Student Budgets

The United States Department of Education directs schools to determine costs associated with attendance to determine the amount of financial aid for which a student may be eligible. The Cost of Attendance (COA) estimates a student's educational expenses for a period of academic enrollment. The Higher Education Act of 1965, as amended (HEA), defines the COA components for all federal student aid (FSA) programs in section 472.

The COA is established each award year for the academic year and summer. COA components include allowances for estimated costs for tuition/fees, books/course materials/supplies/equipment, transportation, living expenses, personal expenses and licensure/professional certification, if applicable. These are basic COA components for all students; other cost categories may be included in a student's COA, based on individual circumstances.

Only coursework that meets an outstanding degree requirement (i.e., coursework toward Program of Study or CPOS eligible coursework/hours) can count in the enrollment status used to determine the amount towards tuition/fees, and the books/course materials/supplies/equipment components within the COA. If it is in the best interest of the student, our office may use STANDARD hours if the student is not receiving any federal or state aid (except for Federal Pell Grant, which is disbursed based on CPOS eligible coursework).

Enrollment Status is defined as follows: However, for COA purposes, the tuition/fee and books/course materials/supplies/equipment components can be based on the average enrollment within each enrollment status.

Degree Level	Full Time	Three-Quarter Time	Half Time	Less Than Half Time
Undergraduates	12 Hours & above	9 -11 Hours	6 – 8 Hours	1 – 5 Hours

For students enrolled ONLY in CPOS eligible coursework that does not meet for the full term (i.e., modular coursework that meets in parts of term less than full term) or the combination of enrollment in modular coursework which does not meet for the full term, the COA cannot include costs for transportation, living expenses, and personal expenses incurred during the time the student is not enrolled in coursework. The COA components and EFC are adjusted as applicable (FSA Handbook, Volume 3, Chapter 2).

If a student's enrollment status in CPOS eligible coursework is changed from full-time to at least half-time, only the tuition/fees and books/course materials/supplies/equipment components are changed to reflect the revised enrollment. If less-than-half-time, our office includes only tuition/fees, books/course materials/supplies/equipment, professional licensure/ certification/first credential costs and transportation components. Miscellaneous costs may not be included. The institution may include an allowance for food and housing costs, for up to three semesters, with no more than two semesters being consecutive. Professional judgment (PJ) may be used.

Fall and Spring Semesters
Full-Time

The cost of attendance figures represent an estimate of what it costs to attend for an academic year.
The budget components are estimated averages used solely for calculating financial aid eligibility.
This is an ESTIMATE of tuition, fees, books, course material, supplies and equipment, living expenses, transportation costs, and personal/miscellaneous expenditures.

	One Term (Fall or Spring) In-State	**One Term (Fall or Spring) Out-State**	**Annual (Fall and Spring) In-State**	**Annual (Fall and Spring) Out-State**
Tuition & Fees	$2,542.00	$4,282.00	$5,084.00	$8,564.00
Books, Course Materials, Supplies, and Equipment	$785.00	$785.00	$1,570.00	$1,570.00
Living Expenses (Food and Housing)	$5,425.00	$5,425.00	$10,850.00	$10,850.00
Personal/Miscellaneous Expenses	$1,340.00	$1,340.00	$2,680.00	$2,680.00
Transportation	$1,035.00	$1,035.00	$2,070.00	$2,070.00
Total	**$11,127**	**$12,867**	**$22,254**	**$25,734**

Fall and Spring Semesters
Three Quarter Time

	One Term (Fall or Spring) In-State	One Term (Fall or Spring) Out-State	Annual (Fall and Spring) In-State	Annual (Fall and Spring) Out-State
Tuition & Fees	$1,951.00	$3,256.00	$3,902.00	$6,512.00
Books, Course Materials, Supplies, and Equipment	$588.00	$588.00	$1,177.00	$1,177.00
Living Expenses (Food and Housing)	$5,425.00	$5,425.00	$10,850.00	$10,850.00
Personal/Miscellaneous Expenses	$1,340.00	$1,340.00	$2,680.00	$2,680.00
Transportation	$1,035.00	$1,035.00	$2,070.00	$2,070.00
Total	**$10,339**	**$11,644**	**$20,679**	**$23,289**

Fall and Spring Semesters
Half-Time

	One Term (Fall or Spring) In-State	One Term (Fall or Spring) Out-State	Annual (Fall and Spring) In-State	Annual (Fall and Spring) Out-State
Tuition & Fees	$1,360.00	$2,230.00	$2,720.00	$4,460.00
Books, Course Materials, Supplies, and Equipment	$392.00	$392.00	$785.00	$785.00
Living Expenses (Food and Housing)	$5,425.00	$5,425.00	$10,850.00	$10,850.00
Personal/Miscellaneous Expenses	$1,340.00	$1,340.00	$2,680.00	$2,680.00
Transportation	$1,035.00	$1,035.00	$2,070.00	$2,070.00
Total	**$9,552**	**$10,422**	**$19,105**	**$20,845**

Fall and Spring Semesters
<Half-Time

	One Term (Fall or Spring) In-State	One Term (Fall or Spring) Out-State	Annual (Fall and Spring) In-State	Annual (Fall and Spring) Out-State
Tuition & Fees	$691.50	$1,111.50	$1,383.00	$2,223.00
Books, Course Materials, Supplies, and Equipment	$196.00	$196.00	$392.00	$392.00
Living Expenses (Food and Housing)	$0.00	$0.00	$0.00	$0.00
Personal/Miscellaneous Expenses	$0.00	$0.00	$0.00	$0.00
Transportation	$1,035.00	$1,035.00	$2,070.00	$2,070.00
Total	**$1,922.50**	**$2,342.50**	**$3,845.00**	**$4,685.00**

For students who are less than half time, only the costs for tuition and fees, an allowance for books, course materials, supplies, and equipment, transportation (but not personal/miscellaneous expenses), and an allowance for dependent care expenses may be included in the budget.

Summer Semester

Tuition & Fees and Books & Supplies are based on Full-Time enrollment (12 or more credits). Both will change based on the actual Enrollment Status (Full, Three-Quarter, Half, <Half). <Half-Time budgets do not receive Living Expenses or Personal/Miscellaneous budget components.

	One Term (Summer) In-State	**One Term (Summer) Out-State**
Tuition & Fees	$2,542.00	$4,282.00
Books, Course Materials, Supplies, and Equipment	$785.00	$785.00
Living Expenses (Food and Housing)	$3,255.00	$3,255.00
Personal/Miscellaneous Expenses	$804.00	$804.00
Transportation	$621.00	$621.00
Total	**$8,007**	**$9,747**

Living expenses, personal/miscellaneous, transportation is 30% of the full-time fall/spring COA.

	Fall/Spring COA	*30%*
Living Expenses (Food and Housing)	$10,850.00	x 30% = 3255
Personal/Miscellaneous Expenses	$2,680.00	x 30% = 804
Transportation	$2,070.00	x 30% = 621

Fall/Summer or Spring/Summer Budgets
In-State

	< Half-Time	Half-Time	Three-Quarter Time	Full-Time
Tuition & Fees	$1,403.00	$2,720.00	$3,902.00	$5,084.00
Books, Course Materials, Supplies, and Equipment	$392.00	$785.00	$1,177.00	$1,570.00
Living Expenses (Food and Housing)	$0.00	$8,680.00	$8,680.00	$8,680.00
Personal/Miscellaneous Expenses	$0.00	$2,144.00	$2,144.00	$2,680.00
Transportation	$1,656.00	$1,656.00	$1,656.00	$2,070.00
Total	**$3,451**	**$15,985**	**$17,559**	**$20,084**
*Amounts are based on 15 week Fall/Spring term and Summer Term.				

Living expenses, personal/miscellaneous, transportation is the fall/spring COA plus the summer COA.			
	Fall/Spring Amt	+ Summer Amt	Total
Living Expenses (Food and Housing)	$5,425.00	$3,255.00	$8,680.00
Personal/Miscellaneous Expenses	$1,340.00	$804.00	$2,144.00
Transportation	$1,035.00	$621.00	$1,656.00

Fall/Summer or Spring/Summer Budgets
Out-State

At Home	< Half-Time	Half-Time	Three-Quarter Time	Full-Time
Tuition & Fees	$2,272.00	$4,460.00	$6,512.00	$8,564.00
Books, Course Materials, Supplies, and Equipment	$392.00	$785.00	$1,177.00	$1,570.00
Living Expenses (Food and Housing)	$0.00	$8,680.00	$8,680.00	$8,680.00
Personal/Miscellaneous Expenses	$0.00	$2,144.00	$2,144.00	$2,680.00
Transportation	$1,656.00	$1,656.00	$1,656.00	$2,070.00
Total	**$4,320.00**	**$17,725.00**	**$20,169.00**	**$23,564.00**
*Amounts are based on 15 week Fall/Spring term and Summer Term.				

Living expenses, personal/miscellaneous, transportation is the fall/spring COA plus the summer COA.			
	Fall/Spring Amt	+ Summer Amt	Total
Living Expenses (Food and Housing)	$5,425.00	$3,255.00	$8,680.00
Personal/Miscellaneous Expenses	$1,340.00	$804.00	$2,144.00
Transportation	$1,035.00	$621.00	$1,656.00

12 Month Budget
In-State

At Home	< Half-Time	Half-Time	Three-Quarter Time	Full-Time
Tuition & Fees	$2,104.50	$4,080.00	$5,853.00	$7,626.00
Books, Course Materials, Supplies, and Equipment	$588.00	$1,177.00	$1,766.00	$2,355.00
Living Expenses (Food and Housing)	$0.00	$14,105.00	$14,105.00	$14,105.00
Personal/Miscellaneous Expenses	$0.00	$3,484.00	$3,484.00	$3,484.00
Transportation	$2,691.00	$2,691.00	$2,691.00	$2,691.00
Total	**$5,383.50**	**$25,537.00**	**$27,899.00**	**$30,261.00**
*Amounts are based on 15 week Fall/Spring term and Summer Term.				

Living expenses, personal/miscellaneous, transportation is the fall/spring COA plus the summer COA.			
	Fall and Spring Amt	+ Summer Amt	Total
Living Expenses (Food and Housing)	$10,850.00	$3,255.00	$14,105.00
Personal/Miscellaneous Expenses	$2,680.00	$804.00	$3,484.00
Transportation	$2,070.00	$621.00	$2,691.00

12 Month Budget
Out-State

At Home	< Half-Time	Half-Time	Three-Quarter Time	Full-Time
Tuition & Fees	$3,409.50	$6,690.00	$9,768.00	$12,846.00
Books, Course Materials, Supplies, and Equipment	$588.00	$1,177.00	$1,766.00	$2,355.00
Living Expenses (Food and Housing)	$0.00	$14,105.00	$14,105.00	$14,105.00
Personal/Miscellaneous Expenses	$0.00	$3,484.00	$3,484.00	$3,484.00
Transportation	$2,691.00	$2,691.00	$2,691.00	$2,691.00
Total	**$6,688.50**	**$28,147.00**	**$31,814.00**	**$35,481.00**
*Amounts are based on 15 week Fall/Spring term and Summer Term.				

Living expenses, personal/miscellaneous, transportation is the fall/spring COA plus the summer COA.			
	Fall and Spring Amt	+ Summer Amt	Total
Living Expenses (Food and Housing)	$10,850.00	$3,255.00	$14,105.00
Personal/Miscellaneous Expenses	$2,680.00	$804.00	$3,484.00
Transportation	$2,070.00	$621.00	$2,691.00

The following student populations have cost of attendance requirements based on their unique situations.

Cost of attendance for students engaged in a program of **study by correspondence** must include tuition and fees and, if required, books, course materials, supplies, and equipment. A school may also include an allowance for travel, housing, and food costs incurred specifically for a period of residential training if the student has such costs.

The cost of attendance for **confined or incarcerated students** must only include:
Tuition and fees

Books, course materials, supplies, and equipment

The cost of obtaining a license, certification or a first professional credential if enrolled in a program leading to licensure, certification, or credential.

The cost of attendance for students enrolled **less than half-time must include only**:

Tuition and fees

Books, course materials, supplies, and equipment

Transportation

Federal student loan fees if the student is receiving federal loans of any kind (Title IV or otherwise)

Professional licensure, certification, or a first professional credential costs if the academic program leads to a professional licensure, certification, or credential

Dependent care, disability-related expenses, study abroad expenses, and cooperative education costs (if applicable upon request).

Under the statute, food and housing **may** be (but are not required to be) included for a less-than-half-time student up to three semesters, or the equivalent, with no more than

two semesters being consecutive, if the student has such costs. Miscellaneous personal expenses cannot be included for less-than-half-time students.

For students receiving all or part of their instruction by means of **distance education**, no distinction may be made with respect to the mode of instruction in determining costs. For example, an institution may not eliminate the transportation cost component for a distance education student.

Federal Pell Grant Budget
The Federal Pell Grant Budget is reflected on ROAPELL and the Pell Budget Maintenance tab on RBAPBUD and is determined by the "base" average, full-time, nine-month budget particular to a given student. Actual Federal Pell Grant awards are adjusted on RPAAWRD as appropriate, based on the student's EFC, Federal Pell Grant budget, period of enrollment and the number of CPOS eligible hours for which the student is enrolled in their current program of study.
Campus-Based Budget
The Campus-Based Budget is reflected on RBAPBUD. Per ROAINST (i.e., Defaulted Aid Period), budgets are defaulted as FASPR (fall/spring) and then processes are used to change the Aid Period based on the student's enrollment during Fall, Spring and Summer, if applicable. Financial aid staff can manually update the campus-based budget on RBAPBUD, based on actual enrollment, when processing financial aid files.
A full-time COA for undergraduates is automatically assigned at time of packaging before classes begin. A student's COA is adjusted based on the actual CPOS enrollment status before aid is disbursed at the beginning of the semester. For students packaged on/after the first day of class, the COA is assigned based on actual enrollment status at time of packaging aid. The COA is updated to the actual enrollment status on the night aid is disbursed, except if the student is receiving campus-based aid and/or Federal TEACH Grant, which is then locked based on the enrollment status on the night of census or when paid. The budget process is also run periodically throughout the term to adjust the budget based on the engaged hours from the financial aid census date.
EFC for Periods Other than the Normal Nine Month Period
All students have a calculation done using the sum of the number of months associated with the period of enrollment.
· Five months for Fall
· Four months for Spring
· Three months for Summer (one, two or three months dependent upon enrollment in modules during the different parts-of-term).
The campus-based budget for any award period may be adjusted based on other factors such as, but not limited to, use of PJ or if the student only has one semester remaining to complete their program.
Cost Components
Cost components must be separate components within the COA. For example, the allowances for transportation and miscellaneous personal expenses can no longer be lumped together. Likewise, the non-tuition and fees components cannot be combined into a single cost component, and so on. There is an exception in which the school can incorporate books, course materials, supplies, and equipment as part of their tuition and fees only as long as it meets the requirements under 34 CFR 668.164(c)(2).

The following educational expenses are considered when constructing the COA at the institution, rather than only added later upon a student's request.

Tuition and Fees

Tuition and fee amounts are based on a student's enrollment per the DSCC Fee Chart. Tuition and fees will be adjusted each semester for less than full-time enrollment per the DSCC Fee Chart. Fees may be adjusted for the current year as needed to include RODP and Distance Education fees. Adjustments may be made to the tuition/fees (to show actual) when necessary in an effort to prevent over award situations.
Tuition and fees are initially based on prior year charges. Once current year charges are known, the component is updated. It may be adjusted for actual charges on a case-by-case basis. The Pell award does not change with either year's fees. The cost of attendance will be adjusted for modular coursework based on length and other federal guidelines.

https://www.dscc.edu/understanding-costs-payments/

The following educational expenses are considered when constructing the COA at the institution, rather than only added later upon a student's request.

Books, Course Materials, Supplies, and Equipment
DSCC's budget components for books, course materials, supplies, and equipment for full-time students is based upon the national average as determined by The College Board's survey of Trends in College Pricing, which can be accessed at the link below.

https://research.collegeboard.org/media/pdf/Trends-in-College-Pricing-and-Student-Aid-2025-final_1.pdf

Books and supplies will be adjusted each semester for part-time enrollment based on a percentage of full-time costs.
12+ hours = $785 per semester
9-11 hours = $588 per semester
6-8 hours = $392 per semester
Less than 6 hours = $196 per semester
Prorated amounts for books and supplies:
12+ hours = 100% of 1570
9-11 hours = 75% of 1570
6-8 hours = 50% of 1570
Less than 6 hours = 25% of 1570

Adjustments may be made, through Professional Judgement, on a case-by-case basis (with receipts) to account for actual costs to a student. Documentation of a computer rental or purchase may be submitted by a student to include a reasonable allowance for the rental or upfront purchase of a personal computer in the cost component, as determined by the institution.

Average Estimated Full-Time Undergraduate Budgets				
(Enrollment-Weighted) by Sector, 2025-26				
Public Two-Year In-District Commuter	Room and Board	Books and Supplies	Transportation	Other Expenses
	$10,850	$1,570	$2,070	$2,680
https://research.collegeboard.org/media/pdf/Trends-in-College-Pricing-and-Student-Aid-2025-final_1.pdf				

The following educational expenses are considered when constructing the COA at the institution, rather than only added later upon a student's request.

Living Expenses

The institution does not have on-campus housing. Students living off campus or with parents are assigned the same living expenses. The housing portion of living expenses is based on institutional budgets for students as reported in the College Board's Annual Survey of Colleges.
The standard food allowance provides the equivalent of three meals each day. The College Board moderate budget for food costs is comparable to unlimited meal plan costs at universities near the institution. The breakdown of the living expense component is as follows: Housing/Utilities = 70%, Food (30%). https://highered.collegeboard.org/financial-aid/policies-research/budgets/low-moderate

Average Estimated Full-Time Undergraduate Budgets (Enrollment-Weighted) by Sector, 2025-26				
Public Two-Year In-District Commuter	Room and Board	Books and Supplies	Transportation	Other Expenses
	$10,850	$1,570	$2,070	$2,680
https://research.collegeboard.org/media/pdf/Trends-in-College-Pricing-and-Student-Aid-2025-final_1.pdf				

The following educational expenses are considered when constructing the COA at the institution, rather than only added later upon a student's request.

Personal/Miscellaneous

Miscellaneous expenses include allowances for clothing, toiletries, and other living expenses. These expenses vary based on the individual student's lifestyle. The allowance is based on a reasonable estimate. Expenses are based on institutional budgets for students as reported in the College Board's Annual Survey of Colleges.

Average Estimated Full-Time Undergraduate Budgets (Enrollment-Weighted) by Sector, 2025-26				
Public Two-Year In-District Commuter	Room and Board	Books and Supplies	Transportation	Other Expenses
	$10,850	$1,570	$2,070	$2,680
https://research.collegeboard.org/media/pdf/Trends-in-College-Pricing-and-Student-Aid-2025-final_1.pdf				

The following educational expenses are considered when constructing the COA at the institution, rather than only added later upon a student's request.

Transportation

Transportation expenses are based on institutional budgets for students as reported in the College Board's Annual Survey of Colleges.

Average Estimated Full-Time Undergraduate Budgets (Enrollment-Weighted) by Sector, 2025-26				
Public Two-Year In-District Commuter	Room and Board	Books and Supplies	Transportation	Other Expenses
	$10,850	$1,570	$2,070	$2,680
https://research.collegeboard.org/media/pdf/Trends-in-College-Pricing-and-Student-Aid-2025-final_1.pdf				

The following educational expenses are considered when constructing the COA at the institution, rather than only added later upon a student's request.

Loan Origination Fees

Origination fees required to receive federal student loans are included as an educational cost for a student loan borrower. The amount is based on average loan origination fees from the prior academic year.

The following educational expenses are considered when constructing the COA at the institution, rather than only added later upon a student's request.

Professional Licensure, Certification, or a First Professional Credential

An allowance for the costs associated with obtaining a license, certification, or a first professional credential is included in the COA at the institution if required for a student's declared program of study and known to be incurred during the period of enrollment associated with the award year COA. The costs are included in the COA for the academic year in which the student is enrolled and incurring the costs. It is possible these types of costs can be incurred over multiple years of the student's academic program.

Cost of Attendance Adjustments

If a student incurs costs that exceed the amount in certain included budget categories, or certain allowable costs that are not included in the standard cost of attendance, the student may request an adjustment for those costs.

The following educational expenses are considered upon request from the student or if the institution identifies students where the additional cost component is appropriate. Students will be required to provide documentation of the expenses.

Some allowable costs:

Daycare or dependent expenses
Disability-related expenses
Study abroad expenses
Cooperative education costs
Elder care expenses
Auto repair costs other than routine maintenance
Computer purchase (not to exceed $1500, one time only)
WIOA reimbursement contracts
Other allowable costs that are determined by the Financial Aid Office to be directly related to a student's education

The Financial Aid Office may limit the amount of a student's increase for any reason, and must decline an increase if it is determined that the cost was not incurred during the current period of enrollment or if it is not an allowable education-related expense.

Some unallowable costs:

Auto purchase or payments
Credit card or other consumer debt payments
Moving expenses and security deposits
Costs incurred outside of the current academic year, including costs incurred before matriculation that do not directly relate to the current academic year or after the final day of exams for the student's final term
Costs incurred by a family member or other person, including a spouse or roommate's portion of rent, mortgage, or day care
Child support and other child care expenses (other than day care)
Legal fees, bail, traffic tickets, parking tickets, or fines
Veterinary costs, unless for a service animal
Luxury items, such as premium cable channels, high-speed internet, food costs in excess of the standard allowance or other similar costs unless required for a specific education-related reason

https://www.dscc.edu/financial-aid/financial-aid-forms/. The Cost of Attendance Adjustment Request Form must include documentation of any additional expenses. Expenses listed without supporting documentation will not be considered.

Tuition and fees—An amount normally assessed a student carrying the same academic workload, as determined by the institution.
Books, course materials, supplies, and equipment—An allowance for books, course materials, and equipment, which must include all such costs required of all students in the same course of study, including a reasonable allowance for the rental or upfront purchase of a personal computer, as determined by the institution.
Transportation—An allowance, as determined by the institution, which may include transportation between campus, residences, and place of work.
Miscellaneous personal expenses—An allowance, as determined by the institution, for a student attending the institution on at least a half-time basis.
Living expenses—An allowance for food and housing costs, as determined by the institution, to be incurred by the student attending the institution on at least a half-time basis, including: · A standard food allowance that provides the equivalent of three meals each day, regardless of whether a student chooses institutionally owned or operated food services (i.e., board or meal plans). Institutions must provide an allowance for purchasing food off campus for a student that does not elect institutionally owned or operated food services. · Housing allowances for students residing in institutionally owned or operated housing with or without dependents must be based on the average or median amount assessed to such residents for housing charges, whichever is greater. · Housing allowances for students living off campus must include rent or other housing costs. · For dependent students living at home with parents, institutions must include a reasonable standard allowance for living expenses that is not zero. · For students living in housing on a military base or for which they receive a basic allowance under section 403(b) of title 37, United States Code, institutions must include a reasonable allowance for food on-campus or off-campus but cannot include housing costs. · For all other students, institutions must include a reasonable allowance based on expenses incurred by such students.
Study abroad expenses—An allowance for reasonable costs, as determined by the institution, for a student in a study abroad program approved for credit by the home institution.
Cooperative education costs—An allowance for reasonable costs, as determined by the institution, associated with such employment for a student engaged in a work experience under a cooperative education program.
Dependent care—An allowance based on the estimated actual expenses incurred for dependent care, based on the number and age of such dependents. · Such allowance must not exceed the reasonable cost in the community in which such student resides for the kind of care provided; and The period for which dependent care is required includes, but is not limited to, class-time, study-time, field work, internships, and commuting time.

Disability-related expenses—An allowance, as determined by the institution, for expenses associated with a student's disability, including special services, personal assistance, transportation, equipment, and supplies that are reasonably incurred and not provided for by other agencies.
Federal student loan fees—An allowance for the cost of any Federal student loan fee, origination fee, or insurance premium charged to the student or the parent of the student. The allowance— May be actual or average costs, as appropriate; and May not include the cost associated with non-Federal loans.
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.