

Indirect Costs

Financial aid operates on a nine-month budget that includes direct and indirect costs. Direct costs are billed to you on your tuition bill and are included in "Step 1" inside this brochure. Below is a list of indirect costs that you MAY encounter while attending MSOE. Please note that indirect costs are based on estimates. You can use these estimates to help budget accordingly for costs associated with attending MSOE for the nine-month academic year, as well as determine how much you may want to consider borrowing through PLUS loans or alternative loans.

Indirect Costs	Per Quarter	Per Year
Books and Supplies	\$500	\$1,500
Transportation	\$666	\$2,000
Miscellaneous		
Personal Expenses	\$666	\$2,000
Room and Board		
• for off-campus students only	\$2,598	\$7,794
• for those living with parents only	\$1,299	\$3,897

Part-Time and Graduate Tuition

Undergraduate Part-Time Tuition (1-11 credits)

\$538/credit

Graduate Tuition

\$650/credit

MSOE Book Purchase Policy

The MSOE Book Purchase Policy allows you to charge your book purchases made at the MSOE Bookstore to your MSOE student account and to be billed for those charges on your next monthly invoice. This program is available during the two weeks before the quarter begins through Friday of the first week of the quarter. This policy includes the purchase of books and supplies only. All you need to do is present your MSOE student ID to the Bookstore cashier when purchasing your textbooks.

MSOE Billing Information

The initial paper bill is typically mailed a month before the due date. Students can also view their bill online at my.msoe.edu. You will be billed the difference between your estimated financial aid and the quarter's costs. The amount billed is due by the Monday of the third week of each quarter. Please note that student loan awards may not be included on your initial bill if the promissory notes have yet to be signed or the entrance counseling has yet to be completed.

2011-2012 Due Dates

Fall Quarter – 9/19/2011

Winter Quarter – 12/12/2011

Spring Quarter – 3/19/2012

Payment Information

Account balances can be viewed and credit card payments processed online at my.msoe.edu. You can also make cash, check, debit or credit card payments in person at the Student Accounts Office located in CC-437. For your convenience there is a drop box in which you may leave your payment. MSOE also accepts credit card payments (MasterCard, Visa and Discover) via fax at (414) 277-4535 or over the phone at (800) 886-6763. You may mail payments to the following address:

Student Accounts Office
MSOE
1025 North Broadway
Milwaukee, WI 53202-3109

MSOE Payment Plan

MSOE has a payment plan option where you may make affordable monthly payments on the balances of your student account. This is a nine- or 12-month payment plan that has a \$55 enrollment fee. MSOE will waive the \$55 enrollment fee if payments are made automatically via credit/debit cards. You may use this program in lieu of making three larger payments throughout the year.

For details, contact Kristie Bonney in the Student Accounts Office at (800) 886-6763 or bonney@msoe.edu.

Tuition Reimbursement and Direct Billing

MSOE offers deferred payment plans for students receiving employer tuition reimbursement or company direct payment. For more information, visit our website at www.msoe.edu/tuition or contact the Student Accounts Office.

www.msoe.edu/admission/finance/

Financial Aid Office (CC-431)

1025 North Broadway • Milwaukee, WI 53202-3109
(800) 778-7223 • (414) 277-7223 (local)
(414) 277-6952 (fax)
finaid@msoe.edu

Student Accounts Office (CC-437)

1025 North Broadway • Milwaukee, WI 53202-3109
(800) 886-6763 • (414) 277-7130 (local)
(414) 277-4535 (fax)
payments@msoe.edu



Student Expense Planner

2011-2012



Calculating Your Out-of-Pocket Expenses

The information contained in this brochure should assist you in determining your estimated out-of-pocket costs for the 2011-2012 academic year. If you have received a Financial Aid Award Offer from MSOE, you will need to refer to your award offer to correctly determine your expected costs. You can view your award online at www.msoe.edu/finaid.

Financial Aid and Your Student Account

Most financial aid is automatically applied to a student's account beginning the second week of each academic quarter. Please note, entrance counseling, promissory notes and verification processes all need to be completed before aid can be applied to your student account. Please refer to your Financial Aid Award Offer for details on completing these steps.

Please do not include work study that may be listed on your award offer when determining your costs. This award is earned and is not applied directly to the student's account.

Calculating Your Amount Due

To determine your direct costs, please use the following steps:

Step 1 Add charges for one quarter/year

\$ _____ Tuition
 + \$ _____ Housing
 + \$ _____ Meal Plan
 + \$ _____ Technology Package (Laptop)

Total charges for one quarter/year
 = \$ _____

Step 2 Subtract financial aid for one quarter/year

- \$ _____

Please refer to your award offer and enter the figure indicated for the fall quarter or for any other quarter you wish to calculate an amount due. Please note that loan amounts listed on your award offer are the gross amounts and loan fees may be subtracted from the amount listed.

Note: Do NOT include Federal Work Study earnings because they are not credited to your student account.

Step 3 Estimated total direct cost per quarter/year

= \$ _____

The total cost is an estimated figure. Your exact amount billed may be different due to incidental costs not listed in this brochure such as loan fees, parking fees, Bookstore charges or changes in your registration.

Step 4 Estimated total indirect costs per quarter/year

+ \$ _____

If you wish to budget or borrow for indirect costs in addition to the direct costs calculated above, use the figures on the back panel and enter the total here.

Step 5 Estimated total costs per quarter/year (Add amounts from Step 3 + Step 4)

= \$ _____

If you wish to budget or borrow for both direct and indirect costs, this is the amount you should use.

2011-2012 Undergraduate Tuition and Expenses*

	Quarter (3 Quarters/Year)	Year
TUITION (Undergraduate full time) (12-19 credits per quarter)**	\$10,330	\$30,990
HOUSING		
Margaret Loock or Roy W. Johnson Halls	\$1,658/double \$2,318/single	\$4,974/double \$6,954/single
Regents Hall	\$1,860/double \$2,368/single	\$5,580/double \$7,104/single
MEAL PLAN		
Extended 140 meals and \$135 in points/quarter	\$1,030	\$3,090
Standard 105 meals and \$110 in points/quarter	\$940	\$2,820
Minimum 80 meals and \$90 in points/quarter	\$845	\$2,535
TECHNOLOGY PACKAGE LAPTOP COMPUTER (if required)	\$380	\$1,140
INDIRECT COSTS	See back panel.	See back panel.

* See reverse for part-time and graduate tuition charges.

** Any credits more than 19 will cost an additional \$538 per credit.