



# ESTIMATED BUDGET



### EDUCATIONAL EXPENSES

**Direct Costs (your MSUB bill):**

- 1** Tuition & Student Fees    \$ \_\_\_\_\_ /Sem +
- 2** Residence Hall                    \$ \_\_\_\_\_ /Sem +  
Enter \$0 if you will live off campus/with parent
- 3** Campus Meal Plan                \$ \_\_\_\_\_ /Sem +  
Enter \$0 if you will live off campus/with parent
- 4** Health Insurance                 \$ \_\_\_\_\_ /Sem =  
Enter \$0 if you are covered by another plan

**MSUB BILL (ESTIMATE)    \$ \_\_\_\_\_ /Sem**  
Your actual bill will be posted in [myInfo](#). Payment is due first day of class. Installment payment plans are available with Business Services.

### FINANCIAL AID & INCOME

**Estimated Financial Aid Award**  
\*Can be found on your Financial Aid Offer in myInfo\*

**GIFT AID**

Scholarships    \$ \_\_\_\_\_ /Yr    \$ \_\_\_\_\_ /Sem

Grants            \$ \_\_\_\_\_ /Yr    \$ \_\_\_\_\_ /Sem

**LOANS**

Subsidized and/or Unsubsidized Loan

\$ \_\_\_\_\_ /Yr    \$ \_\_\_\_\_ /Sem

Subsidized loans do not accrue interest while you're in school.  
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 through [studentaid.gov](#)

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

Books & Supplies                    \$ \_\_\_\_\_ /Sem  
Estimate \$50 per credit hour for books, plus school supplies

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, essential personal expenses such as laundry soap. Multiply monthly expenses by number of months for semester cost.

### Per Semester Budget:

|                                   |                 |
|-----------------------------------|-----------------|
| MSUB Bill                         | \$ _____        |
| Total Financial Aid               | - \$ _____      |
|                                   | = \$ _____      |
| Other Education & Living Expenses | + \$ _____      |
| <b>Total Out-of-Pocket</b>        | <b>\$ _____</b> |

## What if you don't have financial aid or if your financial aid doesn't cover your bill?

**Other Income and Payment Options:**

- An alternative loan from an outside lender
- Set up monthly installment payments with the Business Services Office
- Work study or off campus employment

### YOUR FINANCIAL AID AWARD

**See "Financial Aid" in myInfo**

Offers are by YEAR, which are divided by two between fall/spring semesters and may vary. FAFSA estimates may be different than your aid offer. You will need to accept/decline/modify 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.

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

| Use these numbers to fill out the budget on the other side.   |               |               |              |            |              |              |            |             |              |            |
|---|---------------|---------------|--------------|------------|--------------|--------------|------------|-------------|--------------|------------|
| TUITION AND FEES - Fall 2022— Spring 2023— Summer 2023  |               |               |              |            |              |              |            |             |              |            |
| 1   | Course Credit | Undergraduate |              |            | City College |              |            | Graduate    |              |            |
|   |               | MT Resident   | Non-Resident | WUE        | MT Resident  | Non-Resident | WUE        | MT Resident | Non-Resident | WICHE      |
| Locate your number of credits, campus and residency status.<br><br>12+ credits cost the same!<br><br>Enter the number on the semester budget on the other side. | 1             | \$537.90      | \$1,109.82   | \$639.86   | \$451.89     | \$667.98     | \$510.65   | \$602.56    | \$1,206.05   | \$736.85   |
|   | 2             | \$744.00      | \$1,887.84   | \$947.92   | \$570.48     | \$1,002.66   | \$688.00   | \$873.32    | \$2,080.30   | \$1,141.90 |
|   | 3             | \$950.10      | \$2,665.86   | \$1,255.98 | \$689.07     | \$1,337.34   | \$865.35   | \$1,144.08  | \$2,954.55   | \$1,546.95 |
|   | 4             | \$1,195.70    | \$3,483.38   | \$1,603.54 | \$832.16     | \$1,696.52   | \$1,067.20 | \$1,454.34  | \$3,868.30   | \$1,991.50 |
|   | 5             | \$1,401.80    | \$4,261.40   | \$1,911.60 | \$950.75     | \$2,031.20   | \$1,244.55 | \$1,725.10  | \$4,742.55   | \$2,396.55 |
|   | 6             | \$1,607.90    | \$5,039.42   | \$2,219.66 | \$1,069.34   | \$2,365.88   | \$1,421.90 | \$1,995.86  | \$5,616.80   | \$2,801.60 |
|   | 7             | \$2,098.70    | \$6,102.14   | \$2,812.42 | \$1,463.63   | \$2,976.26   | \$1,874.95 | \$2,551.32  | \$6,775.75   | \$3,491.35 |
|   | 8             | \$2,304.80    | \$6,880.16   | \$3,120.48 | \$1,582.22   | \$3,310.94   | \$2,052.30 | \$2,822.08  | \$7,650.00   | \$3,896.40 |
|   | 9             | \$2,510.90    | \$7,658.18   | \$3,428.54 | \$1,700.81   | \$3,645.62   | \$2,229.65 | \$3,092.84  | \$8,524.25   | \$4,301.45 |
|   | 10            | \$2,717.00    | \$8,436.20   | \$3,736.60 | \$1,819.40   | \$3,980.30   | \$2,407.00 | \$3,363.60  | \$9,398.50   | \$4,706.50 |
|   | 11            | \$2,923.10    | \$9,214.22   | \$4,044.66 | \$1,937.99   | \$4,314.98   | \$2,584.35 | \$3,634.36  | \$9,398.50   | \$5,111.55 |
|   | 12            | \$3,129.20    | \$9,992.24   | \$4,352.72 | \$2,056.58   | \$4,649.66   | \$2,761.70 | \$3,905.12  | \$11,147.00  | \$5,516.60 |

\*Tuition is subject to change by the Board of Regents of Higher Education. If you have any questions on the current fees, please call Student Accounts at 406-657-2140 or see Student Accounts in McMullen Hall.

All online courses are subject to an additional \$40.00 per credit fee up to a maximum of \$480.00. Activity-based classes that use supplies or equipment may have additional class fees - check course schedule. For Online-Only—See [www.msubillings.edu/boffice/students.htm](http://www.msubillings.edu/boffice/students.htm)

**2 RESIDENCE HALL ROOM RATES 2022-23**  
[www.msubillings.edu/reslife/Rates.htm](http://www.msubillings.edu/reslife/Rates.htm)

Double room \$2,244/sem (includes \$90 for fees)\*  
 Single room \$2,718/sem (includes \$90 for fees)\*

On-campus double-room cost averages to about \$561.00/month  
 Estimated off-campus rent & utilities: \$720 - \$1,130/month

**3 CAMPUS MEAL PLAN RATES 2022-23**  
[www.msubillings.edu/reslife/Rates.htm](http://www.msubillings.edu/reslife/Rates.htm)

4 Available plans

|              |             |
|--------------|-------------|
| Stinger Plan | \$1,930/sem |
| Buzz Plan    | \$1,930/sem |
| Hive Plan    | \$1,800/sem |
| Nest Plan    | \$1,750/sem |

**4 MUS STUDENT HEALTH INSURANCE 2022-23**  
 See [healthcare.gov](http://healthcare.gov) to compare rates.

|  |                                      |
|--|--------------------------------------|
| Fall '22 - \$2,310<br>8/1/22–1/31/23       | Spring '23—\$2,310<br>2/1/23–7/31/23 |
| Spring'23 Only - \$2,695<br>1/1/22–7/31/23 |                                      |

All students enrolled in 6 or more credits are eligible to use Student Health Services even if they waive the school health insurance.  
 Call 406-657-2153 for more information

**STUDENT PARKING 2022-2023**  
 (Not included in your bill from MSUB)

Full Year: \$125 / Fall/Spring: \$100 / Semester: \$60  
 Summer: \$45 / Motorcycle: \$20


**HAVE YOU COMPLETED YOUR FAFSA?**

The FAFSA (Free Application for Federal Student Aid) is a necessary requirement for all students seeking Federal and State financial aid for higher education in the United States. This application determines how much financial aid a student is eligible to receive from the government based on need, and often, students are required to fill out the FAFSA when applying for private scholarships and grants.

**MSUB SCHOLARSHIPS**

Annually, MSU Billings awards over \$1.8 million in scholarships! 500+ awards ranging from \$200 book scholarships to FULL TUITION!

<https://www.msubillings.edu/scholarships/>



**We're Here to Help!**

Financial Aid & Scholarships: (406) 657-2188

Business Services: (406) 657-2140

New Student Services: [admissions@msubillings.edu](mailto:admissions@msubillings.edu)

Financial Education: [www.msubillings.edu/BeMoneySmart](http://www.msubillings.edu/BeMoneySmart)