

COST OF ATTENDANCE POLICY

Cost of Attendance (COA)

Cost of attendance (aka budget) is defined as costs the student is expected to incur during a period of enrollment. Ashland University calculates COA based on a full academic year, which includes the fall and spring semesters with summer as a header or trailer. Actual or average costs may be used, and they must be consistently applied. Budgets are reasonable estimates and allow students to maintain a moderate standard of living.

For most students, basic COA components include the following (with some exceptions):

- Tuition and Fees
- Living Expenses (food and housing)
- Books, Course Materials, Supplies, and Equipment
- Transportation
- Miscellaneous Personal Expenses
- Federal Student Loan Fees

Additional COA allowances are available to qualified students who incur expenses for the following:

- Professional Licensure, Certification, or a First Professional Credential Allowance
- Personal Computer Reimbursement
- Study Abroad Allowance
- Dependent Care Allowance

Eligibility for Aid – COA is used along with a student’s Student Aid Index (SAI) to determine eligibility for need-based financial aid, which affects how much aid, as well as what type of aid, a student may receive.

Initial Compilation – Fall/Spring COA is generated based on a student’s program of study, housing choice, and enrollment at the time of packaging aid. Summer COA will be added separately after the student enrolls for summer classes.

Census Recalculations – If at census it has been determined that a student’s enrollment changed since aid was packaged, the Financial Aid Office will recalculate a student’s COA and packaged aid according to federal regulations. The census date marks the end of the add/drop period for the semester and becomes the official enrollment used for both state reporting and financial aid eligibility. Any over awards found at census or at any other time must be resolved and may require the student to return Title IV funds. Thus, students are encouraged to contact the Financial Aid Office when their enrollment changes.

Simultaneous Enrollment – Students simultaneously enrolled at multiple schools under consortium agreements must have their COAs from both schools combined to prevent double counting of student expenses. If a student is Pell or IASG eligible, their COA must be applied on a full-time, full academic year basis. Adjustments as appropriate are required for less-than-full-time enrollment for all other Title IV programs.

Regular Review and Updating of Component Values – A committee under the direction of the Executive Director of Financial Aid reviews and updates student budget components annually to reflect national, state, local and institutional costs. Upon finalizing these costs for the next academic year, AU’s *Cost of Attendance Calculator* is updated on our website [here](#) for current and incoming students.

Budget Adjustments – Cost of attendance components may be adjusted to address special circumstances through a professional judgment (PJ), but adjustments must be made within the accepted categories as defined in the Higher Education Act of 1965. A cost of attendance adjustment may be initiated by the student or a Financial Aid Administrator, and professional judgment (PJ) determinations are made on a case-by-case basis. Cost of attendance adjustments must be documented and supporting documentation pertaining to the student's individual case included in the student's file. [See our separate "Professional Judgment Policy" for more details.](#)

Basic COA Components

- Tuition & Fees – Actual billed costs assessed by the University based on a student's program and enrollment. Ashland University's tuition budget component reflects the full-time comprehensive tuition rate (12-19 credit hours) for traditional undergraduate students and per credit hour tuition amounts for students enrolled in our fully online, partnership, and graduate programs. The fee budget component reflects fees that are either for all students, all students in a particular course of study, or all students in a broad category, such as undergraduate (UG) and graduate (GR) students. Traditional UG students are charged general fees (campus access, activity, and learning technology), and fully online, partnership, and graduate programs may be charged a per credit hour learning technology fee.
- Living Expenses (includes food and housing) – Actual billed costs for on-campus students, and a standard allowance determined by the institution to assist off-campus students with housing and food expenses. The student must be enrolled at least half-time to receive the housing and food budget components. Only costs for the student are considered, not others in the household.

For a resident student, the 2025-26 housing allowance component is \$4,047 per year and the food allowance component is \$2,950 per year. If a student is billed for a more expensive room or meal plan, a budget adjustment may be added at the student's request or at the discretion of a financial aid administrator. The standard food allowance provides the equivalent of three meals per day. The food component for a commuter student may be increased if an AU meal plan is purchased.

- Books, Course Materials, Supplies & Equipment – A standard allowance determined by the institution. Ashland University uses a standard allowance for all students in the amount of \$40 per credit hour of enrollment. An adjustment to this standard allowance can be made if the student provides documentation showing that their total costs surpass the standard allowance.
- Transportation – A reasonable, standard allowance determined by the institution to assist students with transportation costs for operating and maintaining an automobile (e.g. mileage, gas, oil, license, insurance, and repair). Payments for the purchase or lease of an automobile are not included in COA and cannot be added through a professional judgment. Students enrolled in a fully online program of study will not be assigned a transportation allowance.
- Miscellaneous Personal Expenses – A standard allowance determined by the institution to assist students with miscellaneous personal expenses. Allowable personal expenses include, but are not limited to, clothing, personal maintenance, grooming aids, and recreation. A student must be enrolled at least half-time for this budget component to count in their COA.
- Federal Direct Loan Fee Allowance – This standard allowance applies consistently toward incurred origination fees borrowed by the student. The allowance is based on a student's degree type (undergraduate or graduate) and dependency status (dependent or independent). If a federal loan is declined or lowered, the school is not required to recalculate loan fees, but must ensure the standard allowance does not mask an over award.
 - *Parent or Graduate PLUS Loans* – If a parent or graduate chooses to borrow a federal PLUS loan, the loan origination fees must be added to the student's cost of attendance.
 - *Private Loans* – Private loan origination fees are not permitted to be included in the student's COA.

Additional COA Allowances

- Professional Licensure, Certification, or a First Professional Credential – An allowance for the costs associated with obtaining a license, certification, or a first professional credential, for a student in a program that prepares them to enter a profession that requires such a qualification. Costs associated with obtaining a professional credential are added to eligible students' COA by the Financial Aid Office. The credential cost must be incurred while the student is still enrolled even if the credentialing activity occurs after the student's enrollment period ends. The costs are not restricted to a one-time allowance. The school must document any professional credential expenses included in the COA on a case-by-case basis.
- Personal Computer Reimbursement – AU will increase a student's COA up to a maximum amount of \$2,000 towards the purchase of a laptop or desktop computer as well as additional expenses such as a monitor, keyboard, mouse, and/or software purchases necessary to their program of study (i.e. Microsoft 365 or Adobe Suite). This reimbursement applies to all enrolled students and may be purchased outside of when the student is enrolled, such as in the summer for use during the following fall enrollment period. The computer does not have to be required by the student's program, and it may be added to a student's COA in multiple years if the school considers it reasonable to do so. Copies of original receipts showing proof of purchase are required.
- Study Abroad Allowance – A reasonable allowance determined by the institution providing the study abroad experience to help toward costs associated with an AU approved study abroad experience. A study abroad budget form is initiated by the Study Abroad Director that includes the costs associated with that particular abroad experience. The financial aid study abroad liaison completes the form adding in additional AU-related budget costs as well as the estimated financial aid the student may be eligible to receive. COA is updated only after the student pays the study abroad deposit.
- Dependent Care Expenses – A reasonable allowance based on the estimated actual expense incurred for dependent care, based on the number and age of such dependents. A "dependent" may include persons other than children, such as elderly parents. This allowance cannot exceed the reasonable cost in the community in which such student resides for the kind of care provided ¹. The period of time for which dependent care is required includes, but is not limited to, class-time, study-time, field work, internships, and commuting time. The student must submit copies of daycare or care-provider receipts, or other proof of payment, along with a statement from the student or care-provider and/or other requested documents.

This allowance can be added upon receiving a written request from the student and proof the student has a dependent who is included in the household size, for whom care is required in order for the student to attend school. It can be based on estimated or actual expenses.

¹The school may not use state or other standards when determining the amount of the allowance. An average allowance may be used if it does not exceed the costs for dependent care in the student's community, or costs incurred by the student. However, if the student's actual costs are lower than the average, actual costs must be used.