

# Nashville State Community College

## UNDERSTANDING THE COST OF ATTENDANCE (COA)

### WHAT IS COST OF ATTENDANCE?

The federal government allows financial aid dollars to be used to cover up to the student's entire academic-year-budget, known officially as the student's "Cost of Attendance" (COA). The COA is an estimate of what it costs a typical student to attend college. Don't be startled by the COA because it doesn't only include tuition and fees; it also takes your basic living expenses into account. Every student who applies for aid is assigned a COA. Your COA is made up of two different types of costs: direct and indirect. Direct costs are items that appear on your NSCC bill, such as tuition and fees. Indirect costs will not appear on your bill but are estimated costs associated with going to college. The COA allows schools to help the student cover expenses beyond tuition and fees. These include items like books, housing, transportation, and personal expenses. For example, you may not see higher housing costs if you are paying the same amount for housing as you did prior to going to college. Very few students pay the full cost of attendance because most receive some type of financial aid.

### KEY TAKEAWAYS

- Cost of attendance (COA) is the average annual cost to attend NSCC.
- It includes tuition and fees, housing and food, books, supplies, and other expenses.
- Cost of Attendance is used to calculate how much financial aid a student is eligible for, based on the Student Aid Index (SAI) from their FAFSA.
- Very few students pay the full cost of attendance because most receive some type of financial aid.
- NSCC offers affordable tuition!
  - <https://www.nsc.edu/financial-aid-tuition/tuition-costs>

### CAN I BORROW MORE THAN THE COST OF ATTENDANCE?

Federal loans and other financial aid can't exceed the college's cost of attendance minus the family's SAI. The amount the student can borrow is also subject to both annual and total limits.

For more information contact us.  
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