

2024-25 MAMS Budget Development Form

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.

PNWU Estimated Expenses as Allowed by Federal Financial Aid Regulations (Annual "Fixed" and Monthly Estimated)	Student Estimated Expenses* *(pre-populated cells in BOLD are considered "fixed" and cannot be changed)
TUITION/FEES – FIXED – ANNUAL	
Tuition*	\$39,338*
Mandatory fees collected by PNWU = \$0	\$0
Average federal loan origination fees	\$844
BOOKS/SUPPLIES – FIXED – ANNUAL	
Books, handouts, copying	\$400
ROOM AND BOARD – LIVING EXPENSES	
Room (rent, PNWU estimate \$1128 per month)	
Board (food, PNWU estimate \$410 per month)	
Utilities (W/S/G, electricity, heating, etc.; PNWU estimate annual average of \$116 total per month)	
Renter's insurance (PNWU estimate \$69 per month)	
Internet (PNWU estimate \$57 per month)	
Landline OR cell phone (PNWU estimate \$73 per month)	
TRANSPORTATION AND TRAVEL	
Car operation (fuel, routine maintenance; PNWU estimate \$226/month)	
Auto Insurance (PNWU estimate \$100 per month)	
Trip home (PNWU estimated cost = \$1577)	
MISCELLANEOUS/PERSONAL	
Personal (PNWU estimate \$192 per month)	
#Dependent child assistance (PNWU estimate \$641 per month)	
^Health insurance cost exceeding the PNWU health insurance plan	
STUDENT ESTIMATED COST OF ATTENDANCE/BUDGET	
OTHER EXPENSES NOT LISTED HERE: Submit a Budget Revision Request form (available online) with details and documentation to the Financial Aid Office for review and approval by a committee.	

*Estimated 3% tuition increase from prior academic award year.

#Students with dependent children will automatically have dependent care assistance added to their budget and their federal student loan offer.

^Students who are age 26 or older as of June 1, 2024 will automatically have the **new PNWU health insurance** expense added to their budget and their federal student loan offer (\$3218 annually).

