

## **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, 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 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.

#### **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**

Bellarmine 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
<b>Undergrad</b>									
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