



## 2020-21 Financial Info for BGU Freshmen (BA, AA, Certif. in Bible & Missions, and non-trip Certif. in Pre-Field Prep.)

### Standard Costs

	Year	Semester
Tuition Cost	\$13,500	\$6,750
Room and Board	\$8,250	\$4,125
Standard Fees (Student Life, Student Services, Technology)	\$1,950	\$975
<b>Total before Tuition-Paid Financial Aid</b>	<b>\$23,700</b>	<b>\$11,850</b>

### Tuition-Paid Financial Aid ----- most students are eligible\*

	Year	Semester
Minus the PT Tuition Scholarship or FWC Award (for successful completion of the required work program)	-\$6,675	-\$3,337.50
Minus the Pell Grant and BGU Student Aid	-\$6,825	-\$3,412.50
<b>TOTAL COST AFTER TUITION-PAID</b> (see Payment Options on next page and Additional costs below)	<b>\$10,200</b>	<b>\$5,100</b>

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

### Additional costs

	Year	Semester
Room Deposit ( <u>required</u> one-time fee for all on-campus students; conditionally refundable)	\$350	--
Estimated Books and Supplies (students purchase these on their own)	\$500	\$250
Graduation Fee (only for Certificate students)	\$50	--
LEAD Activity Fee (only for Certificate students)	\$100	--
Parking Permit (per year) -- optional	\$400	--
Additional cost for gluten/dairy free meal plan -- optional	\$1,000	\$500
Parkway Plan Medical Coverage (per year) -- optional	\$264	--
Payment Plan Fees (only for students with a payment plan)	\$300	\$150

**Married student living off-campus:** Typically, only married students are allowed to live off-campus. In this case, the student does not qualify for the BGU Student Aid. Only the PT Tuition Scholarship/FWC Award and the Pell Grant, if eligible, is applied to tuition and there is no room and board cost. Therefore, the total cost will range from \$2,430 to \$8,775, depending on Pell eligibility.

**Previous bachelor's degree or already reached lifetime Pell eligibility:** Students that already have a previous bachelor's degree from another school or have already used their lifetime Pell eligibility of 6 years at another school(s) cannot receive Pell; therefore, they are partially eligible for Tuition-Paid. They receive \$3,825 of BGU Student Aid and the \$6,675 PT Tuition scholarship stays the same. Therefore, the total cost increases from \$10,200 to \$13,200.

# Payment Options

## BGU Discounts & Scholarships

<b>Campus Visit Event Scholarship</b>	Attend a semi-annual Preview Weekend. <i>Freshmen 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>Freshmen 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 amounts given are the estimated maximum 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>Loan Limits by FAFSA Dependency Status</b> <ul style="list-style-type: none"> <li>• Dependent - <b>\$5,442</b></li> <li>• Independent - <b>\$9,400</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>	
<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>	

## Other ways to pay:

<b>Outside 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>

## Payment Plans

If you are unable to pay for the year or semester in advance a monthly payment plan can be arranged for you. The payment plan fee is \$150 per semester. After your financial aid is scheduled our Student Billing Office will contact you to discuss your payment options and set up the appropriate payment plan.

## 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