## CO\$T OF ATTENDANCE

## Direct costs-paid to the college

- Tuition: The cost of classes, usually charged by the credit; this number can vary based on how a college defines full-time enrollment
- Mandatory Fees: Recreation, technology, student services, etc.



## Indirect costs—paid separately

- Books, supplies and equipment: Computer/ software, lab equipment, art supplies, pencils, highlighters, etc.
- Transportation: Daily commuting, parking, weekend trips or getting home during breaks
- Miscellaneous/personal expenses:

Everything not already listed; necessities like shampoo or shoes, but also nonessentials like Netflix or concerts


## Housing and food

- A direct cost if living on campus, typically including a meal plan; an indirect cost if living off campus


## Tips for comparing cost of attendance

- Compare apples to apples: Make sure you're using comparable definitions of an academic year, enrollment credits per term and other fee categories. For instance, some colleges charge tuition per credit, while others (such as WSU) charge a flat rate for full-time enrollment.
- Estimate high: Be realistic, if not overly cautious, when budgeting for indirect costs. Track your spending now to get a true idea of what you'll need to budget.
- Estimate local: Research the cost of living in the college's location. For example, living in a big city can be more expensive than a small town. Consider if living at home is an option, as that's often the most affordable.
- When in doubt, ask: Don't make assumptions. If you aren't sure how many credits per term are being used for tuition, whether you'll be considered a nonresident, or the definition of certain fees, contact the school's financial aid or admissions office to clarify!
- Estimate out: Create a four-year comparison to get a total cost to degree. Factor in increases in tuition (typically $3-5 \%$ each year), study abroad, any time-to-degree saved (through Running Start, AP exams, etc.) and/ or length of scholarships (one or four years).


## Use the worksheet on the back to compare your cost of attendance at different colleges.

## COST OF ATTENDANCE COMPARISON WORKSHEET

| Add up annual estimates in each category by using college websites and brochures. |  | COLLEGE A | COLLEGE B | COLLEGE C | COLLEGE D |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Washington State University |  |  |  |
| $\begin{aligned} & \text { DIRECT } \\ & \text { COSTS } \end{aligned}$ | TUITION |  |  |  |  |
|  | FEES | + | + | + | + |
|  | HOUSING/MEAL PLAN <br> (If applicable) | + | + | + | + |
| TOTAL DIRECT COST |  | = | = | = | = |
| SUBTRACT <br> ANY <br> MONEY AWARDED | GRANTS OR SCHOLARSHIPS OFFERED BY THE COLLEGE | - | - | - | - |
|  | EXTERNAL SCHOLARSHIPS, SUPPORT OR FUNDS | - | - | - | - |
| ACTUAL DIRECT COST (PAID TO COLLEGE) |  | $=$ | $=$ | $=$ | $=$ |
| $\begin{aligned} & \text { INDIRECT } \\ & \text { COSTS } \end{aligned}$ | HOUSING/MEALS (If applicable) | + | + | + | + |
|  | BOOKS AND SUPPLIES | + | + | + | + |
|  | TRANSPORTATION | + \$767 | + | + | + |
|  | MISCELLANEOUS/ PERSONAL | + \$1,054 | + | + | + |
| YOUR COST OF ATTENDANCE |  | $=$ | = | = | = |

## Take it one

 step furtherThink about when you'll need to pay for each expense. At the start of each term? Monthly? Annually? This can help you decide if you can rely on a job, need a loan, use a payment plan or need to seek other types of funding.

