

Cost of Attendance Policy

The U.S. Department of Education directs the college to determine costs associated with attending to determine the amount of financial aid for which a student may be eligible. The cost of attendance for a student estimates a student's educational expenses for a period of academic enrollment. Howard College establishes its cost of attendance based on average costs for the categories of tuition/fees, books/course materials/supplies/equipment, transportation, living expenses (e.g., room/board), and personal/miscellaneous expenses.

There are various student populations the cost of attendance budgets is based on:

- In District/ Out of District/Non-resident
- Special programs (Dental Hygiene, Nursing, Cosmetology, Rodeo, Athletes)
- Off campus/On campus/With Parent/Military Housing
- Howard College or SWCD campus

Basic components used to derive a student budget:

Tuition and Fees — the average cost of tuition and fees for a typical student based on enrolling for 30 hours per year. The actual costs that a student incurs will vary depending on the student's degree or certificate program.

Books, course materials, supplies, and equipment—an allowance for books, course materials, and equipment, required of all students in the same course of study, including allowance up to \$800 for the rental or upfront purchase of a personal computer.

Living Expenses— an estimate of what it would cost for food and housing while attending school. Food allowance allows for three meals a day, which may be either on- or off campus. Actual costs may vary by individual choices related to location and circumstances.

Transportation — the average costs associated for transportation between campus, residences, and work.

Miscellaneous personal expenses — the average costs associated with personal costs during the academic year such as toiletries, clothes, etc. for a student attending the institution on at least a half-time basis.

The basic budget components are the same for students taking all or part of a program via distance education. Budgets are also calculated based on full year, half-year, and if the student is enrolled in summer. The budgets are based on an average cost for a student enrolled in 15 hours per semester.

The Cost of Attendance budget are reviewed on an annual basis in March by the District Dean of Financial Aid. The Cost of living adjustment (COLA) percentage sent from the Texas Higher Education Coordinating Board (THECB) is reviewed and may be used for inflation in some components. The college cost published by college for all Texans is also reviewed to determine

the average cost of community colleges across the state. Tuition rate for nonresident and Foreign students published by the THECB is also used for documentation.

Cost of Attendance Adjustments

Federal regulations allow for a student's financial aid cost of attendance to be increased in certain situations. These adjustments would be handled on a case-by-case basis using professional judgment. The Office of Financial Aid may be able to approve cost of attendance adjustments for unavoidable educational expenses that are not included in a student's cost of attendance budget. It is Howard College's policy that all students provide documentation showing expenses, and cost of attendance adjustments will be considered only for those students complying with that policy.

Each cost of attendance request will be reviewed individually by the Office of Financial Aid. A student who is not satisfied with the decision can appeal by letter to the Financial Aid office. Decisions of the Office of Financial Aid are final.

To allow enough time to process, a request with supporting documentation must be submitted to the Office of Financial Aid no later than 45 days prior to the last date of the student's academic year. Only expenses incurred during the current academic year will be considered. No adjustments will be considered after the loan period has expired for that academic year.

Students will receive an email of the decision once the Cost of Attendance adjustment has been processed.

Care of Dependents

If the student or the student's family pays for dependent care by a provider, Howard College will increase the cost of attendance for the cost of the dependent care, not to exceed reasonable costs for dependent care in the community.

In order for the Office of Student Financial Aid to determine eligibility for a COA increase for a child-care allowance, the Dependent Cost of Attendance appeal form must be completed with supporting documentation. Documentation must include proof of payment for at least one month's worth of care for each dependent. This can be in the form of credit card receipt, bank statement, etc.

For 2024-2025, costs cannot exceed:

Birth – 3 years of age	\$5,670 per year
3 years – 5 years of age	\$5,040 per year
5 years +	\$2,430 per year

Students that pay for care for other adult or disabled family members (e.g., elderly parent) should contact the Office of Student Financial Aid for more information.

Medical/Dental Expenses

The student financial aid cost of attendance includes an allowance for medical/dental expenses and health insurance. A cost of attendance adjustment can be made for medically necessary procedures and medically necessary prescriptions for the amount which exceeds the cost of attendance allowances. Students must submit a written request and submit receipts.

Other cost that may be considered for cost of attendance adjustments include; cost of obtaining a license, certification, or a first professional credential, federal educational loan fee, and disability-related expenses.

Prohibition of certain types of adjustments

- Prohibition against offering tuition discounts, and subsequently reducing the tuition and fees component of the Cost of Attendance, to students who pay tuition early
- Prohibition against including overtime charges in the Cost of Attendance for students who fail to complete a program within the established timeframe
- Prohibition against including finance charges in the Cost of Attendance
- Prohibition against including the hours taken in an adult education component when determining a student's Cost of Attendance and enrollment status