

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.

2024-2025 (Fall 2024, Spring 2025) COA Rationale

Tuition

Full-time tuition for undergraduates is \$23,590 per semester (\$47,180/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 2023/Spring 2024 was 8 hours). The undergraduate per credit hour rate for 2023-2024 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 2024 will be charged \$905/credit hour. Accelerated BSN students who began in January 2025 take 20 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 and Software and Data Engineering 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 39 credit hours and are charged \$880/credit hour.

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, Master of Science in Athletic Training, and MSN-AG. 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 Tuition 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 \$5,450 per year (\$2,725/sem.) for housing costs. Students living off campus are allotted \$6,682 per year (\$3,341/sem.) and students living with parents are allotted \$3,342 per year (\$1,671/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 \$5,400 for food for the academic year (\$2,700/semester). Students living off campus are allotted \$2,864 for the academic year (\$1,432/sem.) and students living with parents are allotted \$2,864 for the academic year (\$1,432/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 \$972 per year (\$486/sem.) for transportation expenses. Students who live off campus or with parents are allotted \$1,944 per year (\$972/sem.). Students taking fewer hours have prorated transportation allowances. For instance, on-campus students going half-time are allowed \$243 per semester (50%) for transportation. These amounts are based upon the College Board's Living Expense Budget provided for 2024-2025. 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 \$3,094 per year (\$1,547/sem.) for personal expenses. Students living off campus are allowed \$6,188 per year (\$3,094/sem.) and students living with parents are allowed \$3,094 per year (\$1,547/sem.). Students taking fewer hours have prorated personal allowances. For instance, on-campus students going half-time are allowed \$774 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 23-24 award year, an average fee of \$94 per year (\$47/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 \$344 per semester (\$688/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	47,180	1590	5450	5400	500	972	3,094	94	64,280
FT/SEM- On-Campus	23,590	795	2725	2700	250	486	1547	47	32,140
FT/FY- Off Campus	47,180	1590	6682	2864	500	1944	6,188	94	67,042
FT/SEM-Off-Campus	23,590	795	3341	1432	250	972	3094	47	33,521
FT/FY- With Parent	47,180	1590	3342	2864	500	1944	3,094	94	60,608
FT/SEM-With Parent	23,590	795	1671	1432	250	972	1547	47	30,304
2BU- FT/FY- On Campus	15,580	720	5450	5400	500	972	3,094	94	31,810
2BU- FT/SEM	7,790	360	2725	2700	250	486	1547	47	15,905
2BU- FT/FY- OFF-Campus	15,580	720	6682	2864	500	1944	6,188	94	34,572
2BU- FT/SEM	7,790	360	3341	1432	250	972	3094	47	17,286
2BU- FT/FY-With Parent	15,580	720	3342	2864	500	1944	3,094	94	28,138
2BU- FT/SEM	7,790	360	1671	1432	250	972	1547	47	14,069
Degree Completers	500/credit hour	0	6682	2864	500	1944	6,188	94	varies
Military Rate	250/credit hour	0	6682	2864	500	1944	6188	94	varies
Post-Bach									
Accelerated BSN - 1 year program	38,010	0	6682	2864	500	1944	6188	94	56,282
Accelerated BSN - 2 year program	905/credit hour		6682	2864	500	varies	varies	94	varies
Accelerated BSN - 1 year program-fall only	18100	0	3341	1432	250	972	3094	47	27236
Accelerated BSN - 1 year program-spring only	18100	0	3341	1432	250	972	3094	47	27236
Accounting Certificate	700/credit hour	0	6682	2864	500	972	6188	94	varies
Accounting Certificate/SEM	700/credit hour	0	3341	1432	250	486	3094	47	varies
BHS-Radiation Therapy	700/credit hour	0	6682	2864	500	1944	6188	94	varies
Software & Data ENG	700/credit hour	0	6682	2864	500	1944	6188	94	varies
RN to BSN	500/credit hour	0	6682	2864	500	1944	6188	94	varies
MLT-MLS	525/credit hour	0	6682	2864	500	1944	6188	94	varies
GRAD									
PT	34,320	915	6682	2864	1200	1944	6188	94	54,207
PT2	35,200	1390	6682	2864	1200	1944	6188	94	55,562
PT3	26,400	680	10204	2864	1200	3026	9902	94	54,370
DNP, PHD, EdD	900/credit hour	0	6682	2864	500	1944	6188	94	varies
DNP-CRNA Fall 2023 (start)	880/credit hour	100/credit hour	6682	2864	500	1944	6188	94	varies
DNP-CRNA Fall 2024 (start)	900/credit hour	100/credit hour	6682	2864	500	1944	6188	94	varies
MHS, MSN, MSN-FNP, MSAT, MCOM, MSDM, MSN-AG	820/credit hour	0	6682	2864	500	1944	6188	94	varies
MHS-RT, MHS-MLS, MHS-BMS, MED, MAT	700/credit hour	0	6682	2864	500	1944	6188	94	varies
Weeknight/Weekend MBA	820/Credit hour	0	6682	2864	500	1944	6188	94	varies
Weeknight/Weekend MBA/SEM	820/ credit hour	0	3341	1432	250	972	3094	47	varies
Executive MBA	1000/credit hour	0	6682	2864	500	1944	6188	94	varies
Executive MBA Spring 2023	1300/credit hour	0	6682	2864	500	1944	6188	94	varies
EdS and MAEd	435/credit hour	0	6682	2864	500	1944	6188	94	varies
EdS and MAEd/SEM	435/credit hour	0	3341	1432	250	972	3094	47	varies