

Regis University

Financial Aid Shopping Sheet: Planning for your education expenses



Traditional Program Options 2013-14

Cost Fact Sheet

Regis University wants you to have the tools that can help you plan for and manage college expenses. This publication can be used, along with your financial aid Award Letter, to set up a financial plan for the 2013-2014 academic year. You will also find useful tips to manage your finances outside of just paying for college. Knowing how to budget, developing good credit, and planning for the future are just some of the skills you will need to succeed, not only throughout college but throughout your life.

Regis University Tuition and Fees Due Dates

Fall Semester - August 1

Spring Semester - January 1

Please make sure your financial aid, payment in full, and/or RPO payment plan is set up with Student Accounts prior to the due date to avoid late fees and restrictions to registration. Student Accounts will send you a packet with payment information several weeks prior to the due dates.

Billed Expenses (Annual)			
Tuition			\$31,824
Student Activity Fee			\$300
Student Support Fee			\$300
Room Rate (Double Occupancy)			\$5,200
Board Rate (Plan B)			\$4,180
Sub Total			\$41,804
Estimates of Other Expenses			
Books and Supplies			\$1,800
Transportation			\$1,296
Personal and Medical	On Campus	With Parents	Not With Parents
	\$1,314	\$1,170	\$1,712
Room and Board (off campus)			\$8,982
Sub Totals	\$4,410	\$8,586	\$13,790
Totals	On Campus	With Parents	Off Campus
	\$46,214	\$41,010	\$46,214

- The tuition rate listed above reflects 12 to 18 credit hours per semester for fall and spring. Enrollment of fewer than 12 and more than 18 credit hours is charged on a per-credit-hour basis, as \$995 per credit hour.
- Other optional student fees may include course lab fees, the Commitment Program fee, or others.
- A health insurance charge of approximately \$2,054 will be added to your bill unless you provide proof of other insurance coverage.
- The on-campus total amount assumes a double room in residence hall.

All expenses subject to change.

Budget: 2013-14 Academic Year

Annual Expenses	Academic Year	Fall 2012	Spring 2013
Tuition	\$31,824	\$15,912	\$15,912
Student Activity Fees	\$300	\$150	\$150
Student Support Fee	\$300	\$150	\$150
Room [Ex. Double Occupancy - \$5,200]			
Board [Ex. Plan B - \$4,180]			
Health Insurance [Optional]	\$2,054	\$1,027	\$1,027
New Student Orientation	200	200	N/A
Other			
TOTAL BILLED			
Financial Aid/Scholarships/Deposit			
Grant(s):			
Scholarship(s):			
Loan(s):**			
Other:			
Deposit (new students)	(\$300)		N/A
TOTAL CREDITS: Financial Aid/ Scholarships/Deposit			

	Fall	Spring
Total Billed		
Minus Total Credits		
Equals Plus or Minus Balance		

If the amount of your total credits is more than your total billed, you will have a surplus balance to use for other educational expenses, and you will receive a refund check from Student Accounts after classes have begun. Refer to the previous page for a listing and estimate of other expenses, such as books and supplies, personal, transportation, etc.

If the amount of your total billed is more than your total credits, you are responsible for paying the balance by the due date. You may want to consider the Regis Payment Option available online at www.regis.edu/studentaccounts or by calling 303-458-4126 or 1-800-568-8932.

** Federal Direct Loans and Federal PLUS Loans have required fees that may be deducted before disbursement. When planning how much money will be available from loan sources, subtract approximately 1% from your Federal Direct Loan amount borrowed and approximately 4% from your Federal PLUS Loan amount to get "net" loan amounts.

REGIS UNIVERSITY

Financial Aid // 3333 Regis Blvd, A-8 Denver, CO 80221
303.458.4126 or 800.568.8932 // email: enrolsvc@regis.edu // www.regis.edu/financialaid

Lifelong Budgeting Tips

Be Smart about Student Loans.

Borrow only what you need — you DO NOT have to take the maximum amount awarded.

Remember, you must repay your loans, plus interest. Repaying your loans on time will help you establish and maintain a good credit rating.

Managing Your Budget

Know the difference between a “need” and a “want.”

Track your daily expenses for four to six months in order to know your spending habits well enough to develop a realistic budget.

Write down and stick to your goals — short- and long-term.

Review your checking and savings accounts every couple of years to ensure that you’re getting the best deal in terms of service fees, monthly charges, minimum balances, credit card fees, enhancements, etc.

Managing Your Credit

Check your credit rating annually. Immediately correct any errors you find.

Pay your bills on time to maintain a good credit record. If you get into trouble, contact your creditors and explain your situation.

Reserve consumer credit for major purchases, such as a car. Avoid using your credit cards unless you plan to pay the total amount due at the end of the month (or if you are trying to build up a good credit rating).

Credit Questions

What is a credit report?

A credit report is your personal history from a financial perspective. It shows the amount you’ve borrowed on credit cards, loans (including your student loans), and how well you repay your debts.

Why do I need a copy of my credit report?

Banks, prospective employers, and landlords will check your credit report, just like they’ll check your references, so you’ll want to make sure the information in your report is up to date and correct.

How can I get a copy of my credit report?

You can request a free copy of your report once every year. There are three major reporting agencies: Experian, Trans Union, and Equifax. Each could have their own file on you. Visit www.annualcreditreport.com.

Helpful Links

Regis University Money Matters website: www.regis.edu/money

Budgeting

www.bankrate.com
www.mappingyourfuture.org
www.smartcredittips.com

Credit Bureaus

www.equifax.com
www.experian.com
www.transunion.com