



NASFAA Prison Education Program Learning Series

Cost of Attendance

Award Years 2023-24 & 2024-25

What is the cost of attendance? The cost of attendance, also known as COA, is the amount it is expected to cost for a student to attend college during the academic year. It is a published number that gives students a more accurate idea of how much their education really costs because it includes elements beyond just the tuition sticker price. The COA also sets a maximum ceiling to the total amount of financial aid a student can receive during the academic year.

COA is determined by the college and is not a single number used for all programs and all students at the school. Many factors enter into the COA, such as program, location, and delivery modality (e.g., in-person, online, or hybrid courses), and more. Different programs and majors often have different COAs. For example, laboratory-heavy programs may have greater costs than more discussion- or writing-based programs. In addition, enrollment intensity — the number of credits a student is enrolled in or whether they are attending full-time or part-time — can affect the COA.

Why does COA matter for incarcerated students? The Higher Education Act strictly defines the elements that can be included in COA for Prison Education Programs (PEPs). The COA elements included in a PEP are more limited than they are for other programs, and the way financial aid funds are distributed also works differently. Students who are incarcerated need to understand three important facts about COA:

1. The federal Pell Grant funds are paid directly to the college;
2. Pell Grant amounts can never be greater than the college bill (which includes all elements of the COA); and
3. If any excess funds exist they are returned, so students are never directly paid funds in excess of their college bill.

How does COA work for PEP students? For students who are incarcerated, COA is made up of three elements: tuition and required fees; required books, supplies, course materials, and equipment; and the cost of receiving a license, certification, or first professional credential, if any.

- *Tuition and required fees.*
 - *Tuition* is the charge for instruction. It is a published amount determined by the college, and in some cases it is affected by the state where the college is located. Tuition rates may vary by program or may be the same for all programs at the college. For students enrolled full-time, the published tuition rate may be expressed as a single number for the semester or enrollment period, or may be expressed as a per-credit-hour rate. For students attending less than full-time, tuition is usually expressed as a per-credit-hour rate.
 - *Fees* are additional charges the college may apply to students' bills. Fees are normally smaller than the tuition amount and can vary widely from school to school and program to program. Many PEPs have different fees than corresponding on-campus programs. For example, on-campus programs may include fees for

facilities and services such as parking, student activities, technology use, matriculation, graduation, recreational facilities, laboratory use, enrollment services, and printing. For PEPs, the fees should relate to the program in which the student is enrolled and should represent the value they receive or resources they use.

- At some colleges, the tuition and fees are combined into a single number.
- *Required books, supplies, course materials, and equipment.*
 - Books and supplies refer to required course textbooks and required school supplies, such as paper, writing instruments, and accessories such as folders.
 - Equipment and course materials include items required for the program of study, such as computers.
- *The cost of receiving a license, certification, or first professional credential.*
 - These costs are only included in the COA for programs of study that require the license, certification, or professional credential, and only if the cost is incurred while the student is enrolled in the program.

A PEP COA must include the elements above if they are required for the student's program of study. Colleges must use the financial aid funds to pay a student's charges and supply those elements to the PEP student. Financial aid funds are never paid directly to PEP students.

Sometimes the COA can be higher than the Pell Grant, which can create a "balance due" on a student's bill. The college or PEP program must define options to resolve that balance. In a case where the COA is lower than the scheduled Pell Grant award, the college must reduce the Pell Grant amount to match the COA, because the Pell Grant amount applied to a student's account can never exceed the COA.

Some programs and some students may have other forms of financial aid available, such as scholarships. If the sum of all forms of aid is greater than the COA, the amount of aid must be reduced to match the COA.

Frequently Asked Questions

I've heard about students receiving aid to cover living expenses. Is COA handled differently for non-PEP students?

Yes, unlike the COA for students who are incarcerated, the COA for students on the outside includes additional elements not included in the COA for students who are incarcerated, such as standard amounts for housing and food costs during the enrollment period. Also, COA affects the calculation of financial need for other federal financial aid funds, like Direct Loans, which are not available to students who are incarcerated.

Is the COA adjusted when a student drops a class?

The COA may be adjusted if the student's tuition or fees are adjusted during the add/drop period. Once the student's tuition and fees are fixed after the add/drop period, the COA for that term does not change.

What if a student also receives Veterans Affairs (VA) benefits in addition to Pell Grant funds?

A student can receive both, but if the combined Pell Grant and VA benefits exceed the COA, the difference must be returned to the Pell Grant program.

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