




MONTANA
STATE UNIVERSITY

Paying for School for Incoming Freshmen & Their Families

Resource Packet, 2026



MONTANA
STATE UNIVERSITY

Student
Success

Office of Financial Aid
& Education

What's Included?

Getting Started: MyMSU – Your Homebase for Bills, Awards, and More!

Cost of Attendance

Paying for School Budget Planner

FAFSA Information & Tips

Accepting Your Financial Aid Award

Student Bill Confirmation Information

Tips for Paying Your Bill: Authorized Payers, Managing Refunds, 529s & Other College Plans, Tuition Payment Plans

Federal Parent Plus Loan & Private Loan Information

FAFSA Special Conditions Appeal & Residency Information

Scholarship Information

A "To Do" List for Before School Starts & Information About On and Off Campus Jobs

Budgeting for Freshman Year and Beyond & Important Calendar Dates

Questions? How to Reach Out or Make a Financial Coaching Appointment

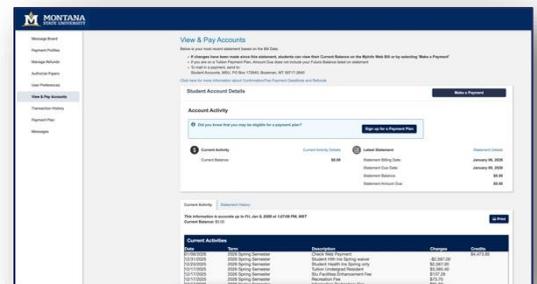
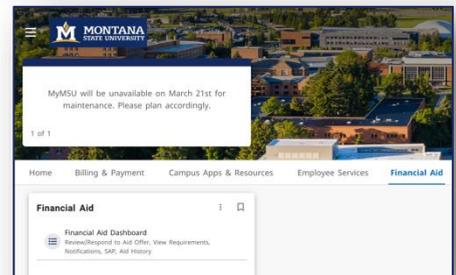
Getting Started: MyMSU is Your Home Base

Login to **MyMSU** on the MSU Students page

<https://www.montana.edu/students/>

Important Financial Portals on MyMSU:

- **Admissions Checklist**
 - MSU Merit Scholarship Award
 - Campus Housing Status
 - Orientation Status & Online Orientation
- **Financial Aid Portal**
 - View and Accept or Decline Financial Aid Awards
 - Review Net Cost
- **Billing & Payment**
 - Pay Bill & Set up Payment Plans
 - Manage Refunds & Set up Authorized Payers
- **“Tasks/Calendar” Icon**
 - Confirm Bill checkbox if you have enough aid to cover bill
 - Decline MSU Insurance Policy



2026-2027 Academic Year Cost of Attendance (est. as of 3/18/26)

Direct Expenses		Montana Resident	WUE	Non-Resident
These costs are on your MSU Bill	Tuition & Fees	\$ 9,440.00	\$ 13,382.00	\$ 34,286.00
	Food & Housing	\$ 15,300.00	\$ 15,300.00	\$ 15,300.00
	TOTAL DIRECT EXPENSES	\$ 24,740.00	\$ 28,682.00	\$ 49,586.00

Indirect Expenses		Montana Resident	WUE	Non-Resident
These costs will NOT be on your MSU bill	Books/Supplies	\$ 1,450.00	\$ 1,450.00	\$ 1,450.00
	Personal Expenses	\$ 4,182.00	\$ 4,182.00	\$ 4,182.00
	TOTAL INDIRECT EXPENSES	\$ 5,632.00	\$ 5,632.00	\$ 5,632.00

TOTAL ESTIMATED COST		\$ 30,372.00	\$ 34,314.00	\$ 55,218.00
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Please note:

1. The actual Room & Board costs will vary slightly depending on the dorm, type of room, and meal plan that you choose.
2. Indirect Expenses are variable depending on a variety of factors (ie: distance from home, eating out, classes you are taking).
3. The Cost of Attendance can change each year. Final numbers are determined in the spring.
4. To determine your semester costs, divide each number in half. You are billed prior to each semester.

Paying for School Budget Planner

Our Budget Planning Tool helps you organize your funds for freshman year.

- It breaks costs down by year and by semester so you can plan for both Fall and Spring bills.
- Remember Indirect Expenses are not on your bill so you have more control over how much you will be spending in those areas.
- You can download this version and our 4-year Planner at: https://www.montana.edu/aycss/financialedu/pay_for_school.html.

BUDGET PLANNER

FOR COST OF ATTENDANCE 2026-2027

SEMESTER BUDGET PLANNER

*Budget your bill one semester at a time for payment purposes

ITEM	SAMPLE PLAN (using non-resident tuition)	YOUR SEMESTER BILL
Direct Expenses Total	\$24,793	
Indirect Expenses Total	\$2,816	
Total Cost:	\$27,609	
Federal Aid Total	\$2,750	
MSU Award Total	\$5,000	
Scholarships Total	\$4,000	
Other Funds Total	\$7,000	
Total:	\$18,750	
Total Remaining Cost:	\$8,859	

DIRECT EXPENSES

*estimated room/board, your cost may vary

RESIDENT

ITEM	YEAR	SEMESTER
Tuition/Fees	\$9,440	\$4,720
Room/Board	\$15,300	\$7,650
Total:	\$24,740	\$12,370

WUE

ITEM	YEAR	SEMESTER
Tuition/Fees	\$13,382	\$6,691
Room/Board	\$15,300	\$7,650
Total:	\$28,682	\$14,341

NON-RESIDENT

ITEM	YEAR	SEMESTER
Tuition/Fees	\$34,286	\$17,143
Room/Board	\$15,300	\$7,650
Total:	\$49,586	\$24,793

INDIRECT EXPENSES

ITEM	YEAR	SEMESTER
Books/Supplies	\$1,450	\$725
Parking Pass		
Local Travel \$		
Travel Home \$		
Personal Items		
Food		
Entertainment		
Total: \$	\$	\$

Annual Indirect Expenses are estimated at \$5,632/year and \$2,816/semester

FOR SCHOOL

BUDGET

PLANNER

*Updated in March 2026

Office of Financial Aid & Education

SUB 177 · www.montana.edu/success/financialeducation
406-994-4388 · makechange@montana.edu

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FUNDS TO PAY FOR SCHOOL

FINANCIAL AID AWARD

FINANCIAL AID	YEAR	SEMESTER	ACCEPTED
Subsidized Loan			
Unsubsidized Loan			
Other			
Loan Subtotal:			
Grants			
Awards			
Other			
Other Aid Subtotal:			
Total: \$	\$	\$	

SCHOLARSHIPS

AWARD NAME	YEAR	SEMESTER
Total: \$	\$	\$

OTHER FUNDING SOURCES

FUNDS	YEAR	SEMESTER
Family Contribution		
529/Other Plan		
On-Campus Job		
Summer Job		
Total: \$	\$	\$

*Working up to 20 hours per week during the semester can help cover costs and not interfere with coursework. Evidence shows attending school full time and working over 20 hours/week increases student stress

PAYING FOR SCHOOL

BUDGET

PLANNER

*Estimated cost as of March 2025

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FAFSA Information & Tips

FAFSA – Free Application for Federal Student Aid [Studentaid.gov](https://studentaid.gov)

1. 2026-2027 FAFSA opened October 1, 2025, and is STILL OPEN!
2. Critical for receiving grants, loans, WorkStudy, and for many scholarship awards.
3. A dependent student under age 24 will need to invite their parent(s) as a **Contributor**.
4. Once you've applied for FAFSA – contact MSU Financial Aid to check on your WorkStudy status (406-994-2845).
5. FAFSA student loans are awarded to the student not the parents.
6. Once your student loan award has been used to pay your bill you will be assigned a loan servicer and will want to set up an account with them.
7. Remember you need to apply for FAFSA annually.
8. **FAFSA will open for 2027-2028 on October 1, 2026.**



FAFSA Information - New Policies

FAFSA – Free Application for Federal Student Aid [Studentaid.gov](https://studentaid.gov)

Beginning July 1, 2026 the Department of Education has made some changes to the previous FAFSA Aid policies.

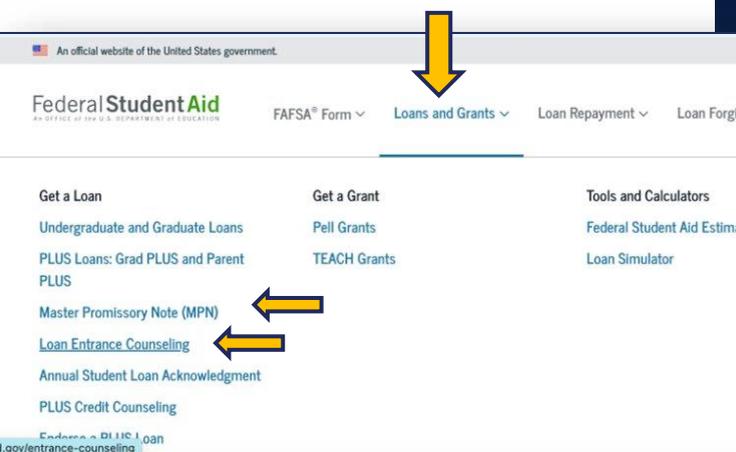
A few key things to note:

- In order to receive your full Student Loans and Pell Grant you must be enrolled in 12+ credits.
 - If you are Part Time – your aid will be scaled based on credits.
 - Below 6 credits – you will not receive FAFSA aid.
- Parent Plus Loans now have annual and lifetime limits:
 - Annual Limit of \$20,000 per student.
 - Lifetime Limit of \$65,000 per student.
 - Paying down your loan to borrow more is not permitted. (Only borrow what you need.)

Accepting Your Financial Aid Award

Are you planning to use funds from your FAFSA award offer? If so, make sure you take the following steps so that they can be applied to your bill.

Federal Student Loans



Log In to Studentaid.gov:

1. Sign your Master Promissory Note
2. Complete Entrance Counseling

These steps are required for FAFSA to release your funds.

In MyMSU – Financial Aid - accept loans & check the Terms/Conditions popup boxes.

Pell Grant

If you were awarded Pell, you will need to take the following steps in **MyMSU - Financial Aid:**

1. Accept Pell
2. Accept or Decline your loans
3. Accept the Terms & Conditions popup boxes

The screenshot shows a financial aid award summary table. A yellow arrow points to the 'Federal Pell Grant' row. Another yellow arrow points to the 'Submit' button at the bottom right.

Type	2025 Fall Semester	2026 Spring Semester	Amount
Federal Pell Grant	\$3,698.00	\$3,697.00	\$7,395.00 ACCEPTED
	\$3,698.00	\$3,697.00	\$7,395.00
			-\$7,395.00
Net Cost ⑥			\$46,593.00
Options to Pay Net Cost			
Loans ⑥			
Type	2025 Fall Semester	2026 Spring Semester	Amount
Federal Direct Subsidized Lo...	\$2,750.00	\$2,750.00	\$5,500.00 ACCEPTED
Federal Direct Unsub. Loan	\$1,000.00	\$1,000.00	\$2,000.00 ACCEPTED
Sallie Mae - Alternative Loan	\$19,513.00	\$12,287.00	\$31,800.00 ACCEPTED
	\$23,263.00	\$16,037.00	\$39,300.00
			-\$39,300.00

2026-2027 Bill Confirmation Information



Confirming your bill: What is it and how to do it?

Confirming your bill tells the university you have reviewed your bill for accuracy and that you are attending the semester billed.

Where do I find my student bill?

To view your bill, log in to your **MyMSU** and select **Billing & Payment**.

Bill Deadlines:

Bills for Fall 2026 are due **August 21**. A \$50 Late Fee may be assessed to students who have not paid/confirmed their bill by the deadline.

Zap Day – Sept 16 is the final deadline to take action on your bill, or you will be dropped from class.

BALANCE DUE? Pay your entire bill or sign up for a Tuition Payment Plan and make the first payment by the published deadline to be confirmed.

ZERO BALANCE OR CREDIT? Click the **Confirm** button in your Tasks/Calendar icon in MyMSU by the deadline.

Tips for Paying Your Bill: *Authorized Payers & Managing Refunds*

Adding an Authorized Payer

In **Billing & Payment** students can add **Authorized Payers**. This allows these payers to receive statements and make online payments with a credit/debit card (fees apply) or by eCheck.

Authorized Payers receive an email notification to set up a password and access their own personal bill portal.

Manage Refunds

If you think you may receive a refund (overpayment of bill), we strongly recommend using direct deposit.

In **Billing & Payment**, choose **Manage Refunds** and choose the bank account for your refund to go to.

This is most common if you are living at home, off campus, or have a tuition waiver.

The screenshot shows the 'View & Pay Accounts' page in the MyInfo system. The left sidebar contains navigation options: Message Board, Payment Profiles, Manage Refunds, Authorize Payers, User Preferences, View & Pay Accounts (highlighted), Transaction History, Payment Plan, and Messages. Two yellow arrows point to 'Manage Refunds' and 'Authorize Payers'. The main content area includes a 'View & Pay Accounts' header, a 'Make a Payment' button, and sections for 'Account Activity' (with a 'Sign up for a Payment Plan' button), 'Current Activity' (showing a \$0.00 balance), and 'Latest Statement' (with dates for January 06, 2026). At the bottom, there is a 'Current Activities' table with columns for Date, Term, Description, Charges, and Credits.

Date	Term	Description	Charges	Credits
01/06/2026	2026 Spring Semester	Check Web Payment		\$4,473.85
12/31/2025	2026 Spring Semester	Student Hlth Ins Spring waiver	-\$2,567.00	
12/23/2025	2026 Spring Semester	Student Health Ins Spring only	\$2,567.00	
12/17/2025	2026 Spring Semester	Tuition Undergrad Resident	\$3,365.40	
12/17/2025	2026 Spring Semester	Siu Facilities Enhancement Fee	\$137.29	
12/17/2025	2026 Spring Semester	Recreation Fee	\$73.70	
12/17/2025	2026 Spring Semester	Information Technology Fee	\$81.50	

Tips for Paying Your Bill: *529s, & Other College Plans*

Paying with a 529 Plan

- Request your funds early. It can take several days for them to process.
- Some funds will send your money electronically. Some will mail a check – you can determine this through your fund or call MSU Student Accounts.
- **Make sure your name and Student ID are clearly marked.**
- If you need to send a check here is the address:
Office of Student Accounts
Montana State University
121 Montana Hall
Bozeman, MT 59717

State Pre-Paid Tuition Programs

- Check with your plan to ensure MSU meets eligibility.
- Determine how funds are dispersed well in advance of your bill.



Tips for Paying Your Bill: *Tuition Payment Plan*

Tuition Payment Plans

Full payment is due before the semester begins unless you apply for a Tuition Payment Plan. There is a set-up fee (There is no interest charge).

The first payment is due when you set up the Plan, and 3 additional monthly payments are due in - Oct, Nov, Dec.

Be sure to accept your Aid first to see if you need a plan.

Questions About Your Bill or How to Send Funds?

Student Accounts

121 Montana Hall
Montana State University
P.O. Box 172640
Bozeman, MT 59717-2640
Tel: 406-994-1991
Fax: 406-994-1954
studentaccounts@montana.edu

The screenshot shows the 'View & Pay Accounts' page on the MyInfo Web Bill. The left sidebar contains navigation options: Message Board, Payment Profiles, Manage Refunds, Authorize Payers, User Preferences, View & Pay Accounts (highlighted), Transaction History, Payment Plan, and Messages. A yellow arrow points to the 'Payment Plan' link in the sidebar. The main content area is titled 'View & Pay Accounts' and includes a 'Make a Payment' button. Below this is the 'Account Activity' section with a 'Sign up for a Payment Plan' button, also highlighted with a yellow arrow. The 'Current Activity' section shows a current balance of \$0.00. The 'Latest Statement' section shows a statement due date of January 09, 2026, and a statement amount due of \$0.00. At the bottom, there is a table of 'Current Activities' with columns for Date, Term, Description, Charges, and Credits.

Date	Term	Description	Charges	Credits
01/09/2026	2026 Spring Semester	Check Web Payment		\$4,473.85
12/31/2025	2026 Spring Semester	Student Health Ins Spring waiver	-\$2,567.00	
12/23/2025	2026 Spring Semester	Student Health Ins Spring only	\$2,567.00	
12/17/2025	2026 Spring Semester	Tuition Undergrad Resident	\$3,365.40	
12/17/2025	2026 Spring Semester	Stu Facilities Enhancement Fee	\$137.28	
12/17/2025	2026 Spring Semester	Recreation Fee	\$73.70	
12/17/2025	2026 Spring Semester	Information Technology Fee	\$81.50	

Federal Parent Plus & Private Loans

Private Loans

There are a lot of private loan options if families need extra funds to cover the cost of attendance. MSU offers resources to help you make a decision that works best for you.

We recommend comparing options as interest rates, repayment plans, etc. can vary dramatically between lenders.

<https://www.montana.edu/financialaid/Loans-Private.html>



Federal Student Aid FAFSA® Form Grants and Loans Loan Repayment Loan Forgiveness

Apply for a PLUS Loan for Parents

Use the Direct PLUS Loan Application to:

- request a Direct PLUS Loan;
- change the amount of a Direct PLUS Loan you previously requested;
- authorize how the school may use your Direct PLUS Loan funds to pay for educational expenses;
- designate who the school pays any credit balance to; and
- request deferment of repayment while the student is in school and for up to 6 months after.

The information that you provide will be sent to the school that you select. The school you select will use the information collected to determine your eligibility for a Direct PLUS Loan and process your application.

[Learn more about parent PLUS loans.](#)

Federal Parent Plus Loans

Federal Direct Parent PLUS Loans are loans parents may apply for on behalf of their dependent student. Your student must be admitted into a degree-seeking program and enrolled at least half-time (six credits). **The application for this loan opens May 1 every year.**

Information and Application:
<https://studentaid.gov/plus-app/parent/landing>



Montana State University

Private Lending for Higher Education

Welcome to FastChoice

FASTChoice helps you request the loan you determine is right for you by providing detailed information for various loans, as well as the terms and benefits offered by different lenders.



Searching for a Private Loan?

There are many ways to pay for higher education, and choosing the right approach requires a good understanding of your options, your responsibilities, and the various details of each lender's loan products.

It's a lot to keep in mind. FastChoice makes it easy by providing you with information about private loans in an easy-to-understand format, to help you determine which private student loan best meets your needs.

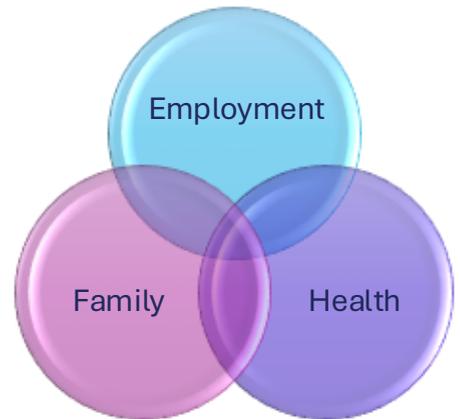
Other MSU Resources

FAFSA Special Conditions Appeal

If your family's circumstances have changed significantly since your 2024 taxes, you may qualify for a **Special Conditions Appeal**. Please see Financial Aid for the paperwork and to file your Appeal.

Some examples of situations that affect a financial situation are:

- Loss of job or changes to employment, retirement of parent/spouse
- Reduction of income
- Cessation of benefits
- Large out of pocket medical expenses
- Separation or divorce
- Death of parent/spouse



Residency Information – Office of the Registrar

Petitioning for residency at MSU–Bozeman is a required 12-month process. For details on specific processes, deadlines, forms, supplemental documentation, and guidance on navigating a residency reclassification, please visit the Registrars Residency page found here:

https://www.montana.edu/registrar/registrar_residency.html

Scholarships

Scholarship Reporting Form

Have you received any outside scholarships, tuition waivers, vocational rehabilitation benefits, 3rd party billing resources, etc.?

If so, please be sure to complete this form to alert the Office of Financial Aid.

https://www.montana.edu/financialaid/scholarship_reporting.html

Cat Scholarships

MSU's Cat Scholarship Application is your one stop process to all departmental scholarships on campus.

You need to apply to Cat Scholarships every year. It opens November 1 and the priority date is February 1.

<https://montana.academicworks.com/>

Outside Scholarships

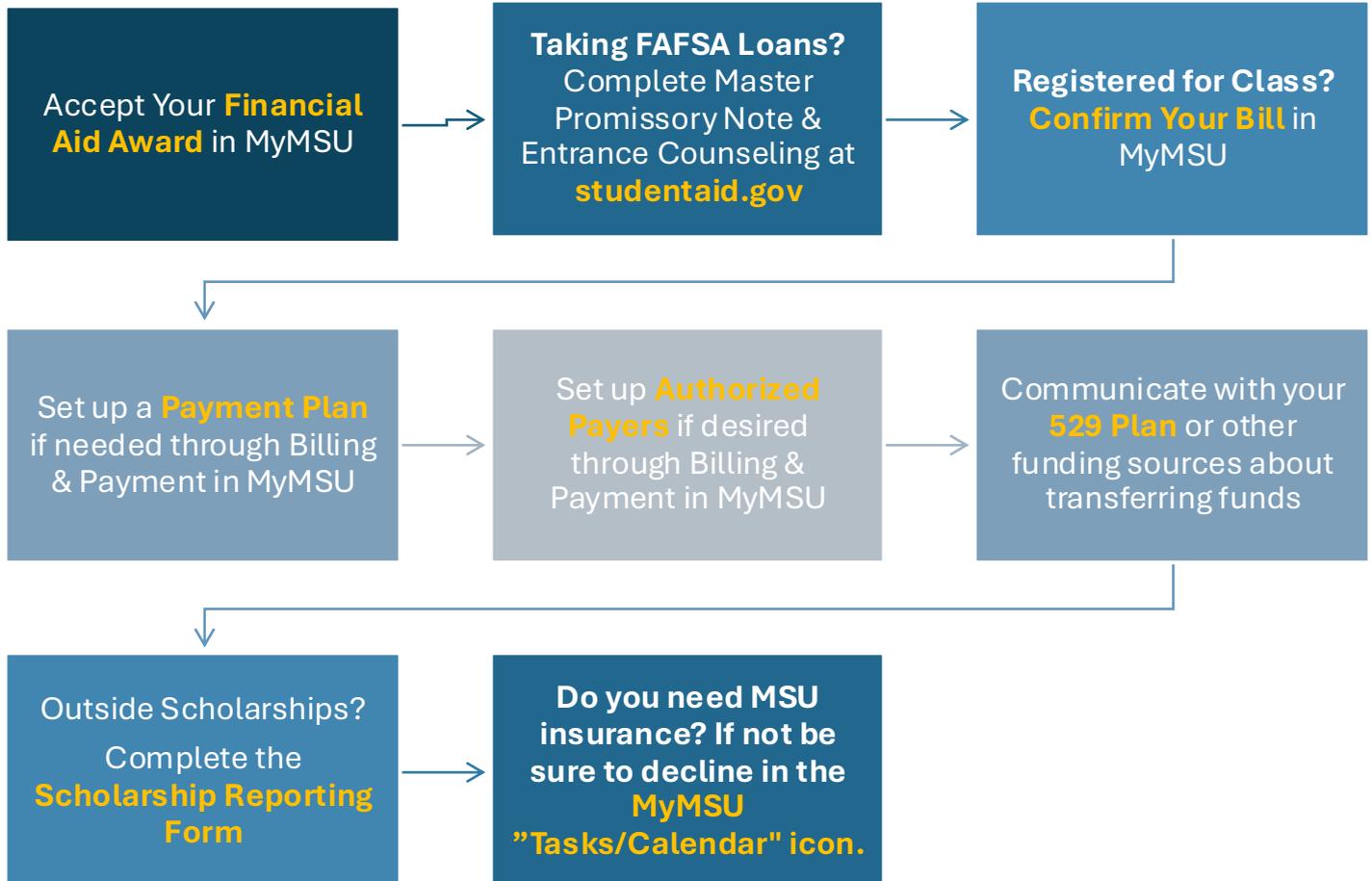
Outside Scholarships are an excellent option for assisting with paying for school.

You need to apply every year. Instate:

reachhighermontana.org
<https://www.sallie.com/>
<https://scholarshipamerica.org/>

The screenshot shows the 'Cat Scholarships' application system interface. At the top, there is the Montana State University logo and the text 'Cat Scholarships'. Below this, there is a navigation bar with 'Opportunities' selected. The main content area is titled 'Our Opportunities' and includes a 'Show Filters' button. The text below the title reads: 'Welcome to Cat Scholarships, MSU's Online Scholarship Application System! Below you will find a list of scholarships available to MSU Students.' This is followed by a list of instructions for using the application process and important dates. The dates listed are: November 1: Cat Scholarship system opens to accept applications; December 1: MSU FAFSA priority deadline; February 1: Priority application deadline for most scholarships in the Cat Scholarship system.

TO DO Before School



Planning to Work on Campus or in Town?

Register on **Hire-a-Bobcat** *powered by Handshake*

- ✓ Create your account
- ✓ Start looking for a part time job

Check out **Come Work With Us** for more job options:

Get Prepared

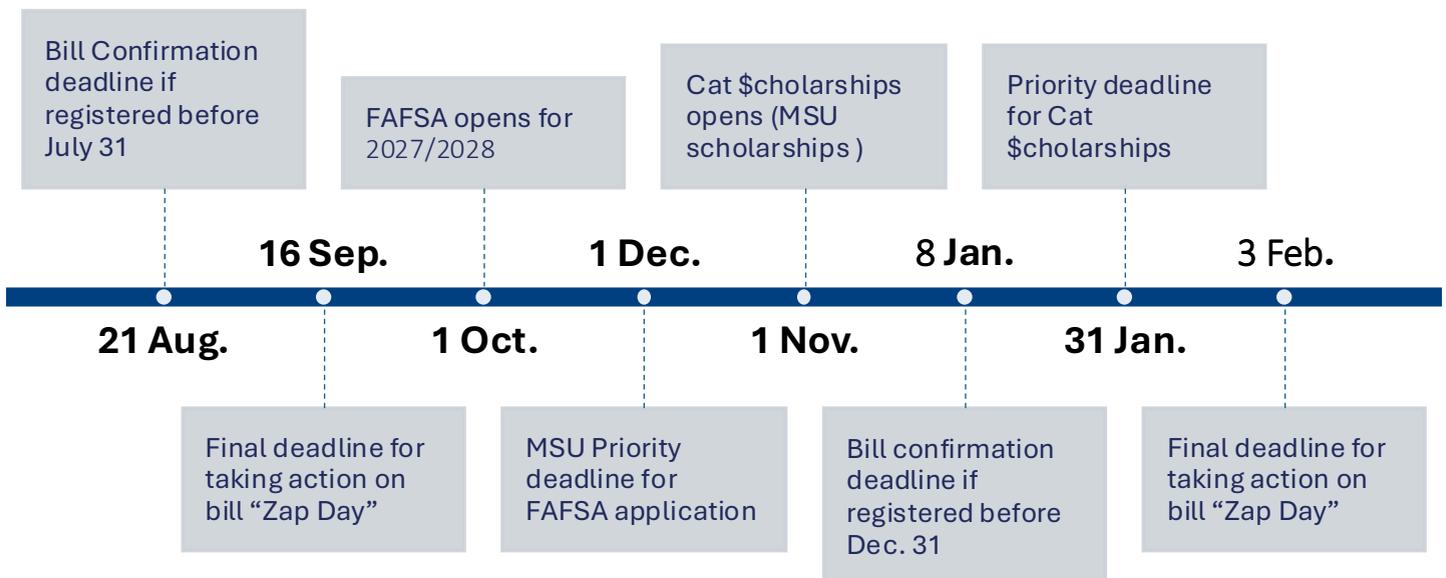


Budget for Freshman Year and Beyond!

- ✓ Budget your summer earnings for books/supplies, entertainment & food.
- ✓ Start planning your funds for Spring Semester now.
- ✓ Check out our **4-Year Budget Planner** to get ahead on your finances!

https://www.montana.edu/aycss/financialedu/pay_for_school.html

Important Dates for Your Calendar



Questions? Call or Make an Appointment Today

Office of Financial Aid & Education



Financial Aid

Montana Hall – Room 21
“GardenLevel”
406-994-2845
finaid@montana.edu



Financial Education

SUB 152
406-994-4388
makechange@montana.edu

Financial Coaches

Keith Hamburg

Senior Financial Coach

Keith.hamburg@montana.edu

Jennifer White-Dobbs

Financial Coach

Jennifer.whitedobbs@montana.edu

Pam Bittner

Financial Coach

Pamela.bittner@montana.edu

Vanessa Chau

Program Manager

Vanessa.chau@montana.edu

Find us in NavMSU

