

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 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 \$5,670 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

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 |
|--------------------|---------|------|---------|------|----------------|----------------|----------|-----------|---------------|
| Undergrad | | | | | | | | | |
| FT/FY-On-Campus | 48,900 | 1590 | 5670 | 5640 | 500 | 1000 | 3,182 | 98 | 66,580 |
| FT/SEM- On-Campus | 24,450 | 795 | 2835 | 2820 | 250 | 500 | 1,591 | 49 | 33,290 |
| FT/FY- Off Campus | 48,900 | 1590 | 6872 | 2946 | 500 | 2000 | 6,364 | 98 | 69,270 |
| FT/SEM-Off-Campus | 24,450 | 795 | 3436 | 1473 | 250 | 1000 | 3,182 | 49 | 34,635 |
| FT/FY- With Parent | 48,900 | 1590 | 3436 | 2946 | 500 | 2000 | 3,182 | 98 | 62,652 |
| FT/SEM-With Parent | 24,450 | 795 | 1718 | 1473 | 250 | 1000 | 1,591 | 49 | 31,326 |