A university education is an investment of time and money. The following section will help answer your questions on expenses and financial aid.

The Board of Regents of Higher Education approves all student fee charges. Fees are subject to change at any time.

Student charges and refunds are posted under the student's name, not the parents'. Therefore, all fee statements, bills, and refund checks are mailed to the student, not the parents. (Exception: Refund checks generated as a result of a Parent PLUS loan are mailed to the parents unless the Financial Aid Office has written authorization to disburse the funds to the student.)

Students are personally responsible for meeting their financial obligations at the times stated in the academic calendar. A student's registration is not complete until all fees are paid.

All students are urged to safeguard their personal funds by establishing checking accounts. It is most helpful for a student to be able to write checks for exact amounts for fees, board and room, and other necessary expenses. A local bank account is also good identification while on campus.

A check presented to MSU which is subsequently returned by the bank for insufficient funds or other reasons may cause the cancellation of a student's registration, reporting to federal agencies, and/or a request to terminate board and room. A returned check service charge of $15 is assessed for all returned checks.

Estimated Expenses

Academic Year Estimates

The expenses shown below reflect typical costs for a student carrying a full-time load (12 or more credits) for fall and spring semesters, based on 1999-00 fees and other charges. These figures are subject to change at any time and should be regarded as estimates only. The actual cost of books and supplies may vary greatly depending upon curriculum, while personal/miscellaneous expenses may vary depending on individual circumstances.

<table>
<thead>
<tr>
<th>Category</th>
<th>Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees*</td>
<td>2,976$</td>
<td>8,725</td>
</tr>
<tr>
<td>Room/Board**</td>
<td>4,650</td>
<td>4,650</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>750</td>
<td>750</td>
</tr>
<tr>
<td>Personal/Misc</td>
<td>2,250</td>
<td>2,250</td>
</tr>
<tr>
<td><strong>Total Estimated Expenses</strong></td>
<td><strong>$10,626</strong></td>
<td><strong>$16,375</strong></td>
</tr>
</tbody>
</table>

*Does not include a $424 per semester supplemental health insurance fee required of students who do not have proof of insurance coverage.

**Food and housing costs will vary depending on a student's living arrangements and lifestyle. Room and board figures are an average of costs incurred by students living on campus in a residence hall and off campus in a shared apartment.

Credit Limit Policies for Montana Residents

The Montana Board of Regents has passed a policy which limits the number of undergraduate credits a Montana resident can accumulate at state-subsidized tuition rates. After the limit has been exceeded, the student will be charged the full cost of education, which is equivalent to the fees and tuition paid by non-resident students, for additional undergraduate credits until a baccalaureate degree is awarded.

Students who have attempted 170 credits without receiving a baccalaureate degree will cease to be eligible for the subsidy. The time clock for counting credits began with the 1991 Fall Semester. Credits taken at other units of the Montana University System (including the three state community colleges) count toward this total. Credits earned at Colleges of Technology after July 1, 1994, will also count toward the total. However, credits attempted at private institutions or at public institutions in other states do not count toward the total.

Beginning with the 1997 Spring Semester, in-state students who are registered in an undergraduate program and who have earned a baccalaureate degree will be assessed 120 percent of the resident undergraduate tuition rate no matter where the degree was earned.

Any appeals as a result of the implementation of these policies must be in writing. All appeals will be reviewed by the MSU-Bozeman Admission and Graduation Requirements Board. Contact the Registrar's Office regarding this procedure.

Special Fees and Charges

Application Fee

A $30 application fee must accompany all applications for admission. This fee is not refundable nor is it applied toward the payment of any other fee. The application fee is honored for one year from the semester for which the student is applying.

Continued on page 21
### Fall 2000 - Spring 2001 Fee Schedule

The following table of fees are the per credit, per semester charges for resident, non-resident, and WUE students. More detailed listings of specific fees are also available.

#### UNDERGRADUATE

<table>
<thead>
<tr>
<th>Credits</th>
<th>Resident</th>
<th>WUE</th>
<th>Non-resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$171.40</td>
<td>$222.25</td>
<td>$421.25</td>
</tr>
<tr>
<td>2</td>
<td>278.87</td>
<td>380.50</td>
<td>778.50</td>
</tr>
<tr>
<td>3</td>
<td>386.20</td>
<td>538.75</td>
<td>1,135.75</td>
</tr>
<tr>
<td>4</td>
<td>493.60</td>
<td>697.00</td>
<td>1,493.00</td>
</tr>
<tr>
<td>5</td>
<td>601.00</td>
<td>855.25</td>
<td>1,850.25</td>
</tr>
<tr>
<td>6</td>
<td>708.40</td>
<td>1,013.50</td>
<td>2,207.50</td>
</tr>
<tr>
<td>7</td>
<td>1,002.30*</td>
<td>1,358.25*</td>
<td>2,751.25*</td>
</tr>
<tr>
<td>8</td>
<td>1,109.70*</td>
<td>1,516.50*</td>
<td>3,108.50*</td>
</tr>
<tr>
<td>9</td>
<td>1,217.10*</td>
<td>1,674.75*</td>
<td>3,465.75*</td>
</tr>
<tr>
<td>10</td>
<td>1,324.50*</td>
<td>1,833.00*</td>
<td>3,823.00*</td>
</tr>
<tr>
<td>11</td>
<td>1,431.90*</td>
<td>1,991.25*</td>
<td>4,180.25*</td>
</tr>
<tr>
<td>12</td>
<td>1,539.30*</td>
<td>2,149.50*</td>
<td>4,337.50*</td>
</tr>
</tbody>
</table>

*These figures do not include the $424.00 Medical Insurance which can be waived with proof of insurance.

#### GRADUATE/POST BACC

<table>
<thead>
<tr>
<th>Credits</th>
<th>Resident</th>
<th>Non-resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$190.35</td>
<td>$440.20</td>
</tr>
<tr>
<td>2</td>
<td>316.70</td>
<td>816.40</td>
</tr>
<tr>
<td>3</td>
<td>443.05</td>
<td>1,192.60</td>
</tr>
<tr>
<td>4</td>
<td>569.40</td>
<td>1,568.80</td>
</tr>
<tr>
<td>5</td>
<td>695.75</td>
<td>1,945.00</td>
</tr>
<tr>
<td>6</td>
<td>822.10</td>
<td>2,321.20</td>
</tr>
<tr>
<td>7</td>
<td>1,154.95*</td>
<td>2,883.90*</td>
</tr>
<tr>
<td>8</td>
<td>1,261.30*</td>
<td>3,260.10*</td>
</tr>
<tr>
<td>9</td>
<td>1,387.65*</td>
<td>3,636.30*</td>
</tr>
<tr>
<td>10</td>
<td>1,514.00*</td>
<td>4,012.50*</td>
</tr>
<tr>
<td>11</td>
<td>1,640.35*</td>
<td>4,388.70*</td>
</tr>
<tr>
<td>12</td>
<td>1,766.70*</td>
<td>4,764.90*</td>
</tr>
</tbody>
</table>

#### Exemptions from Payment of Certain Fees

- **Registration and Incidental Fees:** Undergraduate students holding high school honor, merit, or Indian scholarships and Montana citizens 62 years of age or older are exempt from registration and incidental fees. Undergraduate students with dean’s or advanced honor scholarship may be exempted from the registration and incidental fees, in amounts to be determined by the scholarship committee depending upon funds available for this purpose.

- **Incidental Fees:** Professional staff and non-professional staff employed at least three-quarter time; six credits only. Certain graduate research assistants and graduate teaching assistants on staff appointment on date of registration, registered for at least seven credits and approved by the dean of graduate studies, may also be exempted from incidental fees.

- **Student Activity and Health Service Fees:** Students who are required by the university to complete their entire semester’s work off campus and more than 50 miles from Bozeman. Professional staff and non-professional staff employed at least three-quarter time.

- **In Absentia:** Students registered in absentia pay only the registration fee.

#### Other Charges

The following fees are in addition to those listed in the fee schedule. Fees are subject to change at any time. Non-matriculated students pay the same fees as regularly enrolled students. See also Course Fees. Note: The Board of Regents has not yet approved other charges and course fees for Fall 2000 and Spring 2001. Fees will be posted as soon as they are approved.

- **Ski Fee** (does not include transportation, lift fees, or equipment rental)
  - Alpine: $65.00
  - Nordic: $90.00

- **Reading Improvement Lab**
  - per semester: $40.00

- **Residence Hall Social Fee**
  - per semester: $40.00

- **Late Registration**
  - assessed the first day after regular registration
  - additional late fee
  - after 15th day of class: $40.00

- **Education Lab Fee**
  - per credit, on all EDEL, EDSD, and EDCI courses: $1.00

- **Nursing Student Uniforms**
  - per semester: $200.00

- **College of Nursing Pin (estimate)**
  - per semester: $45.00

- **Upper Division Petition Deposit**
  - per semester: $50.00

- **Extended Studies**
  - per credit hour (minimum)
    - credit or no credit: $75.00

- **Documental Dissertation**
  - for microfilming and publication of abstract
  - in "Dissertation Abstracts": $55.00

- **Exams Given by Special Request**
  - 2.50 to 5.00

- **May include Graduate Record, College Entrance and Placement, GED, Miller Analog, Doppelt, and Minnesota Engineering exams.**

- **Course Materials Fee**
  - Consult the department for materials furnished in some courses offered by Departments of Civil Engineering, Animal and Range Science, Health and Human Development, Mechanical Engineering, Medical Science, Earth Sciences, Nursing, Physics, Art, Education, Biology, Architecture, Microbiology, Music and Media and Theatre Arts.

- **Distance Learning Fee**
  - (maximum per credit): $165.00

- **Foreign Student Administrative Fee**
  - (maximum per credit): $165.00

- **Nordic**
  - per semester: $90.00
  - Duplicate I.D.: $15.00

- **Vehicle Registration for Students**
  - Varies per lot: $90.00

- **Field Trip Fee**
  - Consult the department

- **Material Science Core Lab Course Fee**
  - $14.00

- **Returned Check Service Charge**
  - $15.00

- **I.D. Card Fee**
  - $15.00

- **Intensive English Language Fee**
  - (per semester): $30.00

- **Graduation Fee**
  - (per semester): $50.00

- **Vehicle Registration for Students**
  - per credit hour: $45.00

- **Transfer Fee**
  - per credit: $50.00

- **New Student Orientation Fee**
  - $65.00

- **Challenge Fee (per credit)**
  - $30.00

- **Intensive English Language Fee**
  - per credit: $30.00

- **Vehicle Registration for Students**
  - per semester: $45.00

- **Distance Learning Fee**
  - (maximum per credit): $165.00

- **Residence Hall Prepayment**
  - $200.00

- **Student Teaching Fees**
  - Consult the department
Additional Fees Paid by Post-Baccalaureate and Graduate Students

Graduate students or students who have already received one undergraduate degree (post-baccalaureate) will be charged fees at a higher rate than undergraduates. (Please see the Fee Schedule.)

Additional Fees Paid by Out-of-State Students

Resident or non-resident status for fee purposes is determined by Montana statutes and regulations of the Board of Regents. A copy of these regulations may be obtained by writing the Office of Admissions.

Students of legal age and minors whose parents have not established residence for fee purposes are required to pay the non-resident fees. See Residency Requirements for Fee Purposes.

Non-matriculated Fees

An adult not regularly enrolled at Montana State University-Bozeman may, with permission of the instructor, register for a non-laboratory class upon the payment of the same fees as students enrolled for credit. The person so registering may not participate in class discussion or take examinations. Applications for non-matriculated enrollment should be made through the Registrar, who will provide a form for acceptance by the instructor.

Auditor's Fee

Regularly enrolled students who register for courses without credit pay the same fees as students enrolled for credit.

Extended Studies

Extended Studies courses are not intended for regularly enrolled MSU students and are not included in the schedule of classes. These courses are offered during the day or evening. For information contact the Office of Extended Studies at 406-994-6683.

Testing Fees

The Montana State University-Bozeman Testing Service administers certain testing and examination programs for which fees are charged. The fees are established by testing agencies (companies) other than MSU.

Nursing Students

Nursing students must carry liability insurance each semester they are registered for clinical courses.

The costs for board and room and transportation vary in relation to the kinds of facilities available in the community where assigned. If a student does not have a car, she/he must work out a plan to provide transportation.

Health Insurance

Students carrying seven or more credits are automatically enrolled in the student insurance plan each semester. Students carrying fewer than seven credits, spouses, and dependents must enroll themselves if they desire coverage. Forms are available for students wishing to apply for exemption from the insurance plan; proof of other medical insurance coverage is required. Those students who provide proof of insurance coverage after they pay fees may apply for a refund at the Student Health Center during the first fifteen class days of the term. There is a $5.00 processing fee charged for an insurance refund requested after fee payment.

Complete information on student insurance may be obtained from the Student Insurance Office in the Swingle Student Health Center.

Special Fees and Charges for "Hosted" Foreign Students

An additional administrative fee will be charged to all foreign students who come to the University.

Special Exemptions

Honorably Discharged Veteran Fee Waiver

A veteran who meets all of the following conditions is eligible for a waiver of registration and incidental fees:

1. "Honorable" discharge ('General Under Honorable Conditions' will not be accepted) from any branch of the U.S. Armed Forces for service on active duty for other than training purposes.
2. Bona fide resident of Montana for fee and tuition purposes.
3. At some time eligible for VA education benefits but benefits were exhausted or have expired (VEAP eligible veterans who withdrew a portion of their VEAP contribution before benefits expired are not eligible for the Fee Waiver).
4. Qualification under one of the following:
   a. Served December 7, 1941 to December 31, 1946; June 22, 1950 to January 31, 1955; or January 1, 1964 to May 7, 1975. Waiver available to all otherwise qualified undergraduate and graduate students who served during one of these periods.
   b. Working on initial undergraduate degree and received an Armed Forces Expeditionary Medal for service during one of the following periods: Grenada, October 23, 1983 through November 21, 1983; Lebanon, June 1, 1983 through December 1, 1987; Panama, December 20, 1989 through January 31, 1990.
   c. Working on initial undergraduate degree and received the Southwest Asia Service Medal for service in the Persian Gulf between August 2, 1990 and April 11, 1991.

Qualified recipients may receive the fee waiver for a total of 12 semesters and must maintain satisfactory progress as established by the Board of Regents. Application for this waiver must be made through the MSU Office of Veterans' Affairs, Montana State University, P.O. Box 173960, Bozeman, MT 59717-3960 at least two weeks before fee payment for the semester in which the recipient expects to qualify. Phone 406-994-3661 for additional information.

State Benefits

The registration and incidental fees are waived at any of the units of the Montana University System for children of members of the United States armed forces who served on active duty during World War II, the Korean conflict or the VietNam conflict, and who, at the time of entry into the services, had legal residence in Montana and who were killed in action or who died as a result of injury, disease, or other disability incurred while in service. Children who desire to study under the "War
Orphans' educational law must enter any of the Montana University System institutions before the age of 21 to be eligible for waiver of the registration and incidental fees. Application for the waiver of fees must be made well in advance of the date of anticipated enrollment, to the Commissioner of Higher Education (2500 Broadway, Helena, Montana 59620-3101), who will determine eligibility and notify the student and the Office of Financial Aid Services of the institution.

Senior Citizens
Registration and incidental fees are waived for Montana citizens who are 62 years of age or older.

Staff Members
Professional and non-professional staff employed at least three-fourths time for the entire term may, as employees of MSU-Bozeman, be exempt from payment of the activity and health fees, and incidental fees on the first six credits. Staff members should notify the Office of Financial Aid Services with their date of appointment.

Refund of Fees
Refunds are processed twice a week throughout the semester.

Drop/Add
Students dropping courses during the first 15 class days are currently given a full refund for those courses. Fees for courses dropped after the 15th class day will not be refunded. The drop refund policy is subject to change.

The health, dental and athletic activity fees will not be refunded to students dropping to a credit load of less than seven credits.

University Withdrawal
Fees, except those listed below, will be refunded based upon the following schedule, unless otherwise required by the Higher Education Act of 1965 as amended. The Dean of Students Office records will establish the date used for refunding. Refunds will not be granted for withdrawals after the end of the term.

Non-refundable fees are: registration fee, ID fee, orientation fee, late fee, deferred installment fees and social fees.

If health and/or dental services have been provided, NO refunds of those fees will be given.
If health and/or dental services have NOT been provided, the refund amount will be based upon the following schedule:

<table>
<thead>
<tr>
<th>Days of Instruction</th>
<th>Percent Refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Day</td>
<td>100</td>
</tr>
<tr>
<td>1-5</td>
<td>90</td>
</tr>
<tr>
<td>6-10</td>
<td>75</td>
</tr>
<tr>
<td>11-15</td>
<td>50</td>
</tr>
<tr>
<td>16-on</td>
<td>0</td>
</tr>
</tbody>
</table>

Financial Aid and Student Employment

Office of Financial Aid Services
The Office of Financial Aid Services at Montana State University-Bozeman administers several federal, state and institutional aid programs designed to help eligible students pay for their educational expenses. Amounts of awards vary and depend upon the student's demonstrated and verified financial need as well as the amount of funds available for distribution. Need is determined by subtracting the student's resources plus his or her parents' contribution from estimated educational costs. The parents' contribution is estimated on the basis of their income and assets, with consideration given to taxes and family expenses. A formula mandated by Congress, known as the Federal Methodology, is used to evaluate the family's financial circumstances.

Students applying for financial assistance are considered for all aid programs for which they are eligible. Assistance is offered in the form of grants, scholarships, long-term loans that must be repaid after leaving school, and work opportunities. Publications describing the different programs, eligibility criteria, satisfactory progress, and application procedures are available via the Internet at www.montana.edu/wwwfa or by writing to the Office of Financial Aid Services, Montana State University, P.O. Box 174160, Bozeman, MT 59717-4160 (406-994-2845).

The Office of Financial Aid Services also administers the Student Employment Center, which assists students and their spouses in locating part-time or temporary full-time jobs on or off campus throughout the year. Any student who is currently enrolled or has been accepted for admission for the following semester is eligible to use the Student Employment Center services. In addition to employment assistance and other forms of financial aid, the Office of Financial Aid Services also administers a short-term, emergency loan program and deferred fee payment plan for both qualified undergraduate and graduate students who find themselves in temporary financial difficulties. Special application forms are available through the Office of Financial Aid Services.

Both undergraduate and graduate students may apply for aid through the Office of Financial Aid Services. Assistance to graduate students is generally limited to long-term loans and work opportunities. Information on graduate fellowships, scholarships, and assistantships may be obtained from the graduate program adviser in the individual department or program, or by contacting the MSU College of Graduate Studies.

To be eligible for financial aid, an individual must be a citizen or permanent resident of the United States and have applied for admission to the University as a degree-seeking student. First consideration is given to applicants who are pursuing their first degree at any level (first baccalaureate, first master's, etc.). Priority consideration is also given to students who apply before the University financial aid priority filing date, which is generally March 1 of the preceding year (e.g., March 1, 2000 for the academic year beginning in September 2000).

Although student expenses at the University will vary according to differences in courses of study, residency status, housing arrangements, transportation costs, and other factors, the table of estimated expenses may be used to determine the projected cost of education for a school year (two semesters). In estimating University costs, between-semester expenses should not be overlooked.

Please remember, policies and procedures governing financial aid and application filing dates at MSU are subject to change at any time without prior notification or publication due to change in University, state, and/or federal guidelines and regulations.
The Office of Financial Aid Services is open Monday through Friday from 8:00 a.m. to 4:30 p.m. or as otherwise posted. The building is equipped with an elevator for disabled students.

**Use of Social Security Number**

Pursuant to Section 7 of the Privacy Act of 1974, applicants for student financial aid, student employment, and other benefits are hereby notified that mandatory disclosure of their Social Security number is required by Montana State University-Bozeman to verify the identity of each applicant. This requires that such applicants must provide their Social Security number to appropriate University departments and offices if requested to do so.

Social Security numbers are used in processing the data given in financial aid applications and documents; in maintaining academic, employment, and financial records; in certifying school attendance and student status; in determining program eligibility; in the awarding and payment of funds; in the coordination of information with applications for federal, state, university, and private awards or benefits; in the collection of funds; and in tracing of individuals who have borrowed funds from federal, state, university, or private loan programs.