



FEDERAL STUDENT AID

Cost of Attendance (COA) Policy

Policy Revised: 5.30.25 | Policy Effective: Fall 2025

POLICY OVERVIEW

Northwest College has established the following policy to define and calculate a student's Cost of Attendance (COA) for the administration of Federal Student Aid. This policy establishes the criteria the College uses in determining its annual COA calculations.

WHAT IS A COA?

Federal Student Aid (and some institutional and state aid programs, along with athletic associations) requires the determination of a COA for each student award recipient for each academic year or semester enrolled. The COA is the "ceiling" under which federal student aid (and other aid, as applicable) may be accumulated and aid accumulation is terminated once the sum of a student's awards reaches their COA limit. The COA for Pell grants contains an estimate of tuition and fees, costs of food and housing (also known as living expenses), and the costs of course materials (textbooks & classroom consumables). The COA for Campus-Based funds (Federal Supplemental Educational Opportunity Grant/FSEOG, Federal Work Study/FWS) include the preceding, plus transportation and personal expenses, federal student loan fees, and the cost of a professional licensure exam (only if exam costs are charged during the period of enrollment). Upon eligible request, the COA may contain an allowance for excessive childcare or other dependent care, costs related to a disability, and reasonable costs for eligible study-abroad programs. Additional living allowances for married students or additional family members are not included in student budget categories. Finally, the COA serves as an integral component of federal student aid need calculation.

HOW IS A COA APPLIED/CALCULATED?

Northwest College standardizes its COA calculations by determining average direct costs (billed by Northwest College) and average indirect costs (not billed by Northwest College) for specified budget categories of students, then places each federal student aid applicant into their respective budget category to determine the student's COA. COAs are typically calculated for an academic year time period (nine months, i.e. the fall & spring academic semesters), but are prorated for students who enroll for a time period less than an academic year (i.e. one semester) and extended for students who enroll in the College's summer term (which is considered to be a two month "trailer" added to the fall & spring semester academic year time period). All students in a group receive the same standardized COA calculations unless adjustments are made on a case-by-case basis as noted above, through the College's [Request for Special Circumstance Consideration](#) process whereby the standardized COA may be adjusted for a specific student who requests it (if, through use of Federal Student Aid's Professional Judgement process the student is determined to be eligible for said adjustment), based on excessive childcare or other dependent care, costs related to a disability, and/or reasonable costs for eligible study-abroad programs. A student's calculated COA appears in Student Self-Service, on their Federal Student Aid College Finance Plan, and on their Federal Student Aid Offer Letter, all of which are accessible within the student's College Portal.

Standardized COA calculated budget category amounts are determined by reviewing annual data at/through:

- Northwest College Business Office:
 - <https://www.nwc.edu/cost/tuition-fees.html>
 - <https://www.nwc.edu/cost/meal-plans.html>
- Northwest College Institutional Research Office:
 - Custom Ellucian Colleague Reporting & Operational Analytics (CROA) SQL report to calculate average & median on-campus housing costs assessed during the previous academic year (fall & spring semesters).
- Institute of Education Sciences – National Center for Education Statistics
 - <https://nces.ed.gov/ipeds/search/viewtable?tableId=36306>
- US Census:
 - https://www.census.gov/quickfacts/fact/table/WY_US/INC110221
 - <https://www.census.gov/quickfacts/fact/table/WY/PST045221>
- US Dept. of Agriculture – Food and Nutrition Service:
 - <https://www.fns.usda.gov/resource/expenditures-children-families-reports-all-years>
 - <https://www.fns.usda.gov/research/cnpp/usda-food-plans/cost-food-monthly-reports>
- WY Dept. of Administration & Information – Economic Analysis Division:
 - <http://eadiv.state.wy.us/wcli/wcli.html>

Standardized COA Categories of Expense Allowance:

- Tuition & Fees¹
- Living Expenses

- Housing
- Food (equivalent of three meals/day)
- Books, Course Materials, Supplies, & Equipment Expenses*
- Transportation Expenses
- Miscellaneous Personal Expenses (half time enrollment or greater)
- Federal Student Loan Fees (if applicable, and excludes private loan fees)

**Select academic programs contain additional "add-on" cost allowances to account for abnormally expensive course fees (Aeronautics) or required program-related equipment (Allied Health, Art, Equine, Graphic Design, Medical Assistant, Music, Nursing, Photography, and Welding). All students enrolled in these select academic programs receive the benefit of these "add-on" costs incorporated into their COA calculations.*

Adjustments may be made, on a case-by-case basis, through the College's Processional Judgement [Request for Special Circumstance Consideration](#) process for qualifying students regarding:

- Tuition expenses at an elementary or secondary school
- Childcare/dependent care costs not covered by the dependent care cost allowance.
- Severe disability of student, student's parent, student's spouse, or student dependent
- Study Abroad expenses

The College does not include in its Cost of Attendance calculation:

- The cost of professional licensure, certification, or a first professional credential as NWC students do not incur licensing, certification, or first professional credential costs prior to academic program graduation.
- The cost of the rental or purchase of a computer.

Standardized COA Categories of Student Characteristics:

- Student Residency
 - In-State
 - Western Undergraduate Exchange/WUE
 - Out-of-State
- Student Enrollment Status^{2,3}
 - Full-Time (12.0+ credits/semester),
 - Three Quarter-Time (9.0-11.5 credits/semester)
 - Half-Time (6.0-8.5 credits/semester)
 - Less than Half-Time (0.5-5.5 credits/semester)

²Fall & Spring Semesters – COA enrollment status categories for full-time are standardized across all Wyoming Community Colleges at 15.0 credits, the expectation whereby a full-time student enrolled in an associate degree completes the two-year academic program in four semesters (two academic years). At Northwest College, three quarter-time and half-time enrollments have calculations based upon the average number of credits a student in the respective enrollment status takes in the previous fall semester (calculation includes A, N, W, WI, course statuses, excludes X, C, and D(drop) courses statuses), rounded up to the nearest half credit (i.e. for three quarter-time enrollment status range of 9.0-11.5, if the average three quarter time student takes 9.7 credits, the COA three quarter-time enrollment status category is rounded up to 10.0 credits).

³Summer Semester – COA enrollment status categories are set at Northwest Colleges as follows: full-Time = 12.0 credits, three quarter-time = 9.0 credits, half-time = 6.0 credits.

- Student Living Arrangements (as indicated on the student's *NWC Student Information Form*⁴ and, for on-campus with dependent(s) students, through assessed student housing charge designations on the student's billables account)
 - On-Campus, no Dependents
 - On-Campus, with Dependents⁵
 - Off-Campus
 - With Parents

⁴All Federal Student Aid applicants are asked to complete the *NWC Student Information Form* (for each academic year where Federal Student Aid is sought), a questionnaire that records student intent that is meant to assist the Financial Aid Office with accurate federal student aid packaging. The *NWC Student Information Form* contains information such as student contact information, expected housing status, enrollment status expectations, academic program of choice, consortium agreement, student loan, and federal work study interest, financial assistance related to enrollment from sources outside of the College, graduation date expectation, previous enrollment at postsecondary institutions prior to NWC enrollment, and eligibility attestation for Federal Student Aid's Children of Fallen Heroes Scholarship. Federal Student Aid applicants who do not complete this form, and thereby do not indicate their expected housing status for the academic year to the Financial Aid Office, are assumed to be living Off-Campus for Cost of Attendance calculation unless housing charges appear on the student's account ledger at the time of federal student aid packaging by the Financial Aid Office, which are presumed to indicate the applicant is living in NWC housing..

⁵Dependents defined as independent & married and/or independent & children living in NWC Trapper Village West, non-single occupancy housing.

INSTITUTIONAL WEBSITE COA REFERENCES

Title IV regulations require the College to make its Federal Student Aid COA information publicly available on its website. The disclosure must include a list of all COA elements and must appear on any portion of the website that describes tuition and fees. In compliance, NWC provides links to this COA policy on its institutional webpages:

Cost & Aid

- [Tuition & Fees \(Fall\)](#)
- [Tuition & Fees \(Spring\)](#)
- [Tuition & Fees \(Summer\)](#)
- [Housing Plans](#)
- [Food/M meal Plans](#)

Intercultural Programs

- [Tuition, Fees, Scholarships](#)

Cost of Attendance Budgets for the 2025-26 Academic Year (Fall & Spring Semesters)

ON-CAMPUS (with & without dependents)

Full Time @ 15 Credit Hours	Resident	WUE	Non-Resident
No Dependents	Full-time/RFT	Full-time/WFT	Full-time/NFT
Tuition & Fees	5,025.00	6,615.00	11,325.00
Books & Supplies	1,616.00	1,616.00	1,616.00
Food and Housing	8,812.00	8,812.00	8,812.00
Sub Total	15,453.00	17,043.00	21,753.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	19,609.00	21,199.00	25,909.00

3/4 Time @ 10 Credit Hours	Resident	WUE	Non-Resident
No Dependents	3/4-time/RQT	3/4-time/WQT	3/4-time/NQT
Tuition & Fees	3,190.00	4,250.00	7,390.00
Books & Supplies	1,212.00	1,212.00	1,212.00
Food and Housing	8,812.00	8,812.00	8,812.00
Sub Total	13,214.00	14,274.00	17,414.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	17,370.00	18,430.00	21,570.00

1/2 Time @7 Credit Hours	Resident	WUE	Non-Resident
No Dependents	1/2-time/RHT	1/2-time/WHT	1/2-time/NHT
Tuition & Fees	2,233.00	2,975.00	5,173.00
Books & Supplies	808.00	808.00	808.00
Food and Housing	8,812.00	8,812.00	8,812.00
Sub Total	11,853.00	12,595.00	14,793.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	16,009.00	16,751.00	18,949.00

Full Time @ 15 Credit Hours	Resident	WUE	Non-Resident
With Dependents	Full-time/RFT	Full-time/WFT	Full-time/NFT
Tuition & Fees	5,025.00	6,615.00	11,325.00
Books & Supplies	1,616.00	1,616.00	1,616.00
Food and Housing	12,842.00	12,842.00	12,842.00
Sub Total	19,483.00	21,073.00	25,783.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	23,639.00	25,229.00	29,939.00

3/4 Time @ 10 Credit Hours	Resident	WUE	Non-Resident
With Dependents	3/4-time/RQT	3/4-time/WQT	3/4-time/NQT
Tuition & Fees	3,190.00	4,250.00	7,390.00
Books & Supplies	1,212.00	1,212.00	1,212.00
Food and Housing	12,842.00	12,842.00	12,842.00
Sub Total	17,244.00	18,304.00	21,444.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	21,400.00	22,460.00	25,600.00

1/2 Time @ 7 Credit Hours	Resident	WUE	Non-Resident
With Dependents	1/2-time/RHT	1/2-time/WHT	1/2-time/NHT
Tuition & Fees	2,233.00	2,975.00	5,173.00
Books & Supplies	808.00	808.00	808.00
Food and Housing	12,842.00	12,842.00	12,842.00
Sub Total	15,883.00	16,625.00	18,823.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	20,039.00	20,781.00	22,979.00

OFF-CAMPUS or WITH PARENTS or <HALF-TIME ENROLLMENT

Full Time @ 15 Credit Hours	Resident	WUE	Non-Resident
Off Campus	Full-time/RFT	Full-time/WFT	Full-time/NFT
Tuition & Fees	5,025.00	6,615.00	11,325.00
Books & Supplies	1,616.00	1,616.00	1,616.00
Food and Housing	14,314.00	14,314.00	14,314.00
Sub Total	20,955.00	22,545.00	27,255.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	25,111.00	26,701.00	31,411.00

3/4 Time @ 10 Credit Hours	Resident	WUE	Non-Resident
Off Campus	3/4-time/RQT	3/4-time/WQT	3/4-time/NQT
Tuition & Fees	3,190.00	4,250.00	7,390.00
Books & Supplies	1,212.00	1,212.00	1,212.00
Food and Housing	14,314.00	14,314.00	14,314.00
Sub Total	18,716.00	19,776.00	22,916.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	22,872.00	23,932.00	27,072.00

1/2 Time @7 Credit Hours	Resident	WUE	Non-Resident
Off Campus	1/2-time/RHT	1/2-time/WHT	1/2-time/NHT
Tuition & Fees	2,233.00	2,975.00	5,173.00
Books & Supplies	808.00	808.00	808.00
Food and Housing	14,314.00	14,314.00	14,314.00
Sub Total	17,355.00	18,097.00	20,295.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	21,511.00	22,253.00	24,451.00

SEOG
Full-Time \$1,400/yr
3/4-Time \$1,050/yr
1/2 Time \$700/yr

Resident With Parents	At Home	At Home	At Home
Attendance Budget	Full-time/RFT	3/4-time/HQT	1/2-time/HHT
Tuition and Fees	5,025.00	3,190.00	2,233.00
Books & Supplies	1,616.00	1,212.00	808.00
Food and Housing	5,924.00	5,924.00	5,924.00
Sub Total	12,565.00	10,326.00	8,965.00
Personal/Misc	2,306.00	2,306.00	2,306.00
Transportation	1,850.00	1,850.00	1,850.00
Total	16,721.00	14,482.00	13,121.00

Less than 1/2-Time	Resident Less	WUE	Non-Resident
Attendance Budget	than 1/2 time	WLHT.OFF	NLHT.OFF
Tuition & Fees	5,025.00	6,615.00	11,325.00
Books & Supplies	1,616.00	1,616.00	1,616.00
Transportation	1,850.00	1,850.00	1,850.00
Total	8,491.00	10,081.00	14,791.00

WUE Tuition Break	4,710.00
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ACADEMIC PROGRAM "ADD-ON" STANDARDIZED COSTS

AEROFR (fixed wing) Aeronautics/Freshman fees	28,170
AEROSO (fixed wing) Aeronautics/Sophomore fees	35,684
ALLIED HEALTH	289
ART Art Majors/Supplies	693
EQUINE Equine Majors/Supplies	925
Equine Majors/Stable Fees \$1750 per horse/per semester	3,500
GRAPHIC Graphic Art/Design Majors & Supplies	693
MUSIC Music Fees (\$350 credits x maximum of 3 lessons)	1,050
PHOTOFR Photo Majors/Freshman Supplies	3,698
PHOTOSO Photo Majors/Sophomore Supplies	2,138
CMA (\$300 Clinical Compliance + \$750 Clinical Travel)	1,050
ADN RN freshman Supplies & additional fees	1,783
ADN RN sophomore Supplies & additional fees	1,115