

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.

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 \$16,240/year (\$8,120 per semester) for full-time and \$680/credit hour for less than full-time enrollment. Undergraduate military students are charged \$250/credit hour.

Accelerated BSN students will be charged \$905/credit hour. Accelerated BSN students in the one-year program who began in May 2026 are budgeted based on 36.5 and will be charged \$33,033. Accelerated BSN students in the one-year program who began in January 2026 are budgeted based on 16.5 and will be charged \$14,933. Accelerated BSN students in the one-year program who began in January 2027 are budgeted based on 21.5 and will be charged \$19,458. 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. Software and Data Engineering post-baccalaureate students are packaged based on \$700/credit hours and enrolled attendance.

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 are charged \$36,000 (\$18,000/semester) and graduate students in the first-year cohort are charged \$36,000 (\$18,000/semester).

Many graduate programs are charged per credit hour. A cost of \$915 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 \$835 is used for Master in Communication, Master of Science in Digital Media, MSN, MSN-FNP, MHS, MSN-AGAC, MASE, and PMHNP. A cost per credit hour of \$700 is used for MHS-RT, MHS-BMS, MHS-MLS, MAT, and MEd. Students enrolled in the Master of Science in Clinical Psychology are charged \$700/credit hour, based on the enrollment.

Educational Specialist Degree in Instructional Leadership and School Administration (EdS) students are charged \$440 per credit hour. MA in Education students are also charged \$440 per credit hour. Students are packaged based on their number of credit hours.

Students in the MBA program (online and weekend) are charged varying amounts depending on new or alumni student status. For financial aid purposes, students are packaged based on the cost of \$835/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 2024. Executive MBA students who began in Spring 2024 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 \$1,600 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. Part-time undergraduate students have a fee total of \$560 per academic year. This amount represents \$35 per credit hour (\$280 each semester based upon enrollment in 8 hours) for the comprehensive fee. JCTC/KCTCS/Ivy Tech (2BU) partnership students are charged \$760/year (\$380/semester) for full-time and are charged \$35 per credit hour for less than full-time. Degree Completers and Military students are not charged comprehensive fees. Post-baccalaureate and Graduate students are charged \$70/year (\$35/semester) for a technology fee.

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. DPT students do not have OnCourse and are allotted an additional \$700/year for books.

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 \$270 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

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

	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
2BU- FT/FY- On Campus	16,240	760	5890	5880	500	1080	3,628	100	34,078
2BU- FT/SEM	8,120	380	2945	2940	250	540	1,814	50	17,039
2BU- FT/FY- OFF-Campus	16,240	760	6934	3264	500	2160	7,256	100	37,214
2BU- FT/SEM	8,120	380	3467	1632	250	1080	3,628	50	18,607
2BU- FT/FY-With Parent	16,240	760	3466	3264	500	2160	3,628	100	30,118
2BU- FT/SEM	8,120	380	1733	1632	250	1,080	1,814	50	15,059
Degree Completers- OFF-Campus	500/credit hour	0	6934	3264	500	2160	7,256	100	varies
Military Rate	250/credit hour	0	6934	3264	500	2160	7,256	100	varies
Post-Bach									
Accelerated BSN - 1 year program ON-CAMPUS (SU26 start)	33,033	70 tech fee	5890	5880	500	1080	3,628	100	50,111
Accelerated BSN - 1 year program OFF-CAMPUS (SU26 start)	33,033	70 tech fee	6934	3264	500	2160	7,256	100	53,247
Accelerated BSN - 2 year program	905/credit hour	70 tech fee	6934	3264	500	varies	varies	100	varies
Accelerated BSN - 1 year program- fall only (SP26 start)	14933	35 tech fee	3467	1632	250	1080	3628	50	25040
Accelerated BSN - 1 year program- spring only (SP27 start)	19458	35 tech fee	3467	1632	250	1080	3628	50	29565
Accounting Certificate	700/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
BHS-Radiation Therapy	700/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
Software & Data ENG	700/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
GRAD									
DPT (SU26)	36,000	1075	6934	3264	1200	2160	7,256	100	57,989
DPT2 (SU25)	36,000	1650	6934	3264	1200	2160	7,256	100	58,564
DPT3 (SU24) (\$880/credit hour)	26,400	1205	10729	5049	1200	3338	11,227	100	59,248
DNP, PHD, EdD	915/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
DNP-CRNA Fall 2023 (start)	880/credit hour	100/credit hour+ 70 tech fee	6934	3264	500	2160	7,256	100	varies
DNP-CRNA Fall 2024 (start)	900/credit hour	100/credit hour+ 70 tech fee	6934	3264	500	2160	7,256	100	varies
MHS, MSN, MSN-FNP, MSAT, MCOM, MSDM, MSN-AGAC, MASE, PMHNP	835/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
MHS-RT, MHS-MLS, MHS-BMS, MEd, MAT,MSRT	700/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
MBA (online or weekend)	835/Credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
Executive MBA (pre SP24)	1000/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
Executive MBA (SP24 and forward)	1300/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
EdS and MAEd	440/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies
MS Clinical Psychology-MSCP	700/credit hour	70 tech fee	6934	3264	500	2160	7,256	100	varies