

UNDERSTANDING COST OF ATTENDANCE



The Cost of Attendance (COA) is an estimated budget of what a student may spend over the course of the academic year. This estimate is based on local cost of living calculations and surveys of the student body.

The COA includes estimated expenses for tuition and fees, housing/meals (whether on or off campus), as well as books, supplies, transportation and personal/miscellaneous expenses.

Is the COA what I have to pay?

COA \neq BILL

The COA is not the student bill.

The COA is used to determine the maximum amount of financial aid that a student may receive for the academic year.

- Financial aid awards cannot exceed the Cost of Attendance.
- The COA is the maximum amount of financial aid a student can receive, it is not the guaranteed amount.
- Educational funds received from outside resources, departmental scholarships or tuition waivers are considered as part of your overall financial aid package, and can impact the amount and type of financial aid awarded.

Direct Expenses vs. Indirect Expenses

Remember, COA is not your bill. Items on your COA are made up of **direct** and **indirect** expenses.

Direct expenses, are COA items that reflect the actual costs that are on your student bill. Items like:

- Tuition
- Fees
- Books/course materials if using First Day Complete
- Housing and meals for on-campus housing (only if you live on campus)

Indirect expenses, are COA items that are estimated costs that you may incur during the school year. Items like:

- Books and Supplies
- Transportation
- Personal/miscellaneous (expenses for basic living needs)
- Housing and meals for off-campus housing

If you live off campus, room and board are *indirect expenses* so they will **not** be charged on your student bill.

Why am I being charged for housing if I live off campus?

Getting Your Financial Aid Money

How do I get my financial aid money?

If you have completed all the **steps in the process** your financial aid will be disbursed to your student account.

You will need to pay any remaining balance on your student account, after aid has disbursed.

If your aid exceeds the amount due on the bill, you will receive a refund for the overage.