

Your Next Steps

- Create your MyMissouriState account at my.missouristate.edu
 - Select “Activate Your Account” and follow the prompts
- Create and monitor your BearMail email account
 - Check this email regularly, as it is the primary means of communication from our office
- Sign the *Financial Aid e-Agree*
 - In MyMissouriState, click on the *Student* tab and in “My Financial Aid” click on *Financial Aid e-Agree*
- Submit any documents still needed
 - If we need more information from you it will be listed on your *Financial Aid Home Page*
 - Submitting any required documents in a timely manner ensures your aid will pay on time
- Review and finalize your financial aid offer
 - In MyMissouriState, select your *Financial Aid Home Page* (be sure you are viewing the 2022/2023 Aid Year)
- Review your aid on the Award Offer tab and accept or decline any funds still at offered status
- Be sure to review and accept your Financial Aid Terms and Conditions before leaving this page
- If you plan to borrow federal student loans you must complete additional steps beyond accepting the loan
 - Login to studentloans.gov and complete Direct Loan Entrance Counseling
 - While logged into studentloans.gov complete a Master Promissory Note (MPN)
- Find part-time student employment early
 - Working part-time on campus can help offset your costs
 - Visit Student Employment Services’ website for details missouristate.edu/studentemp

Financial Aid at a Glance

		Free Money	Requires Repayment	Awarded on Merit	Awarded on Need	Interest Rate (may change)
Scholarships	Gift aid based on student’s merit and/or their financial need.	✓	✗	✓	✓	✗
Grants	Gift aid based on student’s financial need.	✓	✗	✗	✓	✗
Work-Study	Funds earned through part-time on-campus work.	✗	✗	✗	✓	✗
Subsidized Loan	Funds borrowed by the student that must be repaid. Interest accrues after graduation.	✗	✓	✗	✓	3.73%
Unsubsidized Loan	Funds borrowed by the student that must be repaid. Interest accrues while in school.	✗	✓	✗	✗	3.73%
PLUS Loan	Funds borrowed by the student’s parent that must be repaid. Interest accrues while in school.	✗	✓	✗	✗	6.28%
Private Loan	Funds borrowed by the student, parent, or other that must be repaid. Interest accrues while in school.	✗	✓	✗	✗	Varies

ESTIMATED COST OF ATTENDANCE

What is the Cost of Attendance and how does it work?

Cost of Attendance, or COA, is a number determined by a college or university and used to calculate your federal student aid eligibility. It is also used to calculate the maximum amount you are eligible to borrow in both student loans. Not all expenses factored into the COA are directly charged by your college; they are an estimate of the total you might expect to pay for school-related expenses before any financial aid. Think of it like a collegiate “sticker price.”

Reviewing the table below, you will notice that your individual costs may be significantly less than what we estimate based on your circumstances and choices. Also, these figures are subject to change pending final board approval.

	MISSOURI RESIDENT LIVING ON-CAMPUS	MISSOURI RESIDENT LIVING OFF-CAMPUS	MISSOURI RESIDENT LIVING W/ RELATIVE	NON-MISSOURI RESIDENT LIVING ON-CAMPUS
Tuition and fees ¹	\$8,604	\$8,604	\$8,604	\$17,144
Campus housing and meals ²	\$10,010	\$0	\$0	\$10,010
Estimated Direct MSU Costs	\$18,614	\$8,604	\$8,604	\$27,154
Off-campus housing and meals	\$0	\$8,768	\$4,208	\$0
Books and supplies ³	\$1,200	\$1,200	\$1,200	\$1,200
Transportation allowance ⁴	\$1,424	\$3,240	\$3,240	\$1,424
Personal expenses ⁵	\$3,012	\$3,012	\$3,012	\$3,012
Direct student loan fees ⁶	\$64	\$64	\$64	\$64
TOTAL	\$24,314	\$24,888	\$20,328	\$32,854

¹ Based on 14 credit hours per semester at \$267 per credit hour for Missouri residents (\$572 for nonresidents) and student service fees (\$564 per semester for full-time students). Some programs charge additional fees for their courses and some courses have supplemental fees.

² Rate shown is an average of on-campus options at 2022-2023 rates.

³ The cost of books and supplies varies based on your course load, the decision to buy new or used books, and whether you resell your books at the end of the semester.

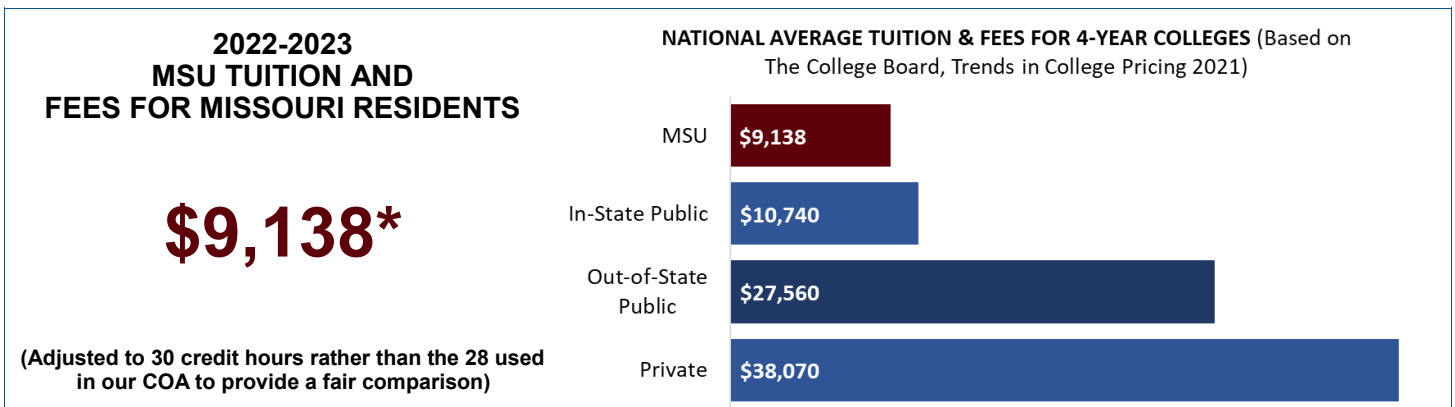
⁴ This is an estimate based on average mileage reported by our students.

⁵ Includes costs not directly billed by the university such as insurance, personal care products, clothing, etc.

⁶ Fees assessed by the Department of Education for Direct Stafford loans. Applies only to federal loan borrowers.

We help put the cost within reach.

Our total costs are lower than those of most other public universities in Missouri and the nation.



This financial aid estimation is calculated based on the information provided by the student. These estimates do not represent a final determination for an actual award of financial assistance. Any estimates calculated will not be guaranteed by the U.S. Secretary of Education, the State of Missouri, or the Missouri State University Board of Governors. The University will reasonably endeavor to notify you of any changes to your estimated and finalized award. Program cost and financial aid availability are subject to change. Any further changes made by the federal government, state agencies, or the institution could result in a different award.