



Accelerated Nursing Program

Bachelor of Science in Nursing (BSN)

Program Costs and Financial Assistance – Nursing Cohort Beginning August 2023

The comprehensive cost of the 2023-24 accelerated Bachelor of Science in nursing program is **\$40,000** and includes:

- Tuition for the entire 15-month, 63 credit hour program
- Malpractice Insurance
- Consumable laboratory supplies
- Books
- Two Uniform Sets & Lab Coat
- Stethoscope
- HESI Exit Exam (first test) testing fee
- Parking fee

The \$40,000 program cost will be divided evenly between the 4 semesters of the program.

Semester	Program Cost	Hours
2023-24 Academic Calendar (2023-24 FAFSA)		
Semester 1 Fall 2023	\$10,000	21 hours
Semester 2 Spring 2024	\$10,000	18 hours
2024-25 Academic Calendar (2024-25 FAFSA)		
Semester 3 Summer 2024	\$10,000	9 hours
Semester 4 Fall 2024	\$10,000	15 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 <https://www.bw.edu/one-stop/finances/financial-aid/apply/>

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 four-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, 1999? 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:

<https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency>.

Federal Direct Student Loan Repayment

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 <https://studentaid.gov/>.

Potential Financing by Federal Direct and Private Educational Loans

Independent Students Students who do not include parental information on the FAFSA	Dependent Students Students who must include parental information on the FAFSA
Semester 1 & 2 Fall 2023 and Spring 2024 \$20,000 Program Cost \$12,500 potential Federal Student Loan Eligibility \$26,000 minimum private loan eligibility Beyond program costs, additional private loan eligibility can cover miscellaneous and living expenses.	Semester 1 & 2 Fall 2023 and Spring 2024 \$20,000 Program Cost \$ 7,500 potential Federal Student Loan Eligibility \$31,000 minimum PLUS or private loan eligibility Beyond program costs, additional PLUS or private loan eligibility can cover miscellaneous and living expenses.
Semester 3 & 4 Summer 2024 and Fall 2024 \$20,000 Program Cost \$12,500 potential Federal Student Loan Eligibility \$20,000 minimum private loan eligibility Beyond program costs, additional private loan eligibility can cover miscellaneous and living expenses.	Semester 3 & 4 Summer 2024 and Fall 2024 \$20,000 Program Cost \$ 7,500 potential Federal Student Loan Eligibility \$25,000 minimum PLUS or private loan eligibility Beyond program costs, additional PLUS or private loan eligibility can cover miscellaneous and living expenses.

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 semester payment plan for students includes a processing fee of \$35 for each semester. For details, please refer to information provided on the BW One Stop's website at <https://www.bw.edu/one-stop/finances/payments/>

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, <https://www.bw.edu/one-stop/finances/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 interest rates.

Billing

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

Questions?

Contact the Admission Office at
440-826-8012
graduate@bw.edu