



Academic Year 2026-2027 Financial Information

For students enrolled in the Fall 2026 program start date, the tuition rate shown will be locked through graduation. The university reserves the right to modify fees and other costs from year to year.

Tuition, Fees and Costs:

Tuition	\$36,400/year
Curriculum Fee	\$400/year
Course fees*	\$2700 (3 yr. total)
Technology fee	\$520/year
Books and other supplies	\$1000 approximate

Special or One-Time Fees and/or Costs:

Non-Refundable Deposit (applied to tuition)	\$500
Graduation fee	\$400

Optional Addition Fees:

APTA membership (yearly)	\$110
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**Paid per course enrollment: Year 1 PTH 5047 (\$700), PTH 5641 (\$500), Year 2: PTH 6651 (\$500), PTH 6671 (\$500)*

Office of Financial Aid

Southwest Baptist University Office of Financial Aid will provide guidance to students in meeting their financial obligations.

Some key points you need to know:

Billing Periods

- Graduate school charges apply only during the fall and spring semesters. There are no separate charges for the May or summer terms.

Financial Aid Budgeting

- Financial aid is initially divided evenly across fall, spring, and summer for first- and second-year students. However, you can request that it be split more evenly between fall and spring to match your charges and needs.
- You must plan to cover living expenses from August to July, either through aid or other means.
- You may be eligible for an additional Grad PLUS loan up to your calculated Cost of Attendance minus any awarded aid. You can find more information and apply at [StudentAid.gov](https://studentaid.gov)
- Your total aid cannot exceed your calculated Cost of Attendance for any semester, which may result in some aid being reserved for summer. The calculated Cost of Attendance is different than the published charges and can be found on your offer letter in the [My Bearcat Student Portal](#) under Tools / Self-Service / Financial Aid
- To request a split between fall and spring, we will need to receive a written request that specifies the amount you would like to apply to each semester. You can email finaid@SBUuniv.edu.

Disbursement Schedule

- Financial aid is disbursed three weeks after the start of a term, with refunds available two weeks later. Typical schedules are mid-September for fall, early February for spring, and early June for summer.

Plan accordingly to manage your finances throughout the academic year. If you have questions about financial aid or loan applications, contact Student Financial Services at (417) 328-1822 or email finaid@SBUuniv.edu.

There are three primary courses for Financial Aid for students. To learn more about each, access the links below. Please contact Financial Aid for more information about these options.

- Free Application of Federal Student Aid (FAFSA) [Roles](#) | [FAFSA Application](#) | [Federal Student Aid](#)
- Federal Direct Stafford Loans [Stafford Loans for Students](#) | [GovLoans](#)
- Direct PLUS Loan [Direct PLUS Loans](#) | [GovLoans](#)

Scholarships

There are a variety of sources for scholarships and grants from private organizations that you may be eligible for, but which requires some research on your part. The SBU PT program does not endorse any specific search product but lists the following for your convenience:

[Resources for PT and PTA Students](#) | [APTA](#)

[Harvey Fellows Overview](#) | [Mustard Seed Foundation \(msfdn.org\)](#)

[Student Loans for College & Graduate School](#) | [Discover](#)

[Financial Aid - ED.gov](#)

[collegiatefunding.com](#)

[IHS Scholarship Program](#) | [Indian Health Service \(IHS\)](#)