# Components Included in the Cost of Attendance

The following components are included in the university's cost of attendance (COA). COA is divided into two categories: direct costs and indirect costs. Direct costs are items charged directly by JWU such as tuition and fees, housing and meal plans (for those living in campus housing). Indirect costs are items not directly charged by JWU that are expenses the student may have as part of the cost of attending college.

The fees below are the indirect costs that JWU includes as part of a student's COA. These fees are only approximate costs and could be higher or lower depending on the student's needs. Each student's COA may vary based residency status, enrollment status and/or the program of study, and are applicable to students attending at least half time.

### **Off-campus Housing**

The estimated cost for housing for students not residing with parent(s) is approximately \$9,500 per academic year. For those students residing with parent(s), the estimated cost is approximately \$5,500 per academic year. These costs are determined annually and are not applied to the student's invoice.

### **Off-campus Meals**

The estimated cost for meals for students not residing with parent(s) is approximately \$3,200 per academic year. For those students residing with parent(s), the estimated cost is approximately \$2,900 per academic year. These costs are determined annually and are not applied to the student's invoice.

### **Books and Supplies**

The estimated cost for books and supplies is approximately \$1,200 per academic year. These costs are not applied to the student's invoice. Books and supplies can be purchased at the university's bookstores, online or through other venues where available. The bookstores operate a textbook sales/ buyback program to help students minimize these costs. However, textbook rentals at the bookstore or online bookstore are typically the least expensive option for students.

\*Students enrolled in the ABSN Nursing program will have textbooks included in the cost of tuition. Students may choose to opt out and purchase textbooks on their own by emailing Student Financial Services. (sfs.pvd@jwu.edu.)

#### **General Transportation Expenses**

The estimated transportation expense is approximately \$1,000 per academic year. These costs are determined annually by the university and are not applied to the student's invoice.

#### **Personal Expenses**

Estimated personal expenses are approximately \$900. These costs are determined annually by the university and are not applied to the student's invoice.

## **Federal Direct Loan Fees**

Students who borrow a Federal Direct Student Loan will have an estimated loan fee of \$58 to \$76 included in the COA.

There are times when the COA may not properly address all students' needs. In an attempt to assist these students, with proper documentation, we may increase the cost of attendance on a CASE-BY-CASE basis. The costs will be evaluated to determine if the student is eligible for additional aid eligibility. Examples include, but are not limited to, allowances based on the actual expenses incurred for dependent care of the student's dependent as it related to study at JWU, disability related expenses, cost of a personal computer, fees for an applicable eligible study-abroad program, etc. For more information regarding qualifying circumstances for increases to COA, please contact your financial planner.