

FINANCES

EXPENSES

The rates for tuition and student fees, and for living expenses in University housing are determined by the Minnesota Legislature and the Minnesota State Colleges and Universities Board and are subject to change without notice.

Tuition: Resident/Non-Resident. Students who are not permanent residents of the state of Minnesota are charged a higher rate of tuition than are residents of the state. The MnSCU Board establishes the criteria by which student residency, for tuition purposes, is determined. Generally, a student's permanent residence is that location at which a student has graduated from high school, and where parents or legal guardians permanently reside. A classification of non-resident can be changed to resident at any time residency requirements are met. Students desiring to change their residency may obtain information concerning the specific requirements from the Office of the Registrar.

Tuition: Reciprocity with Other States. Students who are residents of North Dakota, South Dakota, Wisconsin and Manitoba can attend Minnesota State University without paying non-resident tuition. Students from Kansas, Michigan, Missouri and Nebraska can attend Minnesota State University at a rate less than the non-resident tuition rate. Students desiring the reciprocal rate must complete a reciprocity application form, available in the Office of the Registrar, and send the form to the Higher Education Board of their home state. Students may also obtain a form from a nearby postsecondary school.

ESTIMATED UNDERGRADUATE TUITION RATES FOR 2005-2006

On-Campus

1-11 credits

Resident	\$182.00 per credit hour
Non-resident	\$385.10 per credit hour

12-18 credits (Banded)

Resident	\$2,275.50 flat fee
Non-resident	\$4,828.70 flat fee

19+ credits

Resident	Flat fee + \$263.00/credit
Non-resident	Flat fee + \$484.00/credit

Extended Learning

Resident.....	\$182.00 per credit hour
Non-resident.....	\$385.10 per credit hour

Student Fees. Student fees are assessed based on enrolled credits. The student fee provides funds for a variety of student services and programs that benefit all students. Student fees are charged per credit hour and are the same for resident and non-resident students. The fees for the 2004-2005 academic year were \$29.95 per credit hour. The \$29.95 per credit hour fee was distributed to support the following services: \$10.20 Student Union facility fee, \$8.40 Student activity fee, \$3.88 Health Services fee and a \$7.00 Academic Computer Lab fee. The above fees are charged through the first 12 credit hours. A Minnesota State University Student Association fee of \$.39 is charged through 15 credit hours. Fees are determined at the close of each academic year. Information about student fees for 2005-2006 can be obtained by calling the Office of Student Affairs, 507-389-2121 or (MRS/TTY 800-627-3529 or 711.)

Other Course Related Costs. In addition to tuition and fees, there may be additional course-related costs associated with enrollment in certain classes. Special costs include, but are not limited to, those for supplies and materials, facility use, liability insurance, or conference attendance costs.

Senior Citizens Fees. Minnesota senior citizens aged 62 and over may enroll for any course free of charge if they do not desire degree credit. An administrative fee of \$20 per credit hour will be assessed if degree credit is desired. No activity fees will be assessed; however, any laboratory and/or course fees will be required regardless if taking the course for credit or audit. For further information contact the Office of the Registrar, 507-389-6266.

Other Fees. At various times in their academic career, students may incur other fees and charges, such as a late payment fee, matriculation fee, and graduation fee among others.

ESTIMATED COSTS FOR 2005-2006

The following is a summary of estimated basic education costs for undergraduates during the academic year 2005-2006, based on a course load of 30 credit hours over two semesters. Costs of attending Minnesota State University will vary according to the student's actual credit load, book and supply needs, housing arrangements and so on. Expenses such as parking permits, laundry, health needs, etc. are not included.

	Resident	Non-Resident
Tuition (24-36 cr)	\$4,551.00	\$9,657.40
Room & Board (residence hall, double room, 19 meal)	\$4,814.00	\$4,814.00
Books (est.)	\$ 800.00	\$ 800.00
Total estimated education costs* (2 semesters)	\$10,165.00	\$15,271.40
* plus student fees		

Payment of Tuition and Fees. Tuition and fees are payable on a per-term basis. All tuition must be processed by the fifth day of each term. An installment payment plan (three payments) for tuition/fees and residence hall is available each term for a \$20.00 fee. Registrations will not be canceled for nonpayment. Students must officially withdraw from the University if they do not wish to be enrolled. Consult the per term class schedule for specific deadline dates and instructions for each term.

Refund of Tuition and Fees. Refunds and/or credits are based on the guidelines set forth by the MnSCU Board.

Refund Policy: Dropped Classes. Students registered for on-campus daytime classes will receive a full refund/credit providing the class is dropped through the fifth class day of the term or by one class after the first class session, whichever is later.

Short courses of two days or less must be dropped prior to the first class session.

Refund Policy: Withdrawal from the University. The term "Official Withdrawal" is defined terminating enrollment in all registered courses for the academic term.

Contact the Campus Hub either in person (117 Centennial Student Union) or by phone (507-389-1866) to officially withdraw.

Note: Off-campus students who are withdrawing from all course work must provide written notification to Extended Learning, Minnesota State University, Mankato, 116 Foundation Center, Mankato, MN 56001 or by e-mail to ext@mnsu.edu.

Students who have officially withdrawn from the University will receive a refund based on the schedule listed the per term class schedule.

Return of Federal Financial Aid Due to Withdrawal.

When a Federal financial aid recipient withdraws completely from the University, a portion of the Federal financial aid must be returned. The amount of aid returned is directly proportional to the length of time enrolled. After 60 % of the semester is completed, all financial aid is earned. A billing will be sent indicating the amount of the repayment.

FINANCIAL AID

Financial aid can be awarded in the form of scholarships, grants, loans, and/or part-time employment. Detailed information and instructions on all financial aid programs may be obtained in person at the Campus Hub, 117 Centennial Student Union, by phone 507-389-1866 (V), 800-627-3529 or 711 (MRS/TTY), by e-mail at campushub@mnsu.edu or by browsing online at www.mnsu.edu/faids.

Need-Based Programs. Some programs are available only to those students with financial need as determined by the Free Application for Federal Student Aid (FAFSA) application process. Need-based programs administered by the Office of Financial Aid are listed below.

Scholarships

Alliss Foundation Scholarships

Grants

Federal Pell Grants, Minnesota State Grants, Federal Supplemental Educational Opportunity Grants, Post-Secondary Child Care Grant

Loan Programs

Federal Stafford Loans (Subsidized and Unsubsidized), Federal Perkins Loans, Federal Parent Loans for Undergraduate Students (PLUS), Student Educational Loan Fund (SELF)

Need-Based Employment

Federal Work-Study, State Work-Study

How to Apply. Students must be accepted for admission and complete a Free Application for Federal Student Aid (FAFSA) form, available online at www.fafsa.edu.gov or in paper form from high school counselors or the Campus Hub. To receive priority consideration for all funds the FAFSA must be received by the Federal Processor on or before March 15. To ensure that funding is received in time for payment of fall semester, the FAFSA must be received by the Federal Processor on or before July 1. Applications received after July 1 will be processed as time permits.

Accurate completion of the FAFSA requires the prior year's federal income tax information; therefore, early completion of tax forms, followed by prompt completion of the FAFSA, is recommended. Estimated tax data are acceptable.

Award notices outlining eligibility and awarded funds are mailed to students upon the processing of their FAFSA applications and any required documentation. Students financial award information is also accessible through the MSU e-services website at www.mnsu.edu/msureg.

Non-Need Based Programs. There are a number of student loan programs available to those who do not demonstrate a financial need. To be eligible for such funding, a valid FAFSA application must be on file with the university. The Office of Admissions coordinates a variety of academic scholarships and talent grant programs for new entering freshmen and transfer students. For information, contact the Office of Admissions, 507-389-1822.

A number of scholarships are awarded to students regardless of their major for participation in athletics and music programs. Students interested in athletic financial aid should contact the coach of their sport. Those interested in scholarships for music activities should contact the Department of Music, 202 Performing Arts Center, 507-389-2118.

Many scholarships are available to students majoring in a specific discipline once they have been formally admitted to a College or program. Students interested in College and departmental scholarships should contact the chairperson or scholarship coordinator of their academic department.

Part-Time Employment. In addition to the Federal and State Work-Study Programs administered through financial aid, the University offers other on-campus employment opportunities in the form of Student Help positions. Students who are currently enrolled for six or more credits are eligible to apply for these positions, with no requirements to demonstrate financial need. Because placement in Student Help positions is not guaranteed, students interested in these jobs will go through selection methods similar to those involved in any job application process.

The Student Part-Time Employment Service provides information on many on-campus and off-campus job openings. Brief job descriptions for Student Help positions and the off-campus part-time job openings of the Minnesota Job Service are posted on job boards in Wigley Administration Center, near the Academic Computing Center, and in Morris Hall.

Other Financial Aid. Other forms of financial aid are available to students who qualify for specific programs, such as Rehabilitation Services and Veterans' Benefits. Further information on these programs is available online at www.mnsu.edu/faids or with the appropriate government office.

Satisfactory Academic Progress Standards. To be eligible for financial assistance, students must meet these federal and state mandated criteria: The minimum cumulative grade point average required is 2.0 (3.0 for graduate students). Students must maintain a 67% cumulative course completion rate (completion rate is defined as the ratio of number of credits attempted compared to number of credits earned). The maximum timeframe a student has to complete his/her degree cannot exceed 150% of the published program length. Additional information is provided online at www.mnsu.edu/faids or at the Campus Hub.

LIVING ARRANGEMENTS

DEPARTMENT OF RESIDENTIAL LIFE

111 Carkoski Commons

507-389-1011

Fax: 507-389-2687

E-mail: reslife@mnsu.edu

Web site: www.mnsu.edu/reslife

The Department of Residential Life oversees all on-campus residence hall housing and dining activities. Contact this office for further information concerning on-campus housing and dining or to acquire contract forms.

Students can select their own living situations from a variety of options. While there is no on-campus live-in requirement, first-year and transfer students are highly encouraged to live on campus to help with their adjustment to Minnesota State University, Mankato. New students will find living in residence halls a good idea: GPAs are higher and students who live on-campus are more likely to graduate. About 3,000 students are able to take advantage of on-campus living. It gives them an opportunity to meet other new students and get involved in social and academic support activities; they don't have to worry about cleaning, making meals, light, phone, cable or heat bills and can concentrate on school; and best of all, they live right on the campus.

UNIVERSITY RESIDENCE HALLS

Students desiring the convenience of living on campus may live in either Crawford, McElroy, or Gage Complex. Maverick Hall, a housing option designed especially for first year students, is housed in Gage Complex.

Residence Hall Living. The residence life program at MSU is designed to provide a variety of opportunities and experiences that enhance and support students' academic experiences. There are a number of living-area choices available, including floor environments focusing on quiet-study, upper-class students, intercultural students, engineering, and substance-free areas. All MSU residence halls are smoke free. Residence hall staff are carefully selected and extensively trained to meet the needs of residents, and a large number of educational and personal development activities are planned by the staff and student governments throughout the year. There are also many social and recreational programs offered.

Furnishings and Services. Rooms are equipped with single beds, mattresses, blinds, drawers, closets, desks, telephone lines, cable service and internet service. Most rooms also have a sink. Bedding and telephones are not provided. Most students live in double rooms with only one roommate, although some triple rooms, single rooms and suites are available.

Dining Service. Five meal plans are available. Students may opt for the 19, 14, 10, 75 or 115 meal plan. The 19, 14 and 10 meal plans allow students to eat 19, 14 or 10 meals, respectively, of the 19 meals served each week. The 75 and 115 meal plans allow students to eat any 75 or 115 meals respectively per semester. A small percentage of assignments are also made to students desiring only a room contract; however, most students have found that eating in the dining hall is more convenient and cost-effective. All contracts include a minimum of 75 Flex dollars each semester. Flex dollars allow you to purchase anything you like at any time at any campus dining outlet. You may also opt for the larger Flex plans of 125 or 175 Flex dollars per semester.

Costs

Residence hall costs vary according to the type of room, meal plan and length of semester.

As a guide, the cost of a double room with 19 meals per week and 75 Flex dollars for 2005-2006 will be \$4,814.00.

Please contact the Department of Residential Life for more information on the cost of available room and meal options.

All rates are set each spring for the following academic year. The rates are subject to change by the MnSCU board or the state legislature at any time.

Residence Hall Reservations. Admission to the University does not include reservation in a residence hall nor does a receipt for room deposit indicate admission to the University. Reservations are made in the order in which they are received.

Application Procedure

Students who have applied for admission to Minnesota State University will receive a housing application form from the Office of Admissions along with the letter of official acceptance to the University. To reserve housing on campus students should complete the housing application and return it along with a \$100 prepayment to the Department of Residential Life. Admitted students may also apply on-line.

NOTE: Students with disabilities who have specific housing needs should identify their particular need on the application agreement.

Currently enrolled or previously enrolled students should contact the Department of Residential Life for housing application materials.

Policies and Regulations. All applicable policies and regulations are published in the Residence Hall Student Guide. A copy is given to each student who moves into the residence halls.

Semester Break/Summer Occupancy. Students who need to stay on campus during academic year vacations may stay in their own rooms during the breaks. Students should be aware, however, that they are responsible for their own meals during these times. Additional charges apply to remain on campus for winter break and summer session.

A residence hall on campus is always open for students attending summer school.

Specific information about summer housing is available beginning in the spring of each year. Current resident students may have to move to another location for summer housing.

Residence Hall Fee Payment. Residence hall payments are due upon receipt of the billing invoice. Payments can be made on an installment basis and/or by credit card. A hold is placed on the academic records of any student with past-due obligations to the University.

Off Campus Housing. For the MSU students who do not live in the residence halls there are numerous off-campus housing available in the Mankato area, much of it very near to campus. Student Leadership Development & Service-Learning (SLDSL), 173 Centennial Student Union, 507-389-6076 or www.csu.mnsu.edu/comcon/off-campus.html, can provide a listing of nearby apartment complexes, representing more than 1,500 living units, with information on amount of rent, deposit and length of lease. There is also a database of other rental options in the surrounding area, including houses, rooms, and more apartments for rent accessed by calling or visiting SLDSL in person. Monthly rental fees generally run \$375-525 for a one-bedroom unit, \$460-680 for a two-bedroom unit, and \$590-1300 for a three- to five-bedroom unit. SLDSL also maintains a file of students seeking roommates. In addition to providing information on housing vacancies, staff can answer a variety of questions on off-campus living, or refer students to other sources on campus and in the community.