

MSU BILLINGS ESTIMATED BUDGET

Turn Page for Estimated Numbers
or "View Web Bill" in [myInfo](#)

EDUCATIONAL EXPENSES

_____ SEMESTER
Add and Total as indicated

(A) Direct Costs (your MSUB bill):

- 1 Tuition & Student Fees \$ _____/Sem +
Don't pay twice! Use student services! - \$\$\$
- 2 Class Fees & Other \$ _____/Sem +
Lab, supplies, online fees, \$30 registration fee, fines, etc.
- 3 Residence Hall \$ _____/Sem +
Enter \$0 if you will live off campus
- 4 Campus Meal Plan \$ _____/Sem +
Enter \$0 if you will live off campus
- 5 Health Insurance \$ _____/Sem =
Enter \$0 if you are covered by another plan

(A) **MSUB BILL (ESTIMATE)**** \$ _____/Sem

Your actual bill will be posted in myInfo. Payment is due first day of class. Installment payment plans are available at Business Services. Click "confirm attendance" in myInfo to use financial aid to pay your bill.

(B) Other Educational Expenses* (not on your bill):

Use scratch paper or separate budget form.

*Financial Aid may be used to pay for these expenses.

Books & Supplies \$ _____/Sem +
Estimate \$50 per credit hour for books, plus school supplies
Have enough money for books when school starts

Rent/Food (off-campus) \$ _____/Sem +
Multiply monthly estimate X number of months needed

Transportation \$ _____/Sem +
Cost of travel between home and school

Miscellaneous \$ _____/Sem =
Educational NEEDS: includes phone, parking permit, technology for school, health insurance, daycare, essential personal expenses such as laundry soap. Multiply monthly expenses by number of months for semester cost.

(B) **OTHER EXPENSES**** \$ _____/Sem +

MSUB BILL (part A)** \$ _____/Sem =

(C) **TOTAL EXPENSES**** \$ _____/Sem +

**Estimated numbers based on estimated costs; may not be an accurate representation of student's total out-of-pocket expense.

FINANCIAL AID & INCOME

Estimated Financial Aid Award

Can be found on your Financial Aid Award Letter in myInfo

Scholarships and Grants do not need to be paid back.

Scholarships \$ _____/Yr \$ _____/Sem

Grants \$ _____/Yr \$ _____/Sem

Loans are financial aid that will need to be paid back when you finish school or drop below 6 credits
A loan fee of .1068% is subtracted from the loan amount requested

Subsidized and Perkins Loan
\$ _____/Yr \$ _____/Sem
Subsidized & Perkins loans **do not** accrue interest while you're in school

Unsubsidized Loan \$ _____/Yr \$ _____/Sem
Unsubsidized loans **do** accrue interest while you're in school

Parent PLUS Loan \$ _____/Yr \$ _____/Sem
Parent PLUS loans are credit based and must be applied for by the parent. The loan is in the parent's name and payment is due 60 days after the loan is fully disbursed. Loan cannot be transferred.

TOTAL FINANCIAL AID \$ _____/Sem

Other Income

Work-Study \$ _____/Yr \$ _____/Sem

Wages \$ _____/Yr \$ _____/Sem

Savings \$ _____/Yr \$ _____/Sem

TOTAL AID/INCOME \$ _____/Sem

TOTAL EXPENSES +\$ _____/Sem
(From Section C)

REMAINING BALANCE** = \$ _____/Sem

YOUR FINANCIAL AID AWARD

See "Financial Aid" in myInfo

Awards are by YEAR, divided by 2 for Fall/Spring semesters. Awards vary. FAFSA estimates may be different from your award. Accept your award. You may decline loans or accept a portion. Borrow only what you need to cover educational expenses. You may request remaining financial aid later if you need it.

What is a financial aid "refund"?

Financial Aid is first applied to your direct costs (bill from MSUB). Any money left over is sent to you as a financial aid "refund" to be used for books and other educational expenses. "Refund" money from student and parent loans is debt and must be repaid.

Use these numbers to fill out the budget on the other side.									
Semester Tuition and Fees - Summer, Fall 2016 - Spring 2017*									
*For Online-Only—See http://msubillings.edu/boffice/tuitionfeesXfy17.htm									
1 Locate your number of credits, campus and residency status. Enter the number on the semester budget on the other side. 15+ credits cost the same!	University Campus			City College			Graduate		
	Course Credit	MT Resident	Non-Resident	WUE	MT Resident	Non-Resident	WUE	MT Resident	Non-Resident
	1	\$490.60	\$1,006.85	\$587.40	\$417.30	\$598.15	\$474.00	\$527.25	\$1,043.50
	2	\$686.40	\$1,718.90	\$880.00	\$531.80	\$893.50	\$645.20	\$759.70	\$1,792.20
	3	\$882.20	\$2,430.95	\$1,172.60	\$646.30	\$1,188.85	\$816.40	\$992.15	\$2,540.90
	4	\$1,117.50	\$3,182.50	\$1,504.70	\$784.80	\$1,508.20	\$1,011.60	\$1,264.10	\$3,329.10
	5	\$1,313.30	\$3,894.55	\$1,797.30	\$899.30	\$1,803.55	\$1,182.80	\$1,496.55	\$4,077.80
	6	\$1,509.10	\$4,606.60	\$2,089.90	\$1,013.80	\$2,098.90	\$1,354.00	\$1,729.00	\$4,826.50
	7	\$1,874.90	\$5,488.65	\$2,552.50	\$1,282.80	\$2,548.75	\$1,679.70	\$2,131.45	\$5,745.20
	8	\$2,129.90	\$6,259.90	\$2,904.30	\$1,456.50	\$2,903.30	\$1,910.10	\$2,423.10	\$6,553.10
	9	\$2,325.70	\$6,971.95	\$3,196.90	\$1,571.00	\$3,198.65	\$2,081.30	\$2,655.55	\$7,301.80
	10	\$2,521.50	\$7,684.00	\$3,489.50	\$1,685.50	\$3,494.00	\$2,252.50	\$2,888.00	\$8,050.50
	11	\$2,717.30	\$8,396.05	\$3,782.10	\$1,800.00	\$3,789.35	\$2,423.70	\$3,120.45	\$8,799.20
	12 & Up	\$2,913.10	\$9,108.10	\$4,074.70	\$1,914.50	\$4,084.70	\$2,594.90	\$3,352.90	\$9,547.90

\$\$\$ Don't pay twice! Use student services you pre-pay with your student fees, such as tutoring at the Academic Support Center (ASC). Other student services include Career Services, Library, Rec Center (gym), Student Health Services (clinical and mental health services) and Financial Education. Don't wait to get help!

2 (Additional) Class Fees & Other
Activity-based classes that use supplies or equipment may have additional class fees - check course schedule. There is a \$20 per credit tech fee for an online class. "Other" includes \$30 registration fee and any fines (library, parking, etc.).

3 Residence Hall Room Rates (2016/17)
See www.msubillings.edu/reslife/Rates.htm for details

Double room \$2,185/sem. (includes \$90 for fees)*
Single room \$2,650/sem. (includes \$90 for fees)*

*Rooms include laundry, social fee, cable TV and desk

On-campus double-room cost averages to about \$575/month.
Estimated off-campus rent & utilities: **\$720 - \$1,170/month.**

4 Campus Meal Plan (2016/2017)

6 Available plans
See Residence Life webpage for details

Platinum/Gold	\$1620/sem.
Silver	\$1541/sem.
Bronze/Nickel	\$1519/sem.
Copper	\$1429/sem.

5 MUS Student Health Insurance Semester Rates (2016/17):
See healthcare.gov to compare rates

Fall 2016 \$1,688 (9/1/16-1/31/17)
Spring 2017 \$1,688 (2/1-7/31/17)*
*Spring start \$1,968.50 (1/1-7/31/17)

\$\$\$ - All students enrolled in 7 or more credits are **eligible to use Student Health Services even if they waive** the school health insurance. Part-time students may opt to pay the fee to access Student Health Services.

Call 406-657-2153 for more information



MSUB Financial Education
Student Union Building #162 / 406-657-1795
BeMoneySmart@msubillings.edu
www.msubillings.edu/BeMoneySmart

Like "Be Money Smart MSUB" on Facebook

We're Here to Help!
Admissions & Records: 657-2158
Business Services (installment plans): 657-2140
Advising & Career Services (part-time jobs, work-study jobs): 657-2168
Jacket Student Central (City College): 247-3019

2016/17 - Student Parking Permit
(Not included in your bill from MSUB)

Fall & Spring: \$85 / Semester: \$50 / Summer: \$32
Full Year: \$100 / Motorcycle: \$18

Other types available.

Financial Aid & Scholarships
McMullen Hall 103
finaid@msubillings.edu
www.msubillings.edu/finaid
406-657-2188
If phone lines are busy, send an email including your student ID.
We are here to help you!