



MSOT 2023-24 Budget Development Form

PNWU estimated expenses based on student responses to the 2022 Cost of Attendance Survey

PNWU Estimated Expenses as Allowed by Federal Financial Aid Regulations (Annual "Fixed" and Monthly Estimated)	Student Actual Expenses* *(pre-populated cells in BOLD are considered "fixed" and cannot be changed)
TUITION/FEES – FIXED - ANNUAL	
Tuition	\$45,320
Average federal loan origination fees	\$804
<i>ROOM AND BOARD – LIVING EXPENSES</i>	
Room (rent, \$1100 per month)	
Board (food, \$400 per month)	
Utilities (W/S/G, electricity, heating, etc.; annual average of \$113 total per month)	
Renter's insurance (\$67 per month)	
Internet (\$56 per month)	
Telephone (landline OR student cell phone, \$71 per month)	
<i>TRANSPORTATION AND TRAVEL</i>	
Car operation (fuel, routine maintenance, \$220 per month)	
Auto Insurance (\$98 per month)	
Trip home (annual estimated cost = \$1,539)	
<i>MISCELLANEOUS/PERSONAL</i>	
Personal (\$187 per month)	
Dependent child assistance (\$625 per month)	
Health Insurance (\$85 per month)	
OTHER EXPENSES NOT LISTED HERE (provide details and itemization to the Financial Aid Office)	
TOTAL COST OF ATTENDANCE/BUDGET FOR 10 MONTHS	

This form is intended as a tool for you to compare your actual expenses with PNWU estimates. Federal financial aid cannot cover expenses such as credit card payments, car payments, monthly entertainment expenses (Netflix and other paid subscription channels), gym or club memberships, veterinary costs/pet expenses, etc., nor can it cover spouse/partner expenses. Federal financial aid regulations are very specific regarding what constitutes an allowable educational expense. Please contact our office to discuss your individual situation, finaid@pnwu.edu.