

# NSCC Cost of Attendance (COA) policy

Updated 07/02/2024 – Jennifer Byrd

## Student Budgets

The United States Department of Education directs schools to determine costs associated with attendance to determine the amount of financial aid for which a student may be eligible. The Cost of Attendance (COA) estimates a student's educational expenses for a period of academic enrollment. The Higher Education Act of 1965, as amended (HEA (Higher Education Act)), defines the COA components for all federal student aid (FSA) programs in section 472.

The COA is established each award year for the academic year and summer. COA components include allowances for estimated costs for tuition/fees, books/course materials/supplies/equipment, transportation, living expenses, personal expenses, and licensure/professional certification, if applicable. These are basic COA components for all students; other cost categories may be included in a student's COA, based on individual circumstances.

Only coursework that meets an outstanding degree requirement (i.e., coursework toward Program of Study or CPOS (Course Program of Study) eligible coursework/hours) can count in the enrollment status used to determine the amount towards tuition/fees, and the books/course materials/supplies/equipment components within the COA. If it is in the best interest of the student, our office may use STANDARD hours if the student is not receiving any federal or state aid (except for Federal Pell Grant which is disbursed based on CPOS-eligible coursework).

Enrollment Status is defined as follows: However, for COA purposes, the tuition/fee and books/course materials/supplies/equipment components can be based on the average enrollment within each enrollment status. NSCC uses a per credit hour calculation of the book costs.

Degree Level	Full Time	Three-Quarter Time	Half Time	Less Than Half Time
Undergraduates	12 Hours & above	9 -11 Hours	6 – 8 Hours	1 – 5 Hours

For students enrolled ONLY in CPOS-eligible coursework that does not meet for the full term (i.e., modular coursework that meets in parts of term less than full term) or the combination of enrollment in modular coursework which does not meet for the full term, the COA cannot include costs for transportation, living expenses, and personal expenses incurred during the time the student is not enrolled in coursework. The COA components and SAI (Student Aid Index) are adjusted as applicable (FSA Handbook, Volume 3, Chapter 2).

If a student's enrollment status in CPOS eligible coursework is changed from full-time to at least half-time, only the tuition/fees, and books/course materials/supplies/equipment components are changed to reflect the revised enrollment. If less-than-half-time, our office includes only tuition/fees, books/course materials/supplies/equipment, professional licensure/ certification/first credential costs, and transportation components. Miscellaneous costs may not be included. Professional judgment (PJ) may be used.

The [Federal Pell Grant Budget](#) is reflected on ROAPELL and the Pell Budget Maintenance tab on RBAPBUD and is determined by the "base" average full-time nine-month budget particular to a given student. Actual Federal Pell Grant awards are adjusted on RPAAWRD as appropriate based on the student's SAI,

federal Pell Grant budget, period of enrollment and the number of CPOS eligible hours for which the student is enrolled and engaged in their current program of study.

The **Campus-Based Budget** is reflected on RBAPBUD. Per ROAINST (i.e., Defaulted Aid Period), budgets are defaulted as FASPR (fall/spring) and then processes are used to change the Aid Period based on the student's enrollment during Fall, Spring and Summer, if applicable. Financial aid staff can manually update the campus-based budget on RBAPBUD, based on actual enrollment, when processing financial aid files.

A full-time COA for undergraduates is automatically assigned at the time of packaging before classes begin. A student's COA is adjusted based on the actual CPOS enrollment status before aid is disbursed at the census date (14<sup>th</sup> calendar day of classes). For students packaged on/after the first day of class, the COA is assigned based on actual enrollment status at the time of packaging aid. The COA is updated to the actual enrollment status on the night aid is disbursed, except if the student is receiving campus-based aid, which is then locked based on the enrollment status on the night of census or when paid.

Reports are run periodically throughout the term to adjust the budget based on the engaged hours from the Pell Recalculation Date (PRD) freeze.

The following educational expenses are considered when constructing the COA at the institution, rather than only added later upon a student's request:

### Tuition and Fees

Component is calculated using the full-time amount from the prior year. It may be adjusted for actual charges on a case-by-case basis.

### Books, Course Materials, Supplies, & Equipment

Component is determined based on average cost at public 2-year institutions as published by educationdata.org (<https://educationdata.org/average-cost-of-college#average-cost-of-books-supplies>). These calculations include different rates for full-time, three-quarter-time, half-time, and less-than-half-time enrolled students by dividing the average cost by 12 to find the by credit hour price.

Adjustments may be made on a case-by-case basis (with receipts) to account for actual costs to a student, through PJ. Documentation of a computer rental or purchase may be submitted by a student to include a reasonable allowance for the rental or upfront purchase of a personal computer in the cost component, as determined by the institution.

## Living Expenses

### Housing and Food

A student's housing status is determined by their dependency status on the FAFSA. The institution does not have on-campus housing. Therefore we assign with parent status to dependent students and off campus status to independent students. Upon documented request from student or to resolve an overaward, PJ may be used to change status of living with parent to off campus – with appropriate documentation.

Allowance is determined utilizing the following categories:

- Dependent students residing at home with parents or relatives;
  - A reasonable housing allowance as determined by the institution and estimated food costs.
- Students who live in housing located on a military base or for which a basic allowance is provided under section 403(b) of title 37, United States Code; or
  - No housing component, estimated food costs included.
- All other students not included in any of the above categories.

Costs are determined based on the College Board Living Expense Budget figures—moderate budget (South—Atlanta area) - [Nine-Month Living Expense Budget | Education Professionals \(collegeboard.org\)](https://collegeboard.org/education-professionals/nine-month-living-expense-budget) and a standard food allowance. The standard food allowance provides the equivalent of three meals each day. The College Board moderate budget for food costs is comparable to unlimited meal plan costs at universities near the institution.

For dependent students residing at home with parents, the amount reflects food costs associated with maintaining the student in the parent's household and using  $\frac{1}{4}$  of the housing allowance for independent students (due to the lower costs of students living at home). Including food costs and the  $\frac{1}{4}$  of the housing allowance in the living expenses component aligns with USDOE guidance in DCL ID: GEN-22-15 that requires dependents living at home to have a reasonable standard allowance for living that is not zero.

### Personal/Miscellaneous

Miscellaneous expenses include allowances for clothing, toiletries, and other living expenses. These expenses vary based on the individual student's lifestyle. The allowance is based on a reasonable estimate, as outlined below:

#### Fall/Spring Methodology

Personal/Misc. Component	Monthly Amount	Term Amount	Total Amount
Cell	\$30.00		\$270.00
Entertainment	\$50.00		\$450.00
Clothing (3 outfits a term)		\$110.00	\$220.00
Toiletries/Other Living Expenses	\$50.00		\$450.00
			\$1,390.00

#### Cell

AT&T Prepaid Plan @ \$30 per month

#### Entertainment

Hulu or other provider \$10/month

Spectrum Internet or other provider \$40/month

### **Clothing**

Three outfits a term (\$20 bottoms, \$10 tops, \$20 other garments)

### **Toiletries/Other Living Expenses**

Estimate included to cover general prices at stores for toilet paper, etc. (\$26.00)

Estimate included for washing two loads of laundry weekly (\$3.00 per load).

### Transportation

Component is determined based on College Board Living Expense Budget figures —moderate budget (South—Atlanta area). Upon request from the student, an allowance can be included for costs associated with travel between home and work or for travel that requires greater than 30 miles round-trip -with documentation.

### Loan Origination Fees

Origination fee required to receive federal student loans is included as an educational cost for a student loan borrower. Component is based on average loan origination fees from the prior academic year.

### Professional Licensure, Certification, or a First Professional Credential

An allowance for the costs associated with obtaining a license, certification, or a first professional credential is included in the COA at the institution if required for a student's declared program of study and known to be incurred during the period of enrollment associated with the award year COA. The costs are included in the COA for the academic year in which the student is enrolled and incurring the costs. It is possible these types of costs can be incurred over multiple years of the student's academic program.

A student may also request applicable costs be included in the COA for the timeframe in which the student will be enrolled and incur the costs.

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The following educational expenses are considered upon request from the student or if the institution identifies students where the additional cost component is appropriate:

### Dependent Care

A childcare allowance is not automatically included in the COA at the institution. However, we will allow an increase to the COA as related to childcare. Students will be required to provide documentation of childcare expenses. See Adjusting COA policy under Professional Judgement policies for further information.

### Disability Related Expenses

An allowance for disability related expenses is not automatically included in the COA at the institution. However, we will allow an increase to the COA as related to disability expenses. Students will be required to provide documentation of the expenses. See Adjusting COA policy under Professional Judgement policies for further information.

## Cooperative Education Expenses

An allowance for reasonable employment expenses associated with a cooperative education program is not automatically included in the COA at the institution. However, we will allow an increase to the COA as related to such expenses. Students will be required to provide documentation of the expenses. See Adjusting COA policy under Professional Judgement policies for further information.

## Study Abroad Expenses

A study abroad allowance is not automatically included in the COA at the institution. However, we will adjust the COA as related to study abroad based on reasonable costs, as determined by the institution, for a student in a study abroad program approved for credit by the institution. An increase to the standard COA may occur if the study abroad costs exceed standard costs.

## References

FSA Handbook Volume 3

DCL ID: GEN-22-15

HEA, Section 472

NASFAA Monograph dated January 2018

NASFAA Ask Regs