

Cost of Attendance

Figuring out your expenses starts with determining the total cost of your attendance for one academic year. In addition to calculating obvious costs such as tuition, fees, room, and meal plan, you should also add estimated costs for books, personal expenses, and travel.

Cost of attendance (COA) is a federally defined term that includes both direct and indirect Costs.

- **Direct costs** are what you are actually billed for by OCC and include tuition, fees, room, and meal plans.
- **Indirect costs** are additional expected expenses that OCC does not bill you for, such as transportation and personal expenses.

Student Financial Services reviews the average costs of each of these items every year to establish the COA that is used to create your financial aid package.

The COA varies depending upon whether a student is living on campus, off campus, or at home with family and is used to create a financial aid package.

Use the [True Cost Calculator](#) to get an estimate of the amount of financial aid you may receive.

2023-2024 Estimated Costs

The figures below outline the estimated cost of attendance for full-time undergraduate, undergraduate online and graduate students.

Undergraduate Residential Student

Based on enrollment of 15 hours per semester.

	Living On-Campus	Living Off-Camp	Living with Parent
Tuition	7275	7275	7275
Fees	500	500	500
Books/Materials	400	400	400
Housing & Food	4535	4765	1272
Transportation	610	900	900
Misc	981	981	981
Total Per Semester	14,301	14,821	11,328
Total Per Year	28,602	29,642	22,656

*Average Annual Loan Fees for borrowers:

Student \$68 Parent: \$480

Undergraduate Online Student

Based on enrollment of 12 hours per semester.

FT	Living Off-Campus	Living with Parent
Tuition	5580	5580
Fees	0	0
Books/Materials	150	150
Housing & Food	4765	1272
Transportation	300	300
Misc	981	981
Total Per Semester	11,776	8,283
Total Per Year	23,552	16,566

*Average Annual Loan Fees for borrowers:

Student \$68 Parent: \$480

Graduate Student

Based on enrollment of 6 hours per semester.

	Living Off-Campus	Living with Parent
Tuition	2940	2940
Fees	390	390
Books/Materials	600	600
Housing & Food	4765	1272
Transportation	900	900
Misc	981	981
Total Per Semester	10,576	7,083
Total Per Year	21,152	14,166
Total Per 3 Terms	31,728	21,249

*Average Annual Loan Fees for borrowers: \$153