

COST OF ATTENDING South Texas College

When comparing financial aid packages from other schools, make sure you are comparing the total cost of attending that school, not just the total financial aid awarded. It is important for you to budget and make wise decisions on how to utilize the financial aid funds you receive.

The following are average¹ costs of attendance for a full-time student attending both the Fall 2015 and Spring 2016 terms of the award year and enrolled in 15 credit hours per term:

	Texas Resident Living with parents or relatives	Texas Resident Living independently	Texas Resident Out of Hidalgo & Starr Districts Living with parents or relatives	Texas Resident Out of Hidalgo & Starr Districts Living independently	Texas Non-Resident* Living with parents	Texas Non-Resident* Living independently
Tuition & Fees	3,480	3,480	3,753	3,753	4,470	4,470
Books & Supplies	1,200	1,200	1,200	1,200	1,200	1,200
Living Expenses & Transportation	6,412	8,210	6,413	8,211	6,412	8,210
Total Budget	11,092	12,890	11,366	13,164	12,082	13,880

For a complete list of Cost of Attendance Budgets at South Texas College, please see page 3 below.

What is the Cost to Attend South Texas College?

College cost, which is sometimes referred to as the Cost of Attendance (COA), takes into account tuition and basic living expenses; it includes both direct and indirect costs:

- Direct Costs at STC: These are the costs that the family was billed for, by the college –such as tuition and fees. Tuition is set based on a semester credit hour charge. For example, a full-time student enrolled in 4 classes, (3 credit hours per class), will be charged for 12 credit hours and any associated course fees, see STC’s tuition and fees schedule at <http://finance.southtexascollege.edu/businessoffice/cashiers/rates.html>
- Indirect Costs at STC: These are the costs that don’t show up on the college bill. They include books, supplies and travel, as well as personal expenses such as laundry, telephone, food and others. Since you will be living off-campus, room and board costs will also be indirect costs. You can control indirect costs to some degree, by making smart spending choices.

¹ Average expenses are estimated, based on local cost of living information, to be used in the calculation of financial aid eligibility. Individual expenses will vary based on your choice of lifestyle and living arrangements.

*Non-Texas Residents include out-of-state students and international students. Review STC’s Information for Residency Classification at http://studentservices.southtexascollege.edu/admissions/resident_status.html

South Texas College uses Five Basic Cost Components to determine your Cost of Attendance (COA), for Federal Student Aid Purposes

1. Tuition and Fees (Direct Cost): These are the charges for your education. They may vary based on the degree or certificate program and number of credit hours attending each semester. The tuition and fee charges will appear on the bill. At STC, your Tuition and Fees component will represent the average cost for a student.
2. Books and Supplies (Indirect Cost): At STC, your Books and Supplies component will represent the average cost of books and supplies for a typical student for an entire academic year. It usually includes books, educational supplies, course materials and computer-related expenses.
3. Room and Board (Indirect Cost): STC does not have on-campus housing so it is necessary for students to make an estimate of these expenses. This would include a reasonable estimate of what it would cost to live in Hidalgo or Starr County while attending school during the Fall and Spring semesters. The actual costs may vary by individual choices related to location and circumstances. This generally includes rent, food, snacks, household supplies and utilities.
4. Personal Expenses (Indirect Cost): These are estimated costs for clothing, haircuts, entertainment, laundry, telephone and other miscellaneous expenses. What you actually spend on these types of items may be higher or lower depending on your own lifestyle. You should keep track of these, as they can quickly add up.
5. Transportation (Indirect Cost): This represents the average cost for a student. It includes transportation costs to and from class and work (e.g., bus fare, gasoline, tolls, etc.).

Be sure to review your budget and plan ahead. At South Texas College, Financial Aid is available to assist with your cost of attendance. To read more about Paying for College visit <http://studentaid.ed.gov/> and <http://www.collegefortexans.com/>.

Please note that the Student Financial Services Department has taken care to ensure the accuracy and timeliness of the information contained on this publication. However, contents are subject to change without notice because of changing Federal, State and/or Institutional policies.

**South Texas College
Resident Student Cost of Attendance Budget (9 Months)
2015-2016**

	A	B	C	D
	Dependent w/ parents	Dep NOT w/par Independent	Independent w/ parents	Less than 1/2 time
Expenses				
T & F	3480	3480	3480	1470
Room & Board	3750	5548	4578	0
Books & Supplies	1200	1200	1200	600
Travel	1262	1262	1262	1000
Personal Exps	1400	1400	1400	0
Total	11092	12890	11920	3070
One Semester Budget				
	E	F	G	H
	Dependent w/ parents	Dep NOT w/par Independent	Independent w/ parents	Less than 1/2 time
Expenses				
T & F	1740	1740	1740	735
Room & Board	1875	2774	2289	0
Books & Supplies	600	600	600	300
Travel	631	631	631	500
Personal Exps	700	700	700	0
Total	5546	6445	5960	1535

**South Texas College
Out-of-District Student Cost of Attendance Budget (9 Months)
2015-2016**

	I	J	K	L
	Dependent w/ parents	Dep NOT w/par Independent	Independent w/ parents	Less than 1/2 time
Expenses				
T & F	3753	3753	3753	1594
Room & Board	3750	5548	4578	0
Books & Supplies	1200	1200	1200	600
Travel	1263	1263	1263	1000
Personal Exps	1400	1400	1400	0
Total	11366	13164	12194	3194
One Semester Budget				
	M	N	O	P
	Dependent w/ parents	Dep NOT w/par Independent	Independent w/ parents	Less than 1/2 time
Expenses				
T & F	1877	1877	1877	797
Room & Board	1875	2774	2289	0
Books & Supplies	600	600	600	300
Travel	631	631	631	500
Personal Exps	700	700	700	0
Total	5683	6582	6097	1597

**South Texas College
Non-Resident Student Cost of Attendance Budget (9 Months)
2015-2016**

	Q	R	S	T
	Dependent w/ parents	Dep NOT w/par Independent	Independent w/ parents	Less than 1/2 time
Expenses				
T & F	4470	4470	4470	1690
Room & Board	3750	5548	4578	0
Books & Supplies	1200	1200	1200	600
Travel	1262	1262	1262	1000
Personal Exps	1400	1400	1400	0
Total	12082	13880	12910	3290
One Semester Budget				
	U	V	W	X
	Dependent w/ parents	Dep NOT w/par Independent	Independent w/ parents	Less than 1/2 time
Expenses				
T & F	2235	2235	2235	845
Room & Board	1875	2774	2289	0
Books & Supplies	600	600	600	300
Travel	631	631	631	500
Personal Exps	700	700	700	0
Total	6041	6940	6455	1645