

Student Financial Worksheet



**Estimate the cost of
your education and
prepare for your
academic journey.**



**MONTANA STATE UNIVERSITY
NORTHERN**
Education that Works

Annual Budget Worksheet

Income		Expenses	
Type	Amount*	Type	Amount
Grants e.g. Pell Grants, FSEOG, Access Grants, Baker Grants, MTHEG	1	Tuition & Fees See section A	7
Loans e.g. Perkins Loans, Direct Loans	2	Books	8
Work Study Federal or State	3	Student Health Insurance See section B	9
Scholarships	4	Housing See Section C	10
Tuition Waivers e.g. American Indian Waiver, System Honor Waiver, Honorable Discharged Veteran Waiver, Senior Citizen Waiver, Faculty/Staff Waiver, War Orphan Waiver, Athletic Tuition Waiver	5	Meal Plan See Section D	11
TOTAL: Add boxes 1-5	6	TOTAL: Add boxes 7-11	12

Amount Due

Balance Remaining:

Box 12 minus box 6

*Refer to your Financial Aid Award Letter for specific amounts. Check with Financial Aid that your award is annual.
For additional information and resources visit MUS.edu/prepare

Financial Success
406.265.3776
Cowan Hall 213
financialsuccess@msun.edu

Financial Aid
1.800.265.3787
Cowan Hall 213
finaid@msun.edu

Business Services
406.265.3733
Cowan Hall 207
businessservices@msun.edu

Admissions Office
406.265.3704
Cowan Hall 213
admissions@msun.edu

Housing Office
406.265.4113
Student Union 204
reslife@msun.edu

Section A: Tuition & Fees

Students pay tuition/fees according to the number of semester hours for which they register (including courses taken for audit). Charges such as program and course fees, fines (parking, books, etc.), textbooks, housing and meals are not included in tuition/fees. Estimated annual costs are based on 2012-2013 rates. Tuition is subject to change by the Montana Board of Regents of Higher Education.

Annual Tuition and Fees (12-18 Credits)			
	MT Resident	Non-Resident	WUE
Undergraduate Lower Division 0-59 credits	\$4,817.60	\$16,656.56	\$6,671.48
Undergraduate Upper Division 60+ credits	\$5,715.56	\$17,554.52	\$8,018.84
Graduate	\$6,725.80	\$18,564.76	N/A

Section B: Student Health Insurance

Health insurance is mandatory whenever you are enrolled for 6 or more academic credits. MSU-Northern offers comprehensive health insurance coverage to students at a reasonable rate. If a student has other coverage, a waiver must be signed and the premium will be reversed. Students without health insurance who wish to purchase it from the University must pay \$1464.00 each for Fall and Spring Semester. Payment of these two premiums results in coverage for 12 full months.

Section C: Housing

Residence Halls

Students under the age of 21 and who have earned less than 30 credits are required to reside in the residence halls. Any student requesting an exception to the residency requirements must complete an application for release available at the Housing Office located in the Student Union Building.

Residence Hall Rates		
Type of Room	Cost per Semester	Yearly Cost
Double--with Roommate	\$1,074	\$2,148
Single	\$1,177	\$2,354
Double--no Roommate	\$1,350	\$2,700
ResNet Fee (internet & cable)	\$92.29	\$184.58

Student Family Housing

Our Student Family Housing apartments accommodate the needs of the married students and single parent families attending MSU-Northern.

Student Family Housing Rates		
Type of Unit	Monthly Rent	12-Month Total
One-Bedroom	\$380	\$4,560
Two-Bedroom	\$440	\$5,280

Section D: Meal Plan

All students living in a residence hall are required to purchase a meal plan. MSU-Northern has affordable and flexible meal plan options featuring a fresh menu along with a-la-carte pricing. A computerized cash register will deduct the value of the food selected from your account using your North Card. Credit card, check, or cash are also accepted. The MSU-Northern Food Court is open Monday through Friday from 7 a.m. to 7 p.m. and Saturday and Sunday 10 a.m. -5 p.m. (Weekends only Grill and Convenience Store areas open)

Dining Hall Rates			
Meal Plan	Cost per Week	Cost per Semester	Yearly Cost
A	\$75	\$1,125	\$2,250
B	\$90	\$1,350	\$2,700
C	\$110	\$1,650	\$3,300
D	\$135	\$2,025	\$4,050

Glossary

Entering college often presents students with a variety of new terms and titles to learn. The list below provides definitions for some of the new terminology that students may encounter.

Award Letter: A document issued to a student financial aid recipient that indicates the type, amount, and disbursement dates of the funds awarded for various financial aid programs.

Expected Family Contribution (EFC): The amount a family can reasonably be expected to pay for one year of college.

FAFSA: Free Application for Federal Student Aid. The need analysis form produced by the U.S. Department of Education that is required for students seeking aid by nearly all colleges and universities.

Financial need: This is the amount of a student's total cost of attendance that isn't covered by the expected family contribution or outside grants and scholarships. A student must demonstrate financial need to be eligible for need-based financial assistance programs.

Grants: Financial aid based on student need; it is not repaid.

Loans: Financial aid that must be repaid with interest after a student leaves school.

Room and board: The cost for living in residence halls or other campus housing (room) and receiving meals from the housing food service (board).

Scholarships: Financial aid awarded for academic and other achievements (music, athletics, etc.). Scholarships do not have to be paid back.

Tuition: The cost of classes or credits at a school.

Work-study: A federally funded program in which students take campus jobs as part of their financial aid package. To participate in a work-study program, students must complete the FAFSA.

Glossary adapted from the Montana University System website:

http://mus.edu/Prepare/College/College_Glossary.asp,

the MSUN Trio website:

<http://www.msun.edu/grants/eoc/glossary.htm#T>,

and from US News:

<http://www.usnews.com/education/blogs/the-scholarship-coach/2012/07/19/12-college-financial-aid-terms-defined>



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