

Cost of Attendance

The cost of attendance (COA) is an estimate of what it costs the typical student to attend College. Do not be startled by the sticker price of a college education. Your cost of attendance (COA) does not just cover your college tuition; it takes into account your basic living expenses too. So think about this: it is going to cost you the same amount to live for the next few years whether you are in college or not, and college graduates earn an average of \$20,000 MORE a year than students who only complete high school.

When comparing financial aid packages from other schools, make sure you are comparing the total cost of attending that school, not just the total financial aid awarded. It is important for you to budget and make wise decisions regarding how to utilize the financial aid funds you receive. **Students are not allowed to receive financial aid that exceeds their cost of attendance.**

What's Included in the COA

The cost of attendance at Talladega College includes both direct and indirect costs:

Direct costs are federally approved institutional charges paid to Talladega College (tuition, fees and on-campus housing and meal plan, if living on campus).

Indirect costs are federally approved expenses associated with attending Talladega College (books, transportation to campus, personal expenses, and off-campus housing and meals, if living off campus).

Helpful Definitions for Understanding COA

- **Tuition and Fees:** The average cost of tuition and fees for a typical student is based on enrolling for a certain number of credit hours per academic semester.
- **Room and Board:** A reasonable estimate of what it would cost to live while attending school. Actual costs may vary by individual choices related to location and circumstances. Typically includes rent, food, snacks, household supplies and utilities.
- **Books and Supplies:** The average cost of books and supplies for a typical student for an entire academic year. Typically includes books, educational supplies, course materials, and computer-related expenses excluding the purchase of a personal computer.
- **Personal Expenses and Miscellaneous:** Estimate of costs for clothing, haircuts, entertainment and other miscellaneous expenses. What you actually spend on these types of items may be higher or lower depending on your own lifestyle.
- **Transportation:** Represents travel home and / or to and from school.

How the COA Drives Your Financial Aid

The college subtracts your [Expected Family Contribution \(EFC\)](#) from the COA to calculate your need for financial aid. The higher the COA, the more aid you will be eligible to receive.

Your Own COA May Be Different

Talladega College creates several official COAs that reflect differences in living costs (on-campus and off-campus). Your actual cost to attend might be more than the official COA depending on your major, participation in extracurricular activities, and travel expenses.

2019-2020– Talladega College Cost of Attendance for Fall and Spring based on enrollment in 12 to 18 credit hours

	<u>ON CAMPUS</u>	<u>ON CAMPUS</u>	<u>OFF CAMPUS</u>	<u>OFF CAMPUS</u>
	Fall 2019	Spring 2020	Fall 2019	Spring 2020
Tuition & Fees	\$6,170	\$6,170	\$6,170	\$6,170
Room & Board	\$3,252	\$3,252	\$1,600	\$1,600
Books & Supplies	\$685	\$685	\$685	\$685
Personal Expenses	\$600	\$600	\$600	\$600
Transportation	\$450	\$450	\$450	\$450
Total	\$11,157	\$11,157	\$9,505	\$9,505