



# NASFAA Prison Education Program Learning Series

## Cost of Attendance

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### Award Years 2023-24 & Later

**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, as it includes elements beyond 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 (HEA) 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 in other programs, and the way financial aid funds are distributed also works differently.

**How does COA work for PEP students?** For students who are incarcerated, COA consists of expenses in three categories: 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 set 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 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 that the college may apply to students' bills. Fees are normally lower than tuition and can vary widely from school to school and program to program. Many PEPs have different fees from the 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 the resources they use.
  - At some colleges, the tuition and fees are combined into a single number.

- *Required books, supplies, course materials, and equipment.*
  - o Books and supplies refer to required course textbooks and required school supplies, such as paper, writing instruments, and accessories, such as folders.
  - o Equipment and course materials include items required for the program of study, such as a student's computer or tablet.
- *The cost of receiving a license, certification, or first professional credential.*
  - o These costs are only included in the COA for programs of study that require a license, certification, or professional credential, and only if the cost is incurred while the student is enrolled in the program.

### ***How do the allowed elements in COA work with the administration of Pell Grants?***

A PEP student's COA must include the elements above if they are required for the student's program of study. No other elements, such as food, housing, transportation, or personal expenses, can be included. The items in the COA — and no other items — will all appear on the college bill. Any financial aid for which the student is eligible is applied to the bill. Colleges must use the financial aid funds to pay a student's charges and supply those services and items to the PEP student.

It is important to recognize several important facts about the administration of Pell Grants for students who are confined or incarcerated:

1. The federal Pell Grant funds are paid directly to the college, not to the PEP student. Financial aid funds are never paid directly to PEP students.
2. 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. Pell Grant amounts can never be greater than the college bill (which includes all permitted elements of the COA).
3. If any excess Pell Grant funds exist, they are returned to the U.S. Department of Education. Those excess funds are not kept by the college, and they are not payable to the student.
4. 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.
5. Sometimes the COA can exceed the Pell Grant, creating a "balance due" on a student's bill. The college or PEP program must define options to resolve that balance.

## Frequently Asked Questions

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

Yes, unlike the COA for students who are incarcerated, the COA for students on the outside includes additional elements, such as standard amounts for housing and food costs during the enrollment period. At times, non-PEP students pay those costs themselves, so a portion of their aid is paid directly to them. Also, COA affects the calculation of financial need for other federal financial aid programs, such as 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.

### What happens when a student is moved to transitional housing after being incarcerated?

If a student is residing in transitional housing where they do not have housing or food costs and may not incur any transportation expenses, those components would not be applicable. The school may choose to create a separate COA for those students, or may handle them on a case-by-case basis using professional judgment (PJ).

