

### What is "*Cost of Attendance*"

Using the Department of Education's guidelines, MTSA's Financial Aid Office establishes a Cost of Attendance [COA] for each academic year. The COA is an estimate of the student's educational expenses for one year at a time, which includes three semesters.

Establishing your personal financial budget is the basis in estimating your need for financial assistance while attending school. The basics of budgeting are to form good financial habits and develop an awareness of spending. Your budget should include the below listed items.

Items considered in MTSA's Cost of Attendance include:

**Tuition and Fees**

**Books and Supplies** – required textbooks and supplies needed for the year

**Living Expenses** – housing and food

**Transportation** – fuel, general vehicle upkeep, and transportation costs (not to be

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