

### MSOT1 and MSOT2 2024-25 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. 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](mailto:finaid@pnwu.edu).

PNWU Estimated Expenses as Allowed by Federal Financial Aid Regulations (Annual "Fixed" and Monthly Estimated)	Student Actual Expenses* *(pre-populated cells in <b>BOLD</b> are considered "fixed" and cannot be changed)
<b>TUITION/FEES – FIXED - ANNUAL</b>	
<b>Tuition*</b>	<b>\$45,320*</b>
<b>PNWU Fees</b>	<b>\$0</b>
<b>Average federal loan origination fees</b>	<b>\$804</b>
<b>ROOM AND BOARD – LIVING EXPENSES</b>	
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)	
<b>TRANSPORTATION AND TRAVEL</b>	
Car operation (fuel, routine maintenance; PNWU estimate \$226/month)	
Auto Insurance (PNWU estimate \$100 per month)	
Trip home (allowed annual estimated cost = \$1577)	
<b>MISCELLANEOUS/PERSONAL</b>	
Personal (PNWU estimate \$192 per month)	
#Dependent child assistance (PNWU est. \$641 per month)	
^Health insurance exceeding the PNWU health insurance cost	
<b>STUDENT ESTIMATED COST OF ATTENDANCE/BUDGET</b>	
OTHER EXPENSES NOT LISTED HERE: Submit a Budget Revision Request form ( <a href="#">available online</a> ) 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 automatically have the **new PNWU health insurance** cost added to their budget and their federal student loan offer (\$3218 annually).