



Student Loan Tips

What Does 'Cost of Attendance' Really Include?

Cost of attendance isn't just tuition. Learn what it includes and how it affects your financial aid and student loan eligibility.

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4 min read

When it comes to paying for college, everything starts with your school's cost of attendance — or COA. This number affects how much financial aid you're eligible to receive, including scholarships, grants, and both federal and private student loans.

But what exactly is included in the cost of attendance?

Cost of attendance is the school's estimate of **how much it will cost to attend college for one academic year**. It includes both direct costs (like tuition and fees) and indirect costs (like housing and personal expenses).

Here's a breakdown of what's typically included:

- Tuition and required fees
- On-campus housing or estimated rent for off-campus housing
- Meal plans or food costs
- Books, supplies, and course materials
- Technology needs like a laptop or printer
- Transportation and travel costs
- Miscellaneous personal expenses

It's important to note that the COA is determined by your school, and it may vary based on your major, housing status, or whether you're attending full-time or part-time. Your school uses this number to determine how much financial aid you're eligible for — and private lenders use it to limit the amount you can borrow.

For example, if your cost of attendance is \$30,000 and you've received \$20,000 in scholarships, grants, and federal aid, your **financial aid gap** is \$10,000. That's the amount a private student loan can cover — and nothing more.

At GradBridge, we work with your school to certify your loan amount based on your COA to ensure that borrowing stays within responsible limits and is used only for qualified education expenses.

Understanding your cost of attendance helps you plan better, avoid overborrowing, and ensure your loan is being used to support your path to graduation.