Understanding your Cost of Attendance (COA)

There are five main categories of expenses to think about when figuring out the cost of your college education. The cost of attendance for the nine-month academic year includes both mandatory charges (tuition and fees and on-campus room and board) and variable expenses (books and supplies, transportation and personal expenses). These definitions will help you understand what each category means.

**Tuition and Fees (mandatory):** Tuition and fees is the cost of registering for classes at SSU. This amount can change based on your academic program, number of units for which you enroll and whether you are an in-state or out-of-state student.

**Room and Board (mandatory for on-campus):** For students living on-campus, charges vary depending on what housing plan you choose. First-time freshmen have a mandatory meal plan included. If you decide to live at home or off-campus, you will have your own rent and meal costs to consider.

**Books and supplies (variable):** You’ll need books and other course materials. You may be able to lower these costs by buying used text books or renting them.

**Personal Expenses (variable):** These include laundry, cell phone bills, eating out or anything else you normally spend money on. Figure out what you spend and add that amount to your budget.

**Transportation (variable):** Whether you commute to campus or take the occasional trip home, you’ll have transportation costs. These will vary depending on how you travel and how often. Don’t forget to factor in the cost of gas and/or insurance if you own a car.

### 2019-2020 Estimated Cost of Attendance (CA-resident undergraduate student)

<table>
<thead>
<tr>
<th>Cost Item</th>
<th>At Home</th>
<th>On Campus</th>
<th>Off Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory Registration Charges</td>
<td>$7,880</td>
<td>$7,880</td>
<td>$7,880</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>1,970</td>
<td>1,970</td>
<td>1,970</td>
</tr>
<tr>
<td>Food &amp; Housing</td>
<td>6,096</td>
<td>15,210</td>
<td>16,188</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,620</td>
<td>1,504</td>
<td>1,578</td>
</tr>
<tr>
<td>Personal &amp; Miscellaneous</td>
<td>1,704</td>
<td>1,704</td>
<td>1,704</td>
</tr>
<tr>
<td>Total</td>
<td>$19,270</td>
<td>$28,268</td>
<td>$29,320</td>
</tr>
</tbody>
</table>
Registration/SSU Housing

1. Registration (tuition & fees) charges can be found:
   http://web.sonoma.edu/registration/fees.html

2. Housing charges can be found:
   http://web.sonoma.edu/housing/rates/aynext.html

3. Add up Registration and Housing charges, this equals total SSU charges.

Financial Aid per Year

1. Financial aid award offer can be found in your MySSU portal. Detailed instructions are at:

2. Sum each type of aid in your award to determine the total amount of aid offered per academic year.

3. Now that you have your costs and aid totals, you must subtract your total aid from your total SSU Charges. If you have more aid than charges, you can use this excess aid for your variable expenses such as books/supplies, transportation &/or personal and miscellaneous. Refer to Sample Bill and Understanding your Cost of Attendance (COA) resources.

4. Waivers and Scholarships may not be reflected in your award offer. If you know you are receiving these funds, you will add them to your total aid.
SSU Payment Worksheet for Fall 2019 and Spring 2020

We based the amount of your award offer on our estimated Cost of Attendance which includes mandatory registration charges and estimated housing, books and supplies, transportation and miscellaneous expenses for the 2019-20 academic year.

Students living on-campus will be charged for registration and housing on their SSU student account. Students living off-campus or with parents will only be charged for registration on their SSU student account.

Other expenses to consider before attending college are: parking permits and other transportation expenses, books and supplies, and personal/miscellaneous.

Use the worksheet below to help you determine if you will have enough financial aid to cover your expenses. Refer to the Financial Aid website at sonoma.edu/finaid for more detailed information.

REGISTRATION/SSU HOUSING

Registration: $7,880 year / $3,940 semester
(Out-of-state additional $11,880; WUE additional $2,872)

Estimated SSU Housing Charges: $________________________

Total SSU Charges: _______________

FINANCIAL AID PER YEAR

Grants: $___________
Fee Waivers $___________
Scholarships: $___________
Student Loans: $___________
PLUS (Parent) Loan: $___________

Total Aid: $___________

FINANCIAL AID DEFERMENT FOR REGISTRATION AND/OR HOUSING

If you have an award in MySSU by the payment deadline that is enough to cover the mandatory registration charges, you do not have to pay those charges out-of-pocket. Charges will be deferred until financial aid disburse at the start of the semester. If the award covers some, but not all of the registration charges, then the amount not covered by the award has to be paid by the payment deadline. If the financial aid award is large enough, the financial aid deferment also applies to the August housing payment. If you are going to use the PLUS Loan to cover part or all of the on-campus housing charges, the parent-borrower must apply at studentloans.gov before August 1.

PLEASE NOTE: Your financial aid award may change due to adjustments made on your FAFSA or CA Dream application. Watch for emails from the Financial Aid Office informing you of your award offer or modified award offers.

Financial Aid Office
www.sonoma.edu/FinAid
1801 East Cotati Avenue Tel: (707) 664-2389
Rohnert Park, CA 94928-3609 Fax: (707) 664-4242

For Office Use Only: As of date: ____________________ ISIR Transaction: __________
## Remaining Charges Calculation Example

<table>
<thead>
<tr>
<th>Fall Semester Bill</th>
<th>Example Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall full-time tuition and fees</td>
<td>$3,940</td>
</tr>
<tr>
<td>Plus Fall on-campus room and board*</td>
<td>+ 6,511</td>
</tr>
<tr>
<td>Equals a Subtotal of Fall SSU direct billed charges</td>
<td>= 10,451</td>
</tr>
<tr>
<td>Subtract Fall Grants**</td>
<td>- 2,871</td>
</tr>
<tr>
<td>Subtract Fall Loans***</td>
<td>- 2,721</td>
</tr>
<tr>
<td>Subtract Fall Admission/Housing Deposits</td>
<td>- 301</td>
</tr>
<tr>
<td>Estimated Remaining Charges (Fall Semester Bill)</td>
<td>= $4,558</td>
</tr>
</tbody>
</table>

* Refer to Housing Rate Schedule for options. Your specific charges will depend on assigned dorm.

** Do not include Federal Work Study when calculating your grants. Federal Work Study is earned by employment.

*** Federal loans carry an origination fee that is taken out of the gross amount of the loan upon disbursement. When calculating your charges, please account for these loan fees.

### Due Dates:

Tuition and fees are due before classes begin. If your financial aid and deposits are sufficient to pay your tuition and fees in full, any remaining financial aid will go toward payment of on-campus housing charges. If you do not have on-campus housing charges, any remaining financial aid will be issued to you.

On-campus housing is due in monthly installments during the semester. Once your tuition and fees are paid, additional financial aid will be credited toward your earliest housing payments. If your financial aid does not cover your semester’s housing in full, you will have to make payments to SSU by the appropriate due dates. The Housing Rate Schedule has payment amounts and due dates.

### Using This Example to Understand Your Expected Payments:

This Fall semester billing example is intended to help you estimate a one-semester payment and is not intended to represent your specific financial aid and SSU bill. Fees and charges may differ, and you will need to refer to your actual financial aid award offer and SSU charges for exact calculations. You can estimate your Spring bill by using this same calculation. However, deposits you were required to make in the Fall are not required in the Spring. Please adjust accordingly.