Cost of Attendance Disclosure

2026-2027

Plan for the full cost of attending Beal University, including tuition, required fees, books, food, housing, transportation, and personal expenses. Program charges below are published amounts; the living-cost figures are supplemental household planning estimates, not the official Title IV Cost of Attendance (COA) allowances. Financial Aid determines each student's applicable program-specific COA budget.

Cost periods. Program charges on the following pages cover the entire program or Beal degree-completion portion at current rates. The living expense planning estimates show monthly and 12-month household amounts. These different periods must not be added together without adjustment. Official Title IV COA budgets in CORE are program-specific and based on the applicable enrollment period and eligible expense categories.

Academic schedule. Beal schedules six 8-week modules in a 12-month period. Two modules form one semester/payment period, giving three semesters across that period. Your financial-aid budget follows the applicable aid rules and eligible enrollment period; the 12-month planning figures are not a universal annual aid budget.

Individual Academic-Year Cost of Attendance (COA)

Beal University establishes Cost of Attendance budgets based on the student's academic program, applicable enrollment period, enrollment status, and individual circumstances.

Students receive an individualized Funding Estimate generated through CORE as part of the financial aid process. The Funding Estimate identifies the student's program, applicable academic-year information, direct institutional charges, estimated financial aid eligibility, and Cost of Attendance information.

Students also receive a Cost Projection outlining anticipated tuition, fees, books, financial aid, and estimated out-of-pocket expenses by academic year and payment period.

The Cost of Attendance includes applicable direct and indirect educational expenses. Indirect expenses, such as food and housing, transportation, and personal expenses, are estimates used in determining financial aid eligibility and are not necessarily charges assessed by Beal University.

Students may contact the Financial Aid Department to request a detailed breakdown of their individualized academic-year COA, including applicable indirect expense allowances.

General Cost of Attendance information is also available through Beal University's Consumer Information webpage.

Supplemental household living-cost estimates

Expense	1 adult No children Monthly	1 adult No children 12 months	1 adult 2 children Monthly	1 adult 2 children 12 months
Food	$369.25	$4,431	$798.42	$9,581
Housing	$1,034.00	$12,408	$1,424.00	$17,088
Food and housing subtotal	**$1,403.25**	**$16,839**	**$2,222.42**	**$26,669**
Transportation	$1,111.58	$13,339	$1,460.75	$17,529
Miscellaneous personal expenses	$435.67	$5,228	$690.00	$8,280
Total listed living expenses	**$2,950.50**	**$35,406**	**$4,373.17**	**$52,478**

These Economic Policy Institute (EPI) Bangor metro-area estimates are provided solely as optional household planning examples. They are NOT the approved Beal University Title IV COA allowances and should not be used to calculate or predict financial aid eligibility. The household sizes shown are not equivalent to FAFSA dependency classifications. The official COA budget is determined by Financial Aid using the student's program-specific CORE configuration, applicable enrollment period, living arrangements, and other relevant circumstances.

These supplemental totals include food, housing, transportation, and miscellaneous personal expenses; they exclude childcare, health care, and taxes in the EPI source. Monthly amounts are rounded estimates. For federal aid purposes, the

institution uses approved program-specific allowances; transportation allowances exclude vehicle purchases. Qualifying individual allowances may be considered separately, without duplicating expenses.

Official institutional COA versus planning estimates. Beal maintains separate CORE COA configurations for individual academic programs, including applicable tuition, fees, books and supplies, food and housing, transportation and personal expenses. The figures above are not a substitute for those approved budgets. A student's official COA is not the amount billed by Beal and does not guarantee a financial aid award.

Program-specific budget access. For the approved 2026–2027 COA amounts applicable to a particular program, dependency category, living arrangement, and enrollment period, contact Financial Aid. Beal will provide the relevant budget breakdown; the full-program charges listed below should not be combined directly with 12-month household planning estimates.

For your individual cost estimate, financial-aid options, or a paper copy of this disclosure, contact Financial Aid at 207-307-3900 or visit beal.edu/admissions/financial-aid/.

Program tuition fees and books

Programs appear alphabetically, with separate rows for available full-time and part-time schedules. Dollar amounts in this table are published full-program or Beal degree-completion charges, NOT an academic-year Title IV COA budget. Books are estimates; living expenses and applicable annual insurance are additional. Students should request their program-specific COA budget from Financial Aid for the relevant enrollment period.

Program and schedule	Length months	Tuition	Estimated fees	Estimated books	Educational subtotal
Associate of Applied Science in Accounting-DE (full-time)	20	$27,900	$2,200	$3,400	$33,500
Associate of Applied Science in Addiction Counseling-DE (full-time)	20	$27,000	$2,130	$2,500	$31,630
Associate of Applied Science in Addiction Counseling-DE (part-time)	40	$27,000	$2,130	$2,500	$31,630
Associate of Applied Science in Business-DE (full-time)	20	$27,000	$2,130	$3,000	$32,130
Associate of Applied Science in Cannabis Business Administration-DE (full-time)	20	$27,000	$2,130	$3,000	$32,130
Associate of Applied Science in Cannabis Business Administration-DE (part-time)	40	$27,000	$2,130	$3,000	$32,130
Associate of Applied Science in Cannabis Sciences-DE (full-time)	18	$29,100	$2,130	$3,500	$34,730
Associate of Applied Science in Cannabis Sciences-DE (part-time)	36	$29,100	$2,130	$3,500	$34,730
Associate of Applied Science in Cybersecurity-DE (full-time)	20	$33,650	$2,305	$2,500	$38,455
Associate of Applied Science in Health and Wellness-DE (full-time)	16	$27,450	$2,165	$3,000	$32,615

Program and schedule	Length months	Tuition	Estimated fees	Estimated books	Educational subtotal
Associate of Applied Science in Health Information Technology-DE (full-time)	18	$27,450	$2,400	$3,800	$33,650
Associate of Applied Science in Health Information Technology-DE (part-time)	36	$27,450	$2,400	$3,800	$33,650
Associate of Applied Science in Healthcare Science-DE (full-time) ****	20	$27,450	$2,165	$3,000	$32,615
Associate of Applied Science in Nursing (full-time)	20	$43,725	$4,490	$3,000	$51,215
Associate of Applied Science in Welding Technology-DE (full-time) **	8	$10,800	$870	$1,000	$12,670
Bachelor of Science in Addiction Counseling-DE (full-time)	42	$54,675	$4,265	$6,500	$65,440
Bachelor of Science in Biomedical Science-DE (full-time)	34	$58,650	$4,300	$7,500	$70,450
Bachelor of Science in Biomedical Science-DE (part-time)	68	$58,650	$4,300	$7,500	$70,450
Bachelor of Science in Business Administration-DE (full-time)	40	$54,675	$4,265	$6,500	$65,440
Bachelor of Science in Cybersecurity-DE (full-time)	40	$62,425	$4,300	$4,000	$70,725
Bachelor of Science in Health Information Management-DE (full-time)	38	$54,225	$4,465	$7,600	$66,290
Bachelor of Science in Health Information Management-DE (part-time)	76	$54,225	$4,465	$7,600	$66,290
Bachelor of Science in Healthcare Science-DE (full-time)	36	$54,900	$4,230	$7,600	$66,730
Bachelor of Science in Medicinal Plant Sciences-DE (full-time)	34	$58,800	$4,230	$6,000	$69,030
Bachelor of Science in Nursing (full-time)	30	$62,125	$6,275	$4,500	$72,900
Bachelor of Science RN-BSN-DE (full-time) **	14	$20,150	$1,925	$1,500	$23,575
Bachelor of Science RN-BSN-DE (part-time) **	26	$20,150	$1,925	$1,500	$23,575

Program and schedule	Length months	Tuition	Estimated fees	Estimated books	Educational subtotal
Diploma in Addiction Counseling-DE (full-time)	14	$17,750	$1,395	$1,300	$20,445
Diploma in Addiction Counseling-DE (part-time)	28	$17,750	$1,395	$1,300	$20,445
Diploma in Cannabis Business Operations-DE (full-time)	10	$13,500	$1,080	$2,000	$16,580
Diploma in Cannabis Business Operations-DE (part-time)	20	$13,500	$1,080	$2,000	$16,580
Diploma in Cybersecurity -DE (full-time)	10	$17,050	$1,115	$1,000	$19,165
Diploma in Medical Billing and Coding-DE (full-time)	10	$15,300	$1,220	$3,000	$19,520
Diploma in Practical Nursing (full-time)	10	$24,125	$1,425	$3,000	$28,550
Diploma in Welding Technology (full-time)	8	$18,000	$1,290	$500	$19,790
Master of Business Administration-DE (full-time)	18	$18,000	$1,080	$2,000	$21,080
Master of Healthcare Administration-DE (full-time)	12	$19,000	$1,290	$1,500	$21,790
Master of Healthcare Administration-DE (part-time)	24	$19,000	$1,290	$1,500	$21,790
Master of Public Administration-DE (full-time)	12	$19,950	$1,290	$2,500	$23,740
Master of Public Administration-DE (part-time)	24	$19,950	$1,290	$2,500	$23,740
Master of Public Health-DE (full-time)	12	$19,650	$1,290	$1,500	$22,440
Master of Public Health-DE (part-time)	24	$19,650	$1,290	$1,500	$22,440
Master of Science Clinical Mental Health Counseling-DE (full-time)	22	$44,550	$2,340	$2,000	$48,890
Master of Science Clinical Mental Health Counseling-DE (part-time)	44	$44,550	$2,340	$2,000	$48,890
Master of Science in Nursing Family Nurse Practitioner (full-time)	20	$47,425	$2,320	$4,000	$53,745

Program and schedule	Length months	Tuition	Estimated fees	Estimated books	Educational subtotal
Master of Science in Nursing Family Nurse Practitioner (part-time)	40	$47,425	$2,320	$4,000	$53,745
Master of Science in Nursing-DE Nursing Education (full-time)	20	$19,550	$1,220	$2,000	$22,770
Master of Science in Nursing-DE Nursing Executive (full-time)	20	$19,550	$1,220	$2,000	$22,770

DE identifies distance education. ** Degree-completion program: amounts cover the Beal completion portion, subject to admission and transfer-credit requirements. **** AAS Healthcare Science is no longer enrolling new students; costs are shown for continuing students. Tuition includes instruction and supervised laboratories. Program lengths follow the catalog schedule.

Billing and cost information

Charges are assessed by enrollment; semester payments are due before the semester unless other arrangements apply. Future tuition or fee changes are posted at least one month before implementation and apply to future modules. See the catalog and enrollment agreement for applicable charges, withdrawals, and refunds.

Fees and health insurance

The program table includes the application, technology, and applicable program fees below. Do not add these fees a second time. Student health insurance is listed separately because it is an annual charge.

Fee	Amount	How it applies
Application fee	$30	One-time, non-refundable; prior payment is recognized under the catalog policy.
Technology fee	$35 per credit	Based on credits enrolled each semester; degree-completion fees apply to credits taken at Beal.
Practical Nursing Diploma entrance or certification exam fee	$100	Program-specific, non-refundable.
Associate and Bachelor Nursing entrance or certification exam fee	$75	Program-specific, non-refundable.
AAS Health Information Technology certification exam fee	$235	Program-specific.
BS Health Information Management certification exam fee	$235	Program-specific.
MS Family Nurse Practitioner fee	$120	Program-specific.
Lab Kit Fee	$1,970	Program-specific
Student health insurance	$2,000 per year	Additional where applicable; eligible students may waive the University plan with other coverage.

The catalog lists annual insurance for Associate Nursing, Bachelor Nursing, and Welding Diploma. Full-time students in on-site or hybrid programs must have coverage by the first on-ground course. Confirm eligibility, the coverage period, waiver requirements, and any charges with Financial Aid; the annual amount is not included in the educational subtotals.

Other costs and individual allowances

Individual COA budgets may include the following applicable additional costs under federal rules. These are not automatically included in every student's budget; contact Financial Aid to determine eligibility and documentation requirements:

- Required course materials, supplies, equipment, and a reasonable allowance for a computer.
- Dependent care needed for classes, study, fieldwork, internships, or commuting.
- Disability-related expenses not provided by another agency.
- Required professional licensure, certification, or first-credential costs incurred during enrollment.
- Federal student-loan fees, approved study-abroad costs, and required cooperative-education employment expenses.

Additional Program Expenses

Students enrolled in online courses must have access to a computer and reliable high-speed internet service. Certain programs or clinical externship sites may require additional expenses, including:

- **Background Check:** $43.45
- **Immunization Tracking:** $38.50
- **Vaccinations, BLS Certification, and Other Clinical Clearance Requirements:** Costs vary depending on the student's healthcare provider, insurance coverage, and clinical site requirements.

Students are encouraged to contact their health insurance provider to determine applicable coverage and out-of-pocket costs for vaccinations and other medical clearance requirements.

Students employed by a healthcare organization may be able to obtain required vaccinations, BLS certifications, and other clinical clearances through their employer at no additional cost. Beal University accepts current documentation completed through a student's clinical employer, provided it meets applicable program and clinical site requirements.

Background checks are excluded from this exception and must be completed through the university's approved process.

Students should contact their Program Director to confirm applicable clinical requirements and the Financial Aid Department for information regarding eligible expenses and their individual Cost of Attendance budget.

Enrollment and living arrangements

Food and housing allowances depend on applicable living arrangements and enrollment circumstances. FAFSA dependency status alone does not establish a student's living arrangements. Dependent students living with parents receive a nonzero living allowance. Military housing rules can exclude housing costs while allowing food. Miscellaneous personal expenses generally require at least half-time enrollment; less-than-half-time food and housing allowances are limited by federal rules. Online delivery alone does not remove otherwise eligible cost categories.

Special federal limits apply to correspondence study and confined or incarcerated students when applicable. Financial Aid applies those limits and can review documented special circumstances. Costs already counted in the budget are not added again.