The Cost of Attendance (COA) is an estimate of what students may spend for the listed items. These are not charges nor is it an official bill. The COA is used to determine the maximum amount of financial aid that a student might need and is provided as a guide to help students and families in budgeting for the academic year.

The types of costs that are consider "direct" are those that would normally appear on the bill. All students are billed Tuition and Fees for their registered classes. Room (dorm) and Board (meal plan) would only be billed to students who live on campus and have requested a meal plan. If you do not live on campus or if you do not have a meal plan, you would not be billed for these charges.

The other items are classified as "indirect" costs. Students do not receive a bill from the University for these charges, but still may need to spend money on these items or similar expenses.

Types of "indirect" costs:
- Books & supplies
- Travel home or commuting costs
- Personal and miscellaneous (shampoo, soap, new coat, linens, etc.)

We have a resource on our web site that may be helpful in determining your estimated billed charges. Here is the link: http://fia.uncg.edu/estimator/index.html.