

## Understanding Costs

It is important to understand the different factors that make up the total cost of attending college. UIW provides an estimate of the anticipated expenses that a student may incur during the academic year, but actual costs can vary for each student.

### COST OF ATTENDANCE

Your cost of attendance (COA) is an estimate of your educational expenses for the year. This helps establish your financial need and allows you to apply for aid to cover your expenses. The COA sets a limit on the maximum amount of financial aid you can receive during the aid year, which is required by federal regulations.

### DIRECT COSTS VS. INDIRECT COSTS

The COA includes direct costs and indirect costs. Direct costs are items paid directly to UIW that may include tuition, fees, as well as room and board for those who choose to live on campus. Indirect costs are items not paid directly to UIW that may include transportation, personal expenses and off-campus room and board.

#### EXAMPLE: COMMUTER

Estimated Annual Costs	
Tuition (banded rate 12-18 hours)	\$32,440
Fees (incl. books, student fee, course fees)	\$1,960
Average UIW Room and Board	\$0
<b>TOTAL DIRECT COSTS</b>	<b>\$34,400</b>
Supplies	\$250
Transportation	\$1,792
Personal Expenses	\$2,048
Off-Campus Housing	\$12,864
<b>TOTAL INDIRECT COSTS</b>	<b>\$16,704</b>
<b>TOTAL COST OF ATTENDANCE</b>	<b>\$51,354</b>

#### EXAMPLE: ON-CAMPUS

Estimated Annual Costs	
Tuition (banded rate 12-18 hours)	\$32,440
Fees (incl. books, student fee, course fees)	\$1,960
Average UIW Room and Board	\$13,122
<b>TOTAL DIRECT COSTS</b>	<b>\$47,522</b>
Supplies	\$250
Transportation	\$1,792
Personal Expenses	\$2,048
Off-Campus Housing	\$0
<b>TOTAL INDIRECT COSTS</b>	<b>\$4,090</b>
<b>TOTAL COST OF ATTENDANCE</b>	<b>\$51,612</b>

- **Tuition and Fees:** The annual cost of tuition and fees (includes books) for a student taking 12-18 credits for Fall 2022 and Spring 2023.
- **UIW Room and Board:** An estimate of the average UIW dorm room and meal plan for the academic year. Students living off-campus will not be charged room and board at UIW.
- **Supplies:** An estimate of the cost of supplies for the academic year.
- **Transportation:** An estimate of the cost of traveling to and from campus or the cost of operating and maintaining a vehicle. Unless you purchase a parking permit, you will not be billed for transportation.
- **Personal Expenses:** An estimate of costs for clothing, entertainment, and other miscellaneous expenses. Money spent on these items will vary for each student and the expense will not appear on your UIW bill.
- **Off-Campus Housing:** This is an estimate of the costs for living off-campus. Off-campus costs will not be charged at UIW.

### REMEMBER!

Since the cost of attendance includes direct and indirect costs, it is important to review your actual charges and account for your financial aid when comparing the costs between different schools.