

BEMIDJI STATE UNIVERSITY

Federal School Code: 002336

NOTE: The 2022-2023 FAFSA available on October 1, 2021. You will be using your 2020 federal tax information to complete the application. **Apply at: www.studentaid.gov.** To be considered for all Federal and State aid programs, complete the FAFSA as early as possible after October 1, 2021.

****Estimated Freshman Costs for 2022 - 2023***

The costs listed below represent the approximate direct costs of an entering freshman or transfer student enrolling full-time each semester and residing on campus in a double occupancy room with a meal plan. The amounts provided are estimates made prior to exact school costs being finalized. Non-resident students will be charged the same tuition rate as a Minnesota resident student.

FALL SEMESTER 2022 (August 22 - December 14)

July 1	Fall Charges are Displayed on Student e-Services Account	
August 22	Day Classes Begin	
	Books and Supplies	\$ 445
	Tuition (12 – 18 credits)	4,345
	Fees: Activity, Union, Health Service, Athletic, Technology	558
	Room and Board	4,580
September 3	Tentative Date Fall Aid is Disbursed	
September 27	Outstanding Fall Charges Due Without Late Charge	
December 14	Classes/Final Exams End	
	TOTAL FALL SEMESTER ESTIMATED COST	\$ 9,928

SPRING SEMESTER 2023 (January 9 – May 4)

January 9	Day Classes Begin	
	Books and Supplies	\$ 445
	Tuition (12 – 18 credits)	4,345
	Fees: Activity, Union, Health Service, Athletic, Technology	558
	Room and Board	4,580
January 22	Tentative Date Spring Aid is Disbursed	
February 15	Outstanding Spring Charges Due Without Late Charge	
May 4	Classes/Final Exams End	
	TOTAL SPRING SEMESTER ESTIMATED COST	\$ 9,928
	TOTAL ESTIMATED COST FOR ACADEMIC YEAR	\$19,856

*Actual 2021-2022 costs are reflected. We anticipate a 3.5% increase in tuition/fees and 3% increase in room and board for 2022-2023. Students should plan on approximately \$2000 - \$3000 for transportation and other miscellaneous personal expenses in addition to the above direct school costs.

2022-2023 BSU Financial Aid Programs

For more information on most aid programs, please see our website at:

<http://www.bemidjistate.edu/mybsu/finances/aid/categories/>

Guide to Financial Aid available at: <https://www.bemidjistate.edu/mybsu/resources/forms/>

Programs A – H are awards that must first be applied toward meeting financial aid need:

A. BSU Athletic Grant	Determined by head coach of sport & regulated by NCAA & league rules.
B. BSU Scholarship or Waiver	Scholarship from early admission application. Waiver from employee bargaining unit.
C. Non-BSU Scholarships	Report all scholarships to the Financial Aid Office. Federal regulations require that all monetary awards must be applied toward meeting need.
D. Non-BSU Programs Rehabilitative Services Agency Funding	All educational funds must be applied toward meeting need. Students with disabilities apply at local Rehabilitative Services Office. Other third-party agency funding such as: Dislocated Workers, CEP, etc.
E. Federal Pell Grant	Federal grant for high need students with EFC below 5847.
F. Minnesota State Grant	High need Minnesota residents only. Awards are reduced for each credit below 15. No awards after enrolled in college full-time for four years. The FAFSA must be completed and received by the school within the first 30 days of the semester.
G. Potential American Indian Grants	Apply online for the MN Indian Scholarship Program (MISP) and directly with the respective tribal scholarship office.
H. All Other Educational Awards	All funds must apply toward meeting the student's financial need.

Programs I – K are need-based awards that are awarded, if eligible, after the programs listed above:

I. Federal Supplemental Educational Opportunity Grant (FSEOG)	Federal grant for high need Federal Pell Grant recipients. Awarded to early applicants with a 0 - 4000 Expected Family Contribution (EFC), until funds are exhausted.
J. Work-Study	Federal and State part-time employment program for students with need. Eligible students will be notified in their official award notice. Once a position has been secured, a work-study authorization form will need to be completed. Example of earnings: \$12.50/hour x 10 hours/week x 30 weeks = \$3750 approximate earnings.
K. Federal Direct Subsidized Loan (in school, interest free)	Federal loan for undergraduate students with need. Interest free while student is enrolled at least half-time (6 cr), current rate of 3.73% during repayment (rates adjusted annually – fixed for life of loan). Students request loan online through e-Services (instructions are included in online award notice). Freshman loan amount is limited by financial need minus all need-based aid up to a maximum loan amount of \$3500.

Programs L – O are available to assist with meeting need and the Expected Family Contribution 'EFC':

L. Federal Direct Unsubsidized Loan (currently 3.73% fixed interest rate, adjusted annually)	Federal loan for students. Interest accrues while student is enrolled. For interest not paid before entering repayment, the interest will be capitalized (added to principal). Students request loan online through e-Services (instructions are included in online award notice).
M. Federal Direct PLUS Loan (currently 6.28% fixed interest rate, adjusted annually)	Federal loan for parents. Repayment of principal and interest begins 60 days after loan is fully disbursed (unless successfully deferred). A PLUS Loan application is available online at: https://studentaid.gov/app/launchPLUS.action .
N. Private Alternative Loans	Educational loan programs from private alternative loan lenders. Information is available at: https://www.bemidjistate.edu/mybsu/finances/aid/categories/loans/ .
O. Regular Student Payroll	BSU non-financial aid, part-time work on campus. Regular payroll jobs are open to all regular students enrolled a minimum of halftime, regardless of need. Apply directly to any on-campus department with a vacancy. Rate of pay is the same as work-study.