For Online number on the budget on the campus and include Career Services, Library, Rec Center (gym), Student Health Services (clinical and mental health services) and Financial Education. See Residence Life webpage for details

Nest Plan
- $1,750/month.

Buzz Plan
- $1,930/month.

- Available plans
  See Residence Life webpage for details
  Stinger Plan $1,930/sem.
  Buzz Plan $1,930/sem.
  Hive Plan $1,800/sem.
  Nest Plan $1,750/sem.

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

MUS Student Health Insurance Semesters Rates (2019-20):
See healthcare.gov to compare rates
Fall ‘19 $2337.50 8/1/19–1/31/20
Spring ‘20 $2337.50 2/1/20–7/31/20
Spring-Only '20 $2727.08 1/1/20–7/31/20

We’re Here to Help!
Financial Aid & Scholarships: 657-2188
Business Services (installment plans): 657-2140
Advising & Career Services (part-time jobs, work-study jobs): 657-2168
Financial Education Success (coaching): 247-3004

office of financial aid & scholarships
mcmullen hall 103
finaid@msubillings.edu
406-657-2188
we are here to help you!
# MSU Billings
## Estimated Budget

### Educational Expenses

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

1. **Tuition & Student Fees** $__________/Sem +
   - Don’t pay twice! Use student services! - $$$

2. **Residence Hall** $__________/Sem +
   - Enter $0 if you will live off campus

3. **Campus Meal Plan** $__________/Sem +
   - Enter $0 if you will live off campus

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 at Business Services. You must “confirm attendance” to use financial aid to pay your bill.

### 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, daycare, 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** + $__________
- **Total Out-of-Pocket** $__________

### Financial Aid & Income

*Can be found on your Financial Aid Award Letter in myInfo*

**GIFT AID**

- **Scholarships** $_________/Yr $__________/Sem
- **Grants** $_________/Yr $__________/Sem

**LOANS**

- **Subsidized and/or Unsubsidized Loan** $_________/Yr $__________/Sem
  - Subsidized & Perkins 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.

**TOTAL FINANCIAL AID** $__________/Sem

### 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, Off Campus Employment

### 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.

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