Every university or college is required by the federal government to put together an *average* total dollar amount that it will cost a student to attend their school. This *average* cost is known as the **Cost of Attendance (COA)**, and per federal regulations a student may not receive more financial aid than their total COA. The COA is made up of all the estimated **DIRECT** and **INDIRECT** costs as defined for you below. The COA also sets a limit on how much financial aid a student may receive.

**What goes into the Cost of Attendance (COA) at IPFW?**

1. **DIRECT COSTS** are those in which the university is going to bill you for; examples include:
   a. Tuition and fees
   b. Housing (if you live on campus)

2. **INDIRECT COSTS** are those for which you are not billed directly by the university. These costs vary in large due to the decisions you make and are dependent upon your individual circumstances. We are estimating these costs based on averages our students spend annually; examples include:
   a. Books and supplies
   b. Food
   c. Travel expenses to/from your home to the university
   d. Personal or other miscellaneous expenses

**The COA that is assigned to a student depends on certain factors for that student.** IPFW looks at the following student information to determine your COA:

1. **Residency Status:** In-state (Resident) vs. Out-of-state (Non-Resident)
2. **Housing Status:** Living on or off campus (without parent) vs. Living at home with a parent(s)
3. **Enrollment Status:** Number of credit hours the student is enrolled
4. **Type of student:** Undergraduate vs. Graduate

In the chart below on the right we have a sample of what the COA would be for one semester for the following type of student: 
**In-state (Resident) student; living on or off campus (without parent); taking 15 credit hours as an undergraduate student.**

**TO DETERMINE YOUR ESTIMATED COA:**

To view a complete listing of all the estimated COAs for the various types of IPFW students please check our website. All of our COAs are estimated based on taking 15 credit hours per semester. If you take more or less hours you will have to estimate your tuition charges separately from our COA estimates. In the next section, we give you a tuition calculation worksheet to assist you with estimating your tuition costs.

****REMINDER**

Only **DIRECT** costs are actually billed to you by IPFW.

Therefore, the **INDIRECT** costs are really controlled by you as the student. We are merely providing estimates based on the average expenditures reported by our students historically.

<table>
<thead>
<tr>
<th>Type of Cost</th>
<th>Enrollment Status: 15 Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees (Direct Cost)</td>
<td>4,106</td>
</tr>
<tr>
<td>Housing (Direct Cost if live on campus)</td>
<td>2,981</td>
</tr>
<tr>
<td>Food (Indirect Cost)</td>
<td>1,689</td>
</tr>
<tr>
<td>Transportation (Indirect Cost)</td>
<td>863</td>
</tr>
<tr>
<td>Books and Supplies (Indirect Cost)</td>
<td>600</td>
</tr>
<tr>
<td>Miscellaneous (Indirect Cost)</td>
<td>500</td>
</tr>
</tbody>
</table>

**SEMESTER COA TOTAL:** 10,739

**UPDATED:** November 28, 2016