<b>Books/Supplies</b>	<b>Transportation</b>	<b>Personal</b>	<b>Loan Fees</b>	<b>TOTAL</b>
<b>Undergrad</b>									
FT/FY-On-Campus	48,900	1590	5670	5640	500	1000	3,182	98	<b>66,580</b>
FT/SEM- On-Campus	24,450	795	2835	2820	250	500	1,591	49	<b>33,290</b>
FT/FY- Off Campus	48,900	1590	6872	2946	500	2000	6,364	98	<b>69,270</b>
FT/SEM-Off-Campus	24,450	795	3436	1473	250	1000	3,182	49	<b>34,635</b>
FT/FY- With Parent	48,900	1590	3436	2946	500	2000	3,182	98	<b>62,652</b>
FT/SEM-With Parent	24,450	795	1718	1473	250	1000	1,591	49	<b>31,326</b>
2BU- FT/FY- On Campus	15,580	720	5670	5640	500	1000	3,182	98	<b>32,390</b>
2BU- FT/SEM	7,790	360	2835	2820	250	500	1,591	49	<b>16,195</b>
2BU- FT/FY- OFF-Campus	15,580	720	6872	2946	500	2000	6,364	98	<b>35,080</b>
2BU- FT/SEM	7,790	360	3436	1473	250	1000	3,182	49	<b>17,540</b>
2BU- FT/FY-With Parent	15,580	720	3436	2946	500	2000	3,182	98	<b>28,462</b>
2BU- FT/SEM	7,790	360	1473	250	1000	1,591	49	12,513	<b>25,026</b>
Degree Completers- OFF-Campus	500/credit hour	0	6872	2946	500	2000	6,364	98	varies
Military Rate	250/credit hour	0	6872	2946	500	2000	6,364	98	varies
<b>Post-Bach</b>									
Accelerated BSN - 1 year program ON-CAMPUS	38,010	0	5670	5640	500	1000	3,182	98	54,100
Accelerated BSN - 1 year program OFF-CAMPUS	38,010	0	6872	2946	500	2000	6,364	98	56,790
Accelerated BSN - 2 year program	905/credit hour	0	6682	2864	500	varies	varies	98	varies
Accelerated BSN - 1 year program- fall only	18100	0	3436	1473	250	1000	3182	49	27490
Accelerated BSN - 1 year program- spring only	18100	0	3436	1473	250	1000	3182	49	27490
Accounting Certificate	700/credit hour	0	6872	2946	500	2000	6,364	98	varies
BHS-Radiation Therapy	700/credit hour	0	6872	2946	500	2000	6,364	98	varies
RN to BSN	500/credit hour	0	6872	2946	500	2000	6,364	98	varies
MLT-MLS	525/credit hour	0	6872	2946	500	2000	6,364	98	varies
<b>GRAD</b>									
PT	36,000	820	6872	2946	1200	2000	6,364	98	56,300
PT2	35,200	1410	6872	2946	1200	2000	6,364	98	56,090
PT3	26,400	1115	10640	4560	1200	3096	9852	98	56,961
DNP, PHD, EdD	900/credit hour	0	6872	2946	500	2000	6,364	98	varies
DNP-CRNA Fall 2023 (start)	880/credit hour	100/credit	6872	2946	500	2000	6,364	98	varies
DPN-CRNA Fall 2024 (start)	900/credit hour	100/credit	6872	2946	500	2000	6,364	98	varies
MHS, MSN, MSN-FNP, MSAT, MCOM, MSDM, MSN-AG, MASE	820/credit hour	0	6872	2946	500	2000	6,364	98	varies
MHS-RT, MHS-MLS, MHS-BMS, MEd, MAT	700/credit hour	0	6872	2946	500	2000	6,364	98	varies
Weeknight/Weekend MBA	820/Credit hour	0	6872	2946	500	2000	6,364	98	varies
Executive MBA	1000/credit hour	0	6872	2946	500	2000	6,364	98	varies
Executive MBA Spring 2023	1300/credit hour	0	6872	2946	500	2000	6,364	98	varies
EdS and MAEd	435/credit hour	0	6872	2946	500	2000	6,364	98	varies