



## 2018-19 Financial Info for BGU Freshman & Sophomore

### Tuition Paid Model ----- most students are eligible\*

	Per Year	Per Semester
Tuition Cost	\$12,770	\$6,385
Minus the PT Tuition Scholarship <u>or</u> FWC Award (for successful completion of the required BGU work program)	-\$6,675	-\$3,337.50
Minus the Pell Grant and BGU Tuition Scholarship	-\$6,095	-\$3,047.50
<b>Amount owed by student:</b>	<b>\$0</b>	<b>\$0</b>

\*Eligibility for Tuition Paid is explained here: <https://bethanygu.edu/admissions/undergraduate/tuition-fees/>

### TOTAL AMOUNT YOU WILL PAY (see Payment Options on next page):

	Per Year	Per Semester
All Programs* <u>except</u> TEM and Soph. Associates Degree*	<b>\$9,200</b>	<b>\$4,600</b>
TEM (Transformational Entrepreneurship in Missions)	<b>\$10,300</b>	<b>\$5,150</b>
<b>Plus a One-time Non-refundable Room Deposit</b>	<b>Per Year</b>	<b>Per Semester</b>
All New Students Only	\$350	N/A

\*Associate's Degree Sophomores, please refer to the separate Financial Info document for your exact costs.

\*\*1-year Certificate students also have a \$25 Graduation Fee.

### What is included in the total amount above?

Room and Board	Per Year	Per Semester
Room and Board	<b>\$7,700</b>	<b>\$3,850</b>
Required Software Fees	Per Year	Per Semester
Critical Thinking Software - all Programs <u>except</u> TEM	<b>\$400</b>	<b>\$200</b>
Critical Thinking/TEM Coaching - TEM program only	<b>\$1,500</b>	<b>\$750</b>
Required Fees	Per Year	Per Semester
Includes Student Life, Retreats, Student Services, SRC (Student Resource Center), Facilities and Equipment, Financial Services, and Technology Fees	<b>\$1,100</b>	<b>\$550</b>

### You may also choose to add these optional costs:

	Per Year	Per Semester
Parking Permit	\$400	N/A
Additional Meal Plan Options: (Gluten Free/Dairy Free <u>or</u> Double Entree)	\$1,000	\$500
Estimated Books and Supplies (Students purchase these on their own)	\$500	\$250
Parkway Plan Medical Coverage	\$264	N/A
Payment Plan Fees	\$100	\$50

# Payment Options

## BGU Discounts & Scholarships

<b>Campus Visit Event Scholarship</b>	Attend a semi-annual Preview Weekend. <i>Freshman only.</i>	<b>\$300</b>
<b>Individual Campus Visit Scholarship</b>	Attend an individual campus visit. Cannot be combined with Campus Visit Event Scholarship. <i>Freshman only.</i>	<b>\$200</b>
<b>Pay in Advance Discount</b>	Pay for the entire year in full by the first payment deadline. <i>Loans do not qualify as payment. Off-campus students ineligible.</i>	<b>\$300</b>

## Loans

<b>Federal Direct Student Loans</b>	The loan limits for the year are based on grade level and FAFSA dependency status. The amounts given are the estimated net amounts after the loan origination fee is charged by the Dept. of Education. <i>This is the combined amount for Sub. and Unsub. Loans (see below)</i>	<b>Freshman</b> <ul style="list-style-type: none"> <li>• Dependent - <b>\$5,442</b></li> <li>• Independent - <b>\$9,400</b></li> </ul> <b>Sophomore</b> <ul style="list-style-type: none"> <li>• Dependent - <b>\$6,432</b></li> <li>• Independent - <b>\$10,390</b></li> </ul>
<b>Subsidized Loans</b>	If you are attending school at least half time (6 credits), then the DOE will pay your interest until the six month period after graduation, called the "Grace Period".	
<b>Unsubsidized Loans</b>	Interest accumulates at the start of the loan period.	
<b>PLUS Loans</b>	This is a federal loan parents can receive for up to the amount of the cost of attendance minus any other aid received. If the parent has an adverse credit history or there are extenuating circumstances such as a recent bankruptcy, then the student may receive the independent loan amount listed above. <i>Parent must complete application and Master Promissory Note (MPN) at StudentLoans.gov, and then notify us by email.</i>	

## Other ways to pay:

<b>Other Scholarships</b>	Any private scholarships that you might be awarded can be used to pay for school expenses. <i>Notify us by email about scholarships you are receiving.</i>
<b>529 College Savings Plan</b>	If you have a 529 plan, you may use funds from it to pay for school expenses. <i>Follow-up with your plan provider for details about making a withdrawal.</i>
<b>Private Loans</b>	You can apply for private loans with an organization that you prefer, such as your bank, or with organizations that we've already provided our information to at this link: <a href="https://choice.fastproducts.org/FastChoice/home/4227800/1">https://choice.fastproducts.org/FastChoice/home/4227800/1</a>

## Payment Plans

If you are unable to pay for the year or semester in advance, a payment plan will be issued to you. The payment plan will be set up in monthly payments. The payment plan fee is \$50 per semester. After your financial aid is scheduled, we will contact you to discuss the payment plan amounts.
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## Contact Info

<b>Financial Aid Office</b>	Questions or concerns regarding: FAFSA, the VFAO Interview, loans, FAFSA verification, etc.	<b>Email:</b> FinancialAid@bethanygu.edu  <b>Phone #:</b> (952) 996-1459
<b>Student Billing Office</b>	Questions or concerns regarding: payment plan options, discussing your financial situation, the cost of attendance, etc.	<b>Email:</b> StudentBilling@bethanygu.edu  <b>Phone #:</b> (952) 918-1900