



Accelerated Nursing Program

Bachelor of Science in Nursing (BSN)

Program Costs and Financial Assistance – Nursing Cohort Beginning January 2018

The comprehensive cost of the 2018 accelerated Bachelor of Science in nursing program beginning Spring Semester 2018 is **\$34,500** and includes:

- Tuition for the entire 12-month, 58 credit hour program
- Course fees, including registration in ACEMAPP Ohio, the hospital clinical placement system
- Consumable skills laboratory supplies
- Books
- Uniform
- Lab coat
- Stethoscope
- Advanced Cardiac Life Support (ACLS) course fee
- National Council Licensure Examination (NCLEX) review and preparation course
- Standardized post-program assessment test fee
- Program graduation pin and nursing lamp
- Class graduation photo composite
- Nursing malpractice insurance coverage
- Parking fee

The \$34,500 will be divided evenly between the 3 semesters of the program ... except that the first semester (Spring 2018) is \$2,400 higher to account for non-tuition costs (books and all the rest listed above) absorbed at the start of the program. Students will be billed \$13,100 for the Spring Semester, \$10,700 for the Summer Semester, and \$10,700 for the Fall Semester.

Semester	Program Cost	Hours
2017-2018 Academic Calendar (2017-18 FAFSA) Semester 1 (Spring 2018)	\$13,100	22 hours
2018-2019 Academic Calendar (2018-19 FAFSA) Semester 2 (Summer 2018)	\$10,700	20 hours
Semester 3 (Fall 2018)	\$10,700	16 hours

How Do I Pay For This?

Students enrolling in this program use a variety of options to cover the costs. In addition to personal savings or other outside resources, most students rely heavily on financial assistance available through the Federal Financial Aid Program by filing the Free Application for Federal Student Aid (FAFSA). Directions for completing the FAFSA are on the BW website at www.bw.edu/financial-aid/.

Federal Direct Student Loans (FDSL)

As a post-baccalaureate program, students in the Accelerated BSN program are eligible for FDSL at the undergraduate loan level which could range from a maximum of \$25,000 for independent students and \$15,000 for dependent students for the three-semester program.

Dependency Status: FDSL eligibility (subsidized and unsubsidized) is based on a student's Dependency Status as determined by the FAFSA and prior student loan borrowing. If you're a dependent student, you will include information for your parents. If you're an independent student, you will report your own information (and, if you're married, your spouse's). By answering questions on the FAFSA, you will know which category you fit into. You are usually independent on the FAFSA if you can answer yes to any of the following questions: Were you born before January 1, 1994? Are you married? Do you have children who receive more than half of their support from you? The complete list of questions is found on the FAFSA and on the Federal Student Aid website at:

www.studentaid.ed.gov/fafsa/filling-out/dependency.

FDSL has several repayment options, with repayment beginning six months after the student has graduated or is no longer enrolled in the program, and the standard repayment period is up to 10 years.

Remember there is a maximum amount of FDSL debt you can have at any one time, determined by your current aggregate FDSL loan debt. To check your student loan borrowing, go to www.nslds.ed.gov.

Potential Financing by Federal Direct and Private Educational Loans

Independent Students Students who do not include parental information on the FAFSA Semester 1 Spring 2018 \$13,100 Program Cost \$12,500* potential Federal Student Loan Eligibility \$ 600 minimum private loan eligibility Beyond program costs, additional private loan eligibility will cover up to \$7,800 in miscellaneous and living expenses. <i>* this represents your annual loan eligibility and presumes no loans used in preceding Fall 2017 and Summer 2017 semesters. If this is the case, federal loan eligibility may be reduced and private loan eligibility may be higher.</i> Semester 2 & 3 Summer 2018 and Fall 2018 \$21,400 Program Cost \$12,500 potential Federal Student Loan Eligibility \$ 7,900 minimum private loan eligibility Beyond program costs, additional private loan eligibility may cover up to \$12,100 in miscellaneous and living expenses.	Dependent Students Students who must include parental information on the FAFSA Semester 1 Spring 2018 \$13,100 Program Cost \$ 7,500* potential Federal Student Loan Eligibility \$ 5,600 minimum PLUS or private loan eligibility Beyond program costs, additional PLUS or private loan eligibility will cover at minimum \$3,200 in miscellaneous and living expenses. <i>* this represents your annual loan eligibility and presumes no loans used in preceding Fall 2017 and Summer 2017 semesters. If this is the case, federal loan eligibility may be reduced and private loan eligibility may be higher.</i> Semester 2 & 3 Summer 2018 and Fall 2018 \$21,400 Program Cost \$ 7,500 potential Federal Student Loan Eligibility \$13,900 minimum PLUS or private loan eligibility Beyond program costs, additional PLUS or private loan eligibility will cover at minimum \$5,100 in miscellaneous and living expenses.
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Other Financing Options

Payment Plan

Baldwin Wallace University offers a tuition payment plan as an interest-free way to break down your education expenses into monthly installments. This may be utilized for the entire cost of your financial responsibility, or any portion not met by loan or other resources. The 12-month payment plan for BSN students includes an annual processing fee of \$90. For details, please refer to information provided on the Bursar's website at www.bw.edu/cashier or contact our Bursar's Office at (440) 826-2217.

Private Education Loans

Private education loans are credit based loans in the student's name (may require a co-signor.) Most of these loans offer deferment of repayment until six months after graduation or until six months after falling below half-time status as a student. When considering this option please compare repayment options, interest rates and the origination fees of each loan. The basic terms and conditions of private education loans vary from lender to lender and we encourage all borrowers to review and evaluate each program. When researching education financing, federal funds should always be considered first. You can apply and review terms and conditions of various lenders on our website through the Private Education Loan Selection Tools, <http://www.bw.edu/financial-aid/loans/private/>.

Since you will be attending BW in both the fall and spring semesters, apply for a loan in the amount you would like for the entire academic year; loan amounts are evenly distributed between fall and spring semesters. Please remember to carefully consider/accept your Federal Direct Loans before you decide on a Private Education Loan. Federal Direct Loans offer guaranteed interests rates as well as lower interest rates than some Private Education loans.

Nursing Education Loan Repayment Program

Nurses who complete the Accelerated BSN program may wish to explore the Nursing Education Loan Repayment Program. Through this program, registered nurses working in a Critical Shortage Facility may be able to receive a percentage of their total qualifying nursing loan balance. For additional information, <http://www.hrsa.gov/loanscholarships>.

Billing

Initial bills for each new semester will be mailed to the student in July, December and April. Students have 30 days to pay their bill, after which time a finance charge will be added to any unpaid portion of the bill.

The inclusive program cost for the Accelerated BSN program includes a nonrefundable \$2400 charge which covers books, uniforms and equipment. This charge will appear as part of the first semester program costs.

Questions?

Contact the Financial Aid Office
at 440-826-2108.
finaid@bw.edu