

Tuition and Fees for Winter Session, 2025

Billing Dates and Payment Deadlines

Winter Session will be billed on November 18, 2024 and will be due December 10, 2024

Rates are Per Semester

Undergraduate Tuition is charged per credit hour with no minimum nor maximum credit hour assessment. Graduate and Extended Campus Tuition is charged per credit hour with a minimum 3 credit hours assessment and a maximum 5 credit hours assessment. Executive PhD program Tuition is charged per credit hour with no minimum nor maximum credit hour assessment.

In compliance with Virginia state law, students classified as in-state undergraduate students who enroll at a state educational institution August 1, 2006 or later will be assessed a tuition surcharge for each semester after 125% of the degree requirements for their program has been completed. The amount of the surcharge for Winter Session 2025 is \$299.50 per credit hour. Established by the State Council for Higher Education in Virginia, it is equal to 100% of the Average Cost of Education for the institution less tuition and mandatory Educational and General Fees for in state undergraduates. Please refer to the [Office of the University Registrar](#) for additional information and exemptions to the surcharge.

The Immigration Services Fee is not assessed for the Winter Session.

All Tuition and Fees are subject to the university's existing [refund policies and procedures](#). Students should review their account upon adding or dropping courses.

Students in an all virtual schedule (or research/independent study conducted off-campus) and who will reside more than 50 miles from the Blacksburg campus during the semester may apply to have their comprehensive fees reduced by \$84.00 for full-time students (5 or more credit hours) or by \$42.00 for part-time (1-4 credit hours). Applications can be found at [bursar.vt.edu](#) and must be completed by the last day to add each semester.

[Description of Fees](#)

[Cost of Attendance](#)

Undergraduate

	Per Hour	1	2	3	4	5	6	7	8	9	10	11	12
Tuition - Virginia Resident	493.25	493.25	986.50	1,479.75	1,973.00	2,466.25	2,959.50	3,452.75	3,946.00	4,439.25	4,932.50	5,425.75	5,919.00
Tuition - Non-Virginia Resident	1,289.00	1,289.00	2,578.00	3,867.00	5,156.00	6,445.00	7,734.00	9,023.00	10,312.00	11,601.00	12,890.00	14,179.00	15,468.00
Library Fee		14.25	14.25	14.25	14.25	28.25	28.25	28.25	28.25	28.25	28.25	28.25	28.25
Commonwealth Facility & Equipment Fee (Non-Virginia Residents only)		75.50	75.50	75.50	75.50	151.00	151.00	151.00	151.00	151.00	151.00	151.00	151.00
Comprehensive Fees													
Student Activity Fee		17.50	17.50	17.50	17.50	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00
Health Fee		20.25	20.25	20.25	20.25	40.50	40.50	40.50	40.50	40.50	40.50	40.50	40.50
Athletic Fee		13.75	13.75	13.75	13.75	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25
Recreational Sports Fee		12.50	12.50	12.50	12.50	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00
Student Services Fee		20.25	20.25	20.25	20.25	40.25	40.25	40.25	40.25	40.25	40.25	40.25	40.25
Total Tuition & Fees - VA Resident		591.75	1,085.00	1,578.25	2,071.50	2,662.50	3,155.75	3,649.00	4,142.25	4,635.50	5,128.75	5,622.00	6,115.25
Total Tuition & Fees -Non-Virginia Resident		1,463.00	2,752.00	4,041.00	5,330.00	6,792.25	8,081.25	9,370.25	10,659.25	11,948.25	13,237.25	14,526.25	15,815.25

Agriculture and Life Sciences Supplemental Fee for Students in the College of Agriculture and Life Sciences and all Biochemistry Majors:

Undergraduate part-time (1-4 credit hours, per semester) \$93.75

Undergraduate full-time (5 or more credit hours, per semester) \$187.50

Architecture and Design Supplemental Fee for Students in Architecture, Industrial Design, Interior Design and Landscape Architecture:

Undergraduate part-time (1-4 credits hours, per semester) \$187.50

Undergraduate full-time (5 or more credits hours, per semester) \$375.00

Building Construction Supplemental Fee for All Undergraduate Students Majoring in Building Construction:

Students admitted Summer 2023 and prior:

Undergraduate part-time (1-4 credits hours, per semester) \$187.50

Undergraduate full-time (5 or more credits hours, per semester) \$375.00

Engineering Supplemental Fee for Undergraduate Students in the College of Engineering:

Undergraduate part-time (1-4 credits hours, per semester) \$250.00

Undergraduate full-time (5 or more credits hours, per semester) \$500.00

Pamplin College of Business Supplemental Fee:

Students admitted Fall 2023 and later:

Undergraduate part-time (1-4 credits hours, per semester) \$318.75

Undergraduate full-time (5 or more credits hours, per semester) \$637.50

Students admitted before Fall 2023 or non-majors:

3000 Level Courses - \$105.00 per credit hour

4000 Level Courses - \$75.00 per credit hour

Important: In addition to the tuition and fees described above, various course and lab fees may be assessed depending on the course(s) in which the student is enrolled. These fees are used to support extraordinary course-specific costs (e.g., extraordinary laboratory materials or equipment, course materials retained by the student, etc.). These fees are subject to the university's existing refund policies and procedures. Students should review their account upon adding or dropping courses.

Tuition and Fees for Winter Session, 2025

Undergraduate Virtual Campus

	Per Hour	1	2	3	4	5	6	7	8	9	10	11	12
Tuition - Virginia Resident	548.00	548.00	1,096.00	1,644.00	2,192.00	2,740.00	3,288.00	3,836.00	4,384.00	4,932.00	5,480.00	6,028.00	6,576.00
Tuition - Non-Virginia Resident	1,432.25	1,432.25	2,864.50	4,296.75	5,729.00	7,161.25	8,593.50	10,025.75	11,458.00	12,890.25	14,322.50	15,754.75	17,187.00
Library Fee		14.25	14.25	14.25	14.25	28.25	28.25	28.25	28.25	28.25	28.25	28.25	28.25
Commonwealth Facility & Equipment Fee		75.50	75.50	75.50	75.50	151.00	151.00	151.00	151.00	151.00	151.00	151.00	151.00
Total Tuition & Fees - VA Resident		562.25	1,110.25	1,658.25	2,206.25	2,768.25	3,316.25	3,864.25	4,412.25	4,960.25	5,508.25	6,056.25	6,604.25
Total Tuition & Fees -Non-Virginia Resident		1,522.00	2,954.25	4,386.50	5,818.75	7,340.50	8,772.75	10,205.00	11,637.25	13,069.50	14,501.75	15,934.00	17,366.25
NOVA Student Services Fee (NOVA campus only)		6.25	6.25	6.25	6.25	12.25	12.25	12.50	12.50	12.50	12.50	12.50	12.50
Total Tuition & Fees - VA Resident (NOVA campus)		568.50	1,116.50	1,664.50	2,212.50	2,780.50	3,328.50	3,876.75	4,424.75	4,972.75	5,520.75	6,068.75	6,616.75
Total Tuition & Fees -Non-Virginia Resident (NOVA campus)		1,528.25	2,960.50	4,392.75	5,825.00	7,352.75	8,785.00	10,217.50	11,649.75	13,082.00	14,514.25	15,946.50	17,378.75

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Students admitted Summer 2023 and prior:

Undergraduate part-time (1-4 credits hours, per semester) \$187.50

Undergraduate full-time (5 or more credits hours, per semester) \$375.00

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Undergraduate full-time (5 or more credits hours, per semester) \$500.00

Pamplin College of Business Supplemental Fee:

Students admitted Fall 2023 and later:

Undergraduate part-time (1-4 credits hours, per semester) \$318.75

Undergraduate full-time (5 or more credits hours, per semester) \$637.50

Students admitted before Fall 2023 or non-majors:

3000 Level Courses - \$105.00 per credit hour

4000 Level Courses - \$75.00 per credit hour

Important: In addition to the tuition and fees described above, various course and lab fees may be assessed depending on the course(s) in which the student is enrolled. These fees are used to support extraordinary course-specific costs (e.g., extraordinary laboratory materials or equipment, course materials retained by the student, etc.). These fees are subject to the university's existing refund policies and procedures. Students should review their account upon adding or dropping courses.

Tuition and Fees for Winter Session, 2025

Undergraduate Study Abroad

	Per Hour	1	2	3	4	5	6	7	8	9	10	11	12
Tuition - Virginia Resident	438.50	438.50	877.00	1,315.50	1,754.00	2,192.50	2,631.00	3,069.50	3,508.00	3,946.50	4,385.00	4,823.50	5,262.00
Tuition - Non-Virginia Resident	1,145.75	1,145.75	2,291.50	3,437.25	4,583.00	5,728.75	6,874.50	8,020.25	9,166.00	10,311.75	11,457.50	12,603.25	13,749.00
Library Fee		14.25	14.25	14.25	14.25	28.25	28.25	28.25	28.25	28.25	28.25	28.25	28.25
Commonwealth Facility & Equipment Fee		75.50	75.50	75.50	75.50	151.00	151.00	151.00	151.00	151.00	151.00	151.00	151.00
Total Tuition & Fees - VA Resident		452.75	891.25	1,329.75	1,768.25	2,220.75	2,659.25	3,097.75	3,536.25	3,974.75	4,413.25	4,851.75	5,290.25
Total Tuition & Fees -Non-Virginia Resident		1,235.50	2,381.25	3,527.00	4,672.75	5,908.00	7,053.75	8,199.50	9,345.25	10,491.00	11,636.75	12,782.50	13,928.25

Agriculture and Life Sciences Supplemental Fee for Students in the College of Agriculture and Life Sciences and all Biochemistry Majors:

Undergraduate part-time (1-4 credit hours, per semester) \$93.75

Undergraduate full-time (5 or more credit hours, per semester) \$187.50

Architecture and Design Supplemental Fee for Students in Architecture, Industrial Design, Interior Design and Landscape Architecture:

Undergraduate part-time (1-4 credits hours, per semester) \$187.50

Undergraduate full-time (5 or more credits hours, per semester) \$375.00

Building Construction Supplemental Fee for All Undergraduate Students Majoring in Building Construction:

Students admitted Summer 2023 and prior:

Undergraduate part-time (1-4 credits hours, per semester) \$187.50

Undergraduate full-time (5 or more credits hours, per semester) \$375.00

Engineering Supplemental Fee for Undergraduate Students in the College of Engineering:

Undergraduate part-time (1-4 credits hours, per semester) \$250.00

Undergraduate full-time (5 or more credits hours, per semester) \$500.00

Pamplin College of Business Supplemental Fee:

Students admitted Fall 2023 and later:

Undergraduate part-time (1-4 credits hours, per semester) \$318.75

Undergraduate full-time (5 or more credits hours, per semester) \$637.50

Students admitted before Fall 2023 or non-majors:

3000 Level Courses - \$105.00 per credit hour

4000 Level Courses - \$75.00 per credit hour

Study Abroad Faculty-Led Program Fee:

\$50.00

Important: In addition to the tuition and fees described above, various course and lab fees may be assessed depending on the course(s) in which the student is enrolled. These fees are used to support extraordinary course-specific costs (e.g., extraordinary laboratory materials or equipment, course materials retained by the student, etc.). These fees are subject to the university's existing refund policies and procedures. Students should review their account upon adding or dropping courses.

Tuition and Fees for Winter Session, 2025

Graduate Blacksburg Campus

	Per Hour	1-3	4	5 or more
Tuition - Virginia Resident	876.00	2,628.00	3,504.00	4,380.00
Tuition - Non-Virginia Resident	1,760.50	5,281.50	7,042.00	8,802.50
Library Fee		14.25	14.25	28.25
Commonwealth Facility & Equipment Fee		75.50	75.50	151.00
Comprehensive Fees				
Student Activity Fee		17.50	17.50	35.00
Health Fee		20.25	20.25	40.50
Athletic Fee		13.75	13.75	27.25
Recreational Sports Fee		12.50	12.50	25.00
Student Services Fee		20.25	20.25	40.25
Total Tuition & Fees - VA Resident		2,726.50	3,602.50	4,576.25
Total Tuition & Fees -Non-Virginia Resident		5,455.50	7,216.00	9,149.75

Agriculture and Life Sciences Supplemental Fee for Students in the College of Agriculture and Life Sciences and all Biochemistry Majors:

Graduate part-time (1-4 credit hours, per semester) \$93.75

Graduate full-time (5 or more credit hours, per semester) \$187.50

Architecture and Design Supplemental Fee for Students in Architecture, Industrial Design, Interior Design and Landscape Architecture:

Graduate part-time (1-4 credits hours, per semester) \$187.50

Graduate full-time (5 or more credits hours, per semester) \$375.00

Engineering Supplemental Fee for Graduate Students in the College of Engineering:

Graduate part-time (1-4 credits hours, per semester) \$250.00

Graduate full-time (5 or more credits hours, per semester) \$500.00

Masters of Public Health Supplemental Fee:

Graduate part-time (1-4 credit hours, per semester) \$65.75

Graduate full-time (5 or more credit hours, per semester) \$131.25

Masters of Business Administration Supplemental Fee:

\$175.00 per credit hour

Masters of Science in Business Administration- Bus Analytics (MSBA-BA) Supplemental Fee:

\$175.00 per credit hour

Masters of Science in Business Administration- Hospitality & Tourism Management (MSBA-HTM) Supplemental Fee:

\$175.00 per credit hour

Important: In addition to the tuition and fees described above, various course and lab fees may be assessed depending on the course(s) in which the student is enrolled. These fees are used to support extraordinary course-specific costs (e.g., extraordinary laboratory materials or equipment, course materials retained by the student, etc.). These fees are subject to the university's existing refund policies and procedures. Students should review their account upon adding or dropping courses.

Tuition and Fees for Winter Session, 2025

Graduate Extended or Virtual Campus

	Per Hour	1-3	4	5 or more
Tuition - Virginia Resident	969.25	2,907.75	3,877.00	4,846.25
Tuition - Non-Virginia Resident	1,884.25	5,652.75	7,537.00	9,421.25
Library Fee		14.25	14.25	28.25
Commonwealth Facility & Equipment Fee		75.50	75.50	151.00
Total Tuition & Fees - VA Resident		2,922.00	3,891.25	4,874.50
Total Tuition & Fees -Non-Virginia Resident		5,742.50	7,626.75	9,600.50
NOVA Student Services Fee (NOVA campus only)		6.25	6.25	12.25
Total Tuition & Fees - VA Resident		2,928.25	3,897.50	4,886.75
Total Tuition & Fees -Non-Virginia Resident		5,748.75	7,633.00	9,612.75

Agriculture and Life Sciences Supplemental Fee for Students in the College of Agriculture and Life Sciences and all Biochemistry Majors:

Graduate part-time (1-4 credit hours, per semester) \$93.75

Graduate full-time (5 or more credit hours, per semester) \$187.50

Architecture and Design Supplemental Fee for Students in Architecture, Industrial Design, Interior Design and Landscape Architecture:

Graduate part-time (1-4 credits hours, per semester) \$187.50

Graduate full-time (5 or more credits hours, per semester) \$375.00

Engineering Supplemental Fee for Graduate Students in the College of Engineering:

Graduate part-time (1-4 credits hours, per semester) \$250.00

Graduate full-time (5 or more credits hours, per semester) \$500.00

Masters of Public Health Supplemental Fee:

Graduate part-time (1-4 credit hours, per semester) \$65.75

Graduate full-time (5 or more credit hours, per semester) \$131.25

Masters of Business Administration Supplemental Fee:

\$175.00 per credit hour

Masters of Science in Business Administration- Bus Analytics (MSBA-BA) Supplemental Fee:

\$175.00 per credit hour

Masters of Science in Business Administration- Hospitality & Tourism Management (MSBA-HTM) Supplemental Fee:

\$175.00 per credit hour

Important: In addition to the tuition and fees described above, various course and lab fees may be assessed depending on the course(s) in which the student is enrolled. These fees are used to support extraordinary course-specific costs (e.g., extraordinary laboratory materials or equipment, course materials retained by the student, etc.). These fees are subject to the university's existing refund policies and procedures. Students should review their account upon adding or dropping

Tuition and Fees for Winter Session, 2025

Graduate Study Abroad

	Per Hour	1-3	4	5 or more
Tuition - Virginia Resident	700.75	2,102.25	2,803.00	3,503.75
Tuition - Non-Virginia Resident	1,408.50	4,225.50	5,634.00	7,042.50
Library Fee		14.25	14.25	28.25
Commonwealth Facility & Equipment Fee		75.50	75.50	151.00
Total Tuition & Fees - VA Resident		2,116.50	2,817.25	3,532.00
Total Tuition & Fees -Non-Virginia Resident		4,315.25	5,723.75	7,221.75

Agriculture and Life Sciences Supplemental Fee for Students in the College of Agriculture and Life Sciences and all Biochemistry Majors:

Graduate part-time (1-4 credit hours, per semester) \$93.75

Graduate full-time (5 or more credit hours, per semester) \$187.50

Architecture and Design Supplemental Fee for Students in Architecture, Industrial Design, Interior Design and Landscape Architecture:

Graduate part-time (1-4 credits hours, per semester) \$187.50

Graduate full-time (5 or more credits hours, per semester) \$375.00

Engineering Supplemental Fee for Graduate Students in the College of Engineering:

Graduate part-time (1-4 credits hours, per semester) \$250.00

Graduate full-time (5 or more credits hours, per semester) \$500.00

Masters of Public Health Supplemental Fee:

Graduate part-time (1-4 credit hours, per semester) \$65.75

Graduate full-time (5 or more credit hours, per semester) \$131.25

Masters of Business Administration Supplemental Fee:

\$175.00 per credit hour

Masters of Science in Business Administration- Bus Analytics (MSBA-BA) Supplemental Fee:

\$175.00 per credit hour

Masters of Science in Business Administration- Hospitality & Tourism Management (MSBA-HTM) Supplemental Fee:

\$175.00 per credit hour

Study Abroad Faculty-Led Program Fee:

\$50.00

Important: In addition to the tuition and fees described above, various course and lab fees may be assessed depending on the course(s) in which the student is enrolled. These fees are used to support extraordinary course-specific costs (e.g., extraordinary laboratory materials or equipment, course materials retained by the student, etc.). These fees are subject to the university's existing refund policies and procedures. Students should review their account upon adding or dropping.

Tuition and Fees for Winter Session, 2025

Graduate Program-Specific Tuition Rates

	Tuition - per credit hour	Library Fee	Library Fee
Online Graduate Certificate in Leadership for an Aging Society (ASCC)	930.00	14.25	28.25
Online Graduate Certificate in Local Government Management (LGMC)	930.00	14.25	28.25
Online Masters in Natural Resources (MNR)	930.00	14.25	28.25
Online Masters in Agriculture and Life Sciences (OMAL)	975.00	14.25	28.25
Construction Engineering for Infrastructure Projects Certificate (CEIC)	975.00	14.25	28.25
Online Masters in Agricultural & Applied Economics (MSAAEC)	1,075.00	14.25	28.25
Online Masters of Information Technology (MIT)	1,075.00	14.25	28.25
Evening MBA at the Falls Church Campus In addition to Tuition and fees, all students in the Evening MBA Program are required to pay the MBA supplemental fee of \$175 per credit hour and the NOVA Student Services Fee at \$6.25 for 1-4 hours and \$12.25 for 5 or more hours.	1,100.00	14.25	28.25
Data Analysis and Applied Statistics (DAAS) - Falls Church Campus In addition to tuition and fees, all students in the DAAS Program are required to pay the NOVA Student Services Fee at \$6.25 for 1-4 hours and \$12.25 for 5 or more hours. Non-VA residents are also required to pay the Commonwealth Facility and Equipment Fee.	1,100.00	14.25	28.25
Masters of Science in Business Administration - Hospitality & Tourism Management (MSBA-HTM) In addition to tuition and fees, all students in the MSBA-HTM Program are required to pay the MBA supplemental fee of \$175 per credit hour. Non-VA residents are also required to pay the Commonwealth Facility and	1,100.00	14.25	28.25
Online Masters of Business Administration (OMBA) In addition to Tuition and fees, all students in the OMBA Program are required to pay the MBA supplemental fee of \$175 per credit hour.	1,150.00	14.25	28.25

Tuition and Fees for Winter Session, 2025

Professional and Executive Graduate Programs

PhD in Executive Business Research (BXBR)

Tuition Per Credit Hour	Library Fee (1-5 hours)	Library Fee (5 or more hours)	NOVA Student Services Fee (1-4 hours)	NOVA Student Services Fee (5 or more hours)	Commonwealth Facility and Equipment Fee (1-4 hours)	Commonwealth Facility and Equipment Fee (5 or more)
1,879.50	14.25	28.25	6.25	12.25	75.50	151.00
In addition to the tuition and fees above, a program fee of 126.25 is assessed per credit hour.						

Tuition and Fees for Winter Session, 2025

Special Rates and Fees

Virginia School Personnel

The Virginia School Personnel rate is a reduced tuition rate for school personnel employed full-time in grades K-12 in Virginia Schools.

The reduced tuition rate is applicable only to the in-state portion of tuition. For example, Virginia School Personnel who reside outside of Virginia would receive the reduced tuition rate on the in-state portion of the tuition and the student would be responsible for the full amount of the additional out-of-state tuition charge. To receive the Virginia School Personnel reduced tuition rate, please complete the form hosted by the Graduate School:

[K-12 Reduced Tuition Request](#)

Full-time employment in a Virginia school must be verified by the school system and the form returned to the Graduate School for processing. Submission of the form is required each academic year to receive the reduced tuition rate (Fall Semester through Summer sessions).

Tuition Rates		Per Credit Hour
Undergraduate:		
	Virginia Resident	411.00
	Non-Virginia Resident	1,295.25
Graduate:		
	Virginia Resident	657.00
	Non-Virginia Resident	1,541.50
Extended Campus and Virtual Graduate:		
	Virginia Resident	727.00
	Non-Virginia Resident	1,642.00

All students receiving the Virginia School Personnel Rate are required to pay a library fee in addition to the tuition fee. If enrolled in 1-4 credit hours, the library fee is \$14.25. If enrolled in 5 or more credit hours the library fee is \$28.25. Blacksburg campus students enrolled for more than 3 credit hours per term are also required to pay comprehensive fees. Non-VA residents are also required to pay the Commonwealth Facility and Equipment Fee.

Student Budget (Cost of Attendance)

The Student Budget, also known as the Cost of Attendance (COA), is the **estimated** amount it will cost a student to attend Virginia Tech (VT). This budget varies based on different factors such as enrollment, program of study, residency, and housing options. Each budget includes estimated direct costs (charged by VT) as well as indirect costs (estimated educational expenses not charged by VT). Direct costs may include tuition, fees, food, and housing charges while indirect costs may include living expenses (if off campus), transportation, personal expenses, books, course materials, supplies, and equipment.

For financial aid purposes, the Winter Session is included within the Fall 2024 semester. The components included in the winter term are based on the combined fall and winter enrollment and will vary based on the enrollment of each individual student. The winter COA listed below is based on a 3-credit hour schedule. Students can find more information on the Cost of Attendance at <https://finaid.vt.edu/undergraduate/coa.html> or find their own personalized COA through HokieSpa. Contact the Office of University Scholarships and Financial Aid or use the Hokie chatbot if you have questions!

2024-2025 Winter Cost of Attendance

Student Level & Academic Term	Cost of Attendance Components								Total
	Tuition	*Fees	**Housing	**Food	Books, Course Materials, Supplies, and Equipment	**Personal	**Transportation	***Direct Loan Fees	
Undergraduate In-State	1,480	99	516	405	140	142	105	35	2,921
Undergraduate Out-of-State	3,867	174	516	405	140	142	134	35	5,413
Undergraduate Virtual Campus In-State	1,644	14	647	298	140	142	105	35	3,025
Undergraduate Virtual Campus Out-Of-State	4,297	90	647	298	140	142	134	35	5,783
Graduate Blacksburg Campus In-State	2,628	99	647	298	187	230	105	100	4,293
Graduate Blacksburg Campus Out-of-State	5,282	174	647	298	187	230	134	100	7,051
Graduate Extended or Virtual Campus In-State	2,908	14	647	298	187	230	105	35	4,424
Graduate Extended or Virtual Campus Out-of-State	5,653	90	647	298	187	230	134	35	7,273

*Fees may vary based on each individual program. Certain programs such as Pamplin College of Business charge additional fees that are not reflected above. These additional fees are included in each cost of attendance based on each student's program of study. Refer to the Bursar Tuition and Fee chart for additional fees not reflected in the above estimated COA.

**Housing, Food, Personal, Transportation will not be provided for the winter term for any student enrolled at least half time in the first Fall 2024 term.

***Direct Loan fees are only initially assessed to students who use Federal Direct Loans in the Winter Session and not the first Fall term.