

COST OF ATTENDANCE (COA) EXPLAINED

The Cost of Attendance (COA) Budget is an estimate of expenses a student may incur while enrolled in a particular program.

This estimate of expenses includes all permissible costs that may arise and can be used to help financially plan for a period of enrollment.

The Cost of Attendance (COA) also functions as the student's financial aid budget for the enrollment period, representing the maximum financial aid the student is eligible to receive. Students cannot receive more financial aid than their COA for that period.

Students enrolled in a graduate program must be enrolled at least half-time (5 credit hours) to be eligible to take out a federal loan. Other requirements may have to be met before having financial aid awarded.

Students will have varied costs while enrolled that will differ by student. The financial aid office provides each student with a personalized COA on their [financial aid portal](#). Students that have additional costs for a global study program may have their COA increased to account for increased expenses.

The numbers listed are estimates of what an online Master of Natural Resources student enrolled in **6 credit hours** would be charged, as well as the budget allocation for other expenses a student may incur.

NOTE The direct costs below reflect tuition and fees charged directly from the Virginia Tech Bursar's office.

COAs are initially set up based on full-time enrollment but adjusted if students are enrolled less than full-time. Budgets will only be included for each student for each period they are enrolled.



ESTIMATED **DIRECT** COSTS
FOR 6 HOUR SCHEDULE
PER SEMESTER

ESTIMATED
INDIRECT
COSTS FOR
6 HOUR
SCHEDULE
PER SEMESTER

\$12,017

Indirect costs are estimates of allowable expenses that a student may incur while enrolled that are not billed by the Virginia Tech Bursar's Office.

*First-time students have an included budget item of \$1,432 for a computer, so financial aid can be used if needed.

**A budget item to cover any loan fees would be included only if a student uses a federal direct educational loan.

