

# BSN PROGRAM ESTIMATED OUT-OF-POCKET EXPENSES & TIPS FOR FINANCING NURSING SCHOOL

#### **Out-of-Pocket vs. Standard Tuition & Fees**

Professional students must finance not only the standard tuition and fees for the college/university (see UWG Bursar's website for current tuition rate/fees), but also finance costs specific to their program. **Many of these expenses are out-of-pocket and items may be needed before financial aid for the upcoming term is disbursed/available**. The following link is to the BSN Handbook where you can find a list of estimated **out-of-pocket** costs of about \$3000 that has been compiled to make students aware of them and, thereby, allow students to anticipate and plan for program expenses in a timely manner. We hope this information will be helpful. (See page 18) BSN Student Handbook.

# Financial Aid Call Center: 678-839-6421 Website: www.westga.edu/finaid

- Financial aid is not just federal and state grants/loans. Scholarships fall under this category as well...start researching them early! Generally, any "nursing" scholarships require proof of admission to a nursing program, but you can still research them while you are waiting on an admission decision. Check out <u>discovernursing.com.</u> but also consider options through state, federal, and local health agencies that offer nursing specific financial aid.
- The Tanner Health System School of Nursing offers need-based and criteria-based scholarships, but they are small "cushions," not "full-rides." Visit westga.edu/academics/nursing for more information.
- It is IMPORTANT to complete your FAFSA for UWG during fall semester each year so that you have ample time to plan for the next academic year. This is especially important for **second-degree students** in order to understand progress towards financial aid limits (dollar amount and/or number of credit hours); if you are reaching your limit you can start to research alternatives (scholarships, etc.) ahead of time.
- There are different rules for most financial aid when you wish to attend during the summer **semester**, find out how that applies to you well before the summer fee payment deadline! Don't use all of your award for fall and spring before nursing school starts that may be all you get!
- Second degree students do not qualify for Pell Grant or HOPE. Furthermore, some types of aid expire after
  certain periods of time or number of earned/attempted credit hours...find out how this applies to your type of
  financial aid.

## **Student Transportation**

- Once admitted to the BSN Program, students are responsible for transportation to class and clinical sites. The
  Tanner Health System School of Nursing cannot provide transportation between Carrollton and Newnan
  campuses; however, students can check with UWG's Parking Services regarding shuttle options. \*Note: Admission
  decisions cannot be modified because a student has transportation limitations.
- Furthermore, students are required to manage their own travel from school/home to clinical agencies that are assigned by faculty. Faculty cannot guarantee a clinical assignment will be close to home, so students are encouraged to plan to have a dependable vehicle and consider carpooling with classmates when possible.

### Working

- Students are encouraged to find alternative means of financial support so that they do not have to work while in nursing school. Nursing class schedules are generally during weekdays, while clinical schedules may be during the day, evening, or weekends. Schedules vary each semester and lab or clinical days/times, which do not show up when you register for classes, are assigned closer to the start of the semester.
- While we do not prohibit students from working while in nursing school, students have shared that working while in the program is only possible if you are good with time management.
- Students who need to work part-time while in nursing school should consider making Newnan their first choice when applying, as its curriculum allows more flexibility.
- If you must work, consider using your CNA credential to work on weekends when you aren't usually in class/clinical.
- Faculty will not rearrange class, lab, or clinical assignments based on a student's need to work students must be flexible and communicate with their employer accordingly.