

## 2025-2026 Cost of Attendance Budget

### College of Health Sciences – Physician Assistant Program

#### PA Didactic Semester

##### Direct Costs

Tuition	\$14,000
Books & Fees	\$1,550

##### Indirect Costs

Living Expenses	\$8,985
Health Insurance	\$875
Misc. Personal Expenses	\$900
Loan Fees	\$50
Transportation	\$1,907

**Total**      **\$28,267**

#### PA Clinical Semester

##### Direct Costs

Tuition	\$14,000
Books & Fees	\$1,550

##### Indirect Costs

Living Expenses	\$8,985
Health Insurance	\$875
Misc. Personal Expenses	\$900
Loan Fees	\$50
Transportation	\$2,073

**Total**      **\$28,433**

**Loan Fees** average of all loan fees for all students. Direct Sub, Unsub, Parent Plus and Grad Plus all included. See below. Same amount used for full time, 3/4 time, and 1/2 time because could possibly have full loans for these statuses. No loan fees added for less than 1/2 time because must be at least 1/2 time for loan eligibility.

**Living expenses** dependent/independent/commuter/dorm student: Based on \$5,084 meal charge. Food averages around \$164 per week. Calculations are multiplied by weeks in term. Housing/utilities is based on a median average in 4 cities in TN. Median cost is \$435.22 week. Total=\$599.22 week

**Internet expense** Calculations are based on an average of \$50 per month/\$12.50 week.

**Personal expenses** estimated at \$225 per month/\$56.25 wk. No personal expenses for less than ½ time per regulations.

**Transportation** calculated at 50 miles x \$.50 per mile x 5 days per week/ \$125 week.

**Health Insurance** based on \$1750 yr / \$875 semester through Bethel University.

#### DETERMINATION OF AVERAGE LOAN FEE (ALL STUDENTS)

Sum of Lender Fee Sub \$40,928

Sum of Lender Fee Unsub \$116,323

Sum of Lender Fee Pplus \$42,228

Sum of Lender Fee Grad Plus \$140,774

All Lender Fees \$340,253

TOTAL STUDENTS WHO TOOK OUT A LOAN 3,437

Average annual loan fee per student \$99 (340,253 / 3,437 = 98.99 rounded up)