FINANCES

EXPENSES
The rates for tuition and student fees, and for living expenses in University housing are determined by the Minnesota Legislature and the Minnesota State Colleges and Universities (MnSCU) Board of Trustees and are subject to change without notice.

Tuition: Resident/Non-Resident. Students who are not permanent residents of the state of Minnesota are charged a higher rate of tuition than are residents of the state. The MnSCU Board of Trustees establishes the criteria by which student residency, for tuition purposes, is determined. Generally, a student’s permanent residence is that location at which a student has graduated from high school, and where parents or legal guardians permanently reside. A classification of non-resident can be changed to resident at any time residency requirements are met. Students desiring to change their residence may obtain information concerning the specific requirements from the Office of the Registrar.

Tuition: Reciprocity with Other States. Students who are residents of North Dakota, South Dakota, Wisconsin, and Manitoba can attend Minnesota State Mankato without paying non-resident tuition. Students from Kansas, Michigan, Missouri and Nebraska can attend Minnesota State Mankato at a rate less than the non-resident tuition rate. Students desiring the reciprocal rate must complete a reciprocity application form, available in the Office of the Registrar, and send the form to the Higher Education Board of their home state. Students may also obtain a form from a nearby postsecondary school.

ESTIMATED UNDERGRADUATE TUITION RATES FOR 2006-2007

On-Campus

<table>
<thead>
<tr>
<th>Credits</th>
<th>Residence</th>
<th>Non-Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-11</td>
<td>$204.10 per credit hour</td>
<td>$436.00 per credit hour</td>
</tr>
<tr>
<td>12-18 credits (Banded)</td>
<td>$2,552.00 flat fee</td>
<td>$5,466.00 flat fee</td>
</tr>
<tr>
<td>19+ credits</td>
<td>Flat fee + $394.00 per credit</td>
<td>Flat fee + $540.00 per credit</td>
</tr>
</tbody>
</table>

Extended Learning

<table>
<thead>
<tr>
<th>Residence</th>
<th>Non-Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>$204.10 per credit hour</td>
<td>$436.00 per credit hour</td>
</tr>
</tbody>
</table>

Student Fees. Student fees are assessed based on enrolled credits. The student fee provides funds for a variety of student services and programs that benefit all students. Student fees are charged per credit hour and are the same for resident and non-resident students. The fees for the 2005-2006 academic year were $29.89 per credit hour. The $29.89 per credit hour fee was distributed to support the following services: $10.09 Student Union facility fee; $8.46 Student activity fee; $3.95 Health Services fee and a $7.00 Technology fee. The above fees are charged through the first 12 credit hours. A Minnesota State Mankato Student Association fee of $.39 is charged for each registered credit. Fees are determined at the close of each academic year. Information about student fees for 2006-2007 can be obtained by calling the Office of Student Affairs, 507-389-2121 or (MRS/TTY 800-627-3529 or 711.)

Other Course Related Costs. In addition to tuition and fees, there may be additional course-related costs associated with enrollment in certain classes. Special costs include, but are not limited to, those for supplies and materials, facility use, liability insurance, or conference attendance costs.

Senior Citizens Fees. Minnesota senior citizens aged 62 and over may enroll for any course free of charge if they do not desire degree credit. An administrative fee of $20 per credit hour will be assessed if degree credit is desired. No activity fees will be assessed; however, any laboratory and/or course fees will be required regardless if taking the course for credit or audit. For further information contact the Office of the Registrar, 507-389-6266.

Other Fees. At various times in their academic career, students may incur other fees and charges, such as an admission fee, orientation fee and graduation fee among others.

ESTIMATED COSTS FOR 2006-2007

The following is a summary of estimated basic education costs for undergraduates during the academic year 2006-2007, based on a course load of 30 credit hours over two semesters. Costs of attending Minnesota State Mankato will vary according to the student's actual credit load, book and supply needs, housing arrangements and so on. Expenses such as parking permits, laundry, health needs, etc. are not included.

<table>
<thead>
<tr>
<th></th>
<th>Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (24-36 cr)</td>
<td>$5,104.00</td>
<td>$10,932.00</td>
</tr>
<tr>
<td>Room &amp; Board (residence hall, double room, 19 meal)</td>
<td>$5,083.00</td>
<td>$5,083.00</td>
</tr>
<tr>
<td>Books (est.)</td>
<td>$820.00</td>
<td>$820.00</td>
</tr>
<tr>
<td>Total estimated education costs (2 semesters)</td>
<td>$11,007.00</td>
<td>$16,835.00</td>
</tr>
</tbody>
</table>

* plus student fees

Payment of Tuition and Fees. Tuition and fees are payable on a per-term basis. Payment is required by the published due dates, approximately two weeks prior to the first day of classes, and/or the fifth class day of the term and/or immediately depending on course registration dates. Registrations will be cancelled for nonpayment. Acceptable forms of payment to avoid registration cancellation include: 1) personal payment by cash, check, or credit card; 2) financial aid to be applied to tuition and fees; 3) minimum required down payment to enroll in the university’s installment payment plan; 4) approved deferral; or 5) approved waiver. The installment payment plan (four payments) for tuition/fees and residence hall charges is available each term for a $30.00 fee. Students must officially withdraw from the University if they do not wish to be enrolled. Consult the Campus Hub web page for specific deadline dates and instructions for each term at www.mnsu.edu/campushub.

Refund of Tuition and Fees. Refunds and/or credits are based on the guidelines set forth by the MnSCU Board of Trustees.

Refund Policy: Dropped Classes. Students registered for on-campus daytime classes will receive a full refund/credit providing the class is dropped through the fifth class day of the term or by one class after the first class session, whichever is later.

Refund Policy: Withdrawal from the University. The term “Official Withdrawal” is defined terminating enrollment in all registered courses for the academic term.

Contact the Campus Hub either in person (117 Centennial Student Union) or by phone (507-389-1866) to officially withdraw.

Note: Off-campus students who are withdrawing from all course work must provide written notification to Extended Learning, Minnesota State Mankato, 116 Foundation Center, Mankato, MN 56001 or by e-mail to ext@mnsu.edu.

Students who have officially withdrawn from the University will receive a refund/credit based on the schedule listed on the Campus Hub website, www.mnsu.edu/campushub.

Return of Federal Financial Aid Due to Withdrawal. When a Federal financial aid recipient withdraws completely from the University, a portion of the Federal financial aid must be returned. The amount of aid returned is directly proportional to the length of time enrolled. After 60% of the semester is completed, all financial aid is earned. A billing will be sent indicating the amount of the repayment upon completion of the withdrawal process.

FINANCIAL AID

Financial aid can be awarded in the form of scholarships, grants, loans, and/or part-time employment. Detailed information and instructions on all financial aid programs are available in person at the Campus Hub, 117 Centennial Student Union, by phone 507-389-1866 (V), 800-627-3529 or 711 (MRS/TTY), by e-mail at campusHub@mnsu.edu or by browsing online at www.mnsu.edu/campushub.

Need-Based Programs. Some programs are available only to those students with financial need as determined by the Free Application for Federal Student Aid (FAFSA) process. Need-based programs administered by Minnesota State
Scholarships
Charles and Eldora Alliss Educational Foundation Scholarships

Grants
Federal Pell Grants, Minnesota State Grants, Federal Supplemental Educational Opportunity Grants (SEOG), Post-Secondary Child Care Grant

Loan Programs
Federal Stafford Loans (Subsidized and Unsubsidized), Federal Perkins Loans, Federal Parent Loans for Undergraduate Students (PLUS), Student Educational Loan Fund (SELF)

Need-Based Employment
Federal Work-Study, State Work-Study

Other Financial Aid. Other forms of financial aid are available to students who qualify for specific programs, such as Rehabilitation Services and Veterans’ Benefits. Further information on these programs is available online at www.mnsu.edu/campushub or with the appropriate government office.

Satisfactory Academic Progress Standards. To be eligible for financial assistance, students must meet these federal and state mandated criteria: The minimum cumulative grade point average required is 2.0 (3.0 for graduate students). Students must maintain a 67% cumulative course completion rate (completion rate is defined as the number of credits earned compared to the number of credits attempted). The maximum time frame a student has to complete his/her degree cannot exceed 150% of the published program length. Additional information is provided on the Campus Hub website at www.mnsu.edu.campushub.

Living Arrangements
Department of Residential Life
111 Caruskis Commons
507-389-1011
Fax: 507-389-2687
E-mail: reslife@mnsu.edu
Web site: www.mnsu.edu/reslife

The Department of Residential Life oversees all on-campus residence hall housing and dining activities. Contact this office for further information concerning on-campus housing and dining or to acquire contract forms.

Students can select their own living situations from a variety of options. While there is no on-campus live-in requirement, first-year and transfer students are highly encouraged to live on campus to help with their adjustment to Minnesota State Mankato. New students will find living in residence halls a good idea: GPAs are higher and students who live on-campus are more likely to graduate. About 3,000 students are able to take advantage of on-campus living. It gives them an opportunity to meet other new students and get involved in social and academic support activities; they don't have to worry about cleaning, making meals, light, phone, cable or heat bills and can concentrate on school; and best of all, they live right on the campus.

University Residence Halls
Students desiring the convenience of living on campus may live in either Crawford, McElroy, or Gage Complex. Maverick Hall, a housing option designed especially for first-year students, is housed in Gage Complex.

Residence Hall Living. The residence life program at Minnesota State Mankato is designed to provide a variety of opportunities and experiences that enhance and support students’ academic experiences. There are a number of living-area choices available, including floor environments focusing on quiet-study, upper-class students, intercultural students, engineering, and substance-free areas. All Minnesota State Mankato residence halls are smoke free. Residence hall staff are carefully selected and extensively trained to meet the needs of residents, and a large number of educational and personal development activities are planned by the staff and student governments throughout the year. There are also many social and recreational programs offered.

Furnishings and Services. Rooms are equipped with single beds, mattresses, blinds, drawers, closets, desks, telephone lines, cable service and internet service. Most rooms also have a sink. Bedding and telephones are not provided. Most students live in double rooms with only one roommate, although some triple rooms, single rooms and suites are available.

Dining Service. Five meal plans are available. Students may opt for the 19, 14, 10, 75 or 115 meal plan. The 19, 14 and 10 meal plans allow students to eat 19, 14 or 10 meals, respectively, of the 19 meals served each week. The 75 and 115 meal plans allow students to eat any 75 or 115 meals respectively per semester.

A small percentage of assignments are also made to students desiring only a room contract; however, most students have found that eating in the dining hall is more convenient and cost-effective. All contracts include a minimum of 75 Flex dollars each semester. Flex dollars allow you to purchase anything you like at any time at any campus dining outlet. You may also opt for the larger Flex plans of 125 or 175 Flex dollars per semester.

Costs
Residence hall costs vary according to the type of room, meal plan and length of semester.

As a guide, the cost of a double room with 19 meals per week and 75 Flex dollars for 2005-2006 will be $4,814.00.

Please contact the Department of Residential Life for more information on the cost of available room and meal options.
All rates are set each spring for the following academic year. The rates are subject to change by the MnSCU board or the state legislature at any time.

Residence Hall Reservations. Admission to the University does not include reservation in a residence hall nor does a receipt for room deposit indicate admission to the University. Reservations are made in the order in which they are received.

Application Procedure
Students who have applied for admission to Minnesota State Mankato will receive a housing application form from the Office of Admissions along with the letter of official acceptance to the University. To reserve housing on campus students should complete the housing application and return it along with a $100 prepayment to the Department of Residential Life. Admitted students may also apply on-line.

NOTE: Students with disabilities who have specific housing needs should identify their particular need on the application agreement.

Currently enrolled or previously enrolled students should contact the Department of Residential Life for housing application materials.

Policies and Regulations. All applicable policies and regulations are published in the Residence Hall Student Guide. A copy is given to each student who moves into the residence halls.

Semester Break/Summer Occupancy. Students who need to stay on campus during academic year vacations may stay in their own rooms during the breaks. Students should be aware, however, that they are responsible for their own meals during these times. Additional charges apply to remain on campus for winter break and summer session.

A residence hall on campus is always open for students attending summer school. Specific information about summer housing is available beginning in the spring of each year. Current resident students may have to move to another location for summer housing.

Residence Hall Fee Payment. Residence hall payments are due upon receipt of the billing invoice. Payments can be made on an installment basis and/or by credit card. A hold is placed on the academic records of any student with past-due obligations to the University.

Off Campus Housing. For the Minnesota State Mankato students who do not live in the residence halls there are numerous off-campus housing available in the Mankato area, much of it very near to campus. Student Leadership Development & Service-Learning (SLDSL), 173 Centennial Student Union, 507-389-6076 or www.csu.mnsu.edu/comcon/off-campus.html, can provide a listing of nearby apartment complexes, representing more than 1,500 living units, with information on amount of rent, deposit and length of lease. There is also a database of other rental options in the surrounding area, including houses, rooms, and more apartments for rent accessed by calling or visiting SLDSL in person. Monthly rental fees generally run $375-525 for a one-bedroom unit, $460-680 for a two-bedroom unit, and $590-1300 for a three- to five-bedroom unit. SLDSL also maintains a file of students seeking roommates. In addition to providing information on housing vacancies, staff can answer a variety of questions on off-campus living, or refer students to other sources on campus and in the community.