



COST 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
- **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

- Also referred to as "Room and Board," this is an indirect cost if living at home or off campus (the only options for WSU Vancouver students); a direct cost if living in residence halls, which typically includes a meal plan



Cost of attendance

Tips for comparing costs of attendance across colleges

- **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 unique cost of attendance at different colleges.

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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
		WSU Vancouver			
DIRECT COSTS	TUITION	\$11,556			
	FEES	+ \$40	+	+	+
	HOUSING/FOOD (Not applicable at WSU Vancouver)	+	+	+	+
TOTAL DIRECT COST		= \$11,596	=	=	=
SUBTRACT ANY MONEY AWARDED	GRANTS OR SCHOLARSHIPS OFFERED BY THE COLLEGE	-	-	-	-
	EXTERNAL SCHOLARSHIPS, SUPPORT OR FUNDS	-	-	-	-
ACTUAL DIRECT COST (PAID TO COLLEGE)*		=	=	=	=
INDIRECT COSTS	HOUSING/FOOD (If applicable)	+	+	+	+
	BOOKS AND SUPPLIES	+	+	+	+
	TRANSPORTATION	+	+	+	+
	MISCELLANEOUS/PERSONAL	+	+	+	+
YOUR COST OF ATTENDANCE		=	=	=	=

*A negative Actual Direct Cost means you will receive that amount as a refund to pay for Indirect Costs

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Take it one step further

Think 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.