Don't hesitate to call the college's financial aid office with questions. It's a complicated process, and things aren't always described the same way.

Cost of Attendance (COA) means tuition and fees plus estimated costs for room and board, books, transportation, and personal expenses.

Net costs are students' Cost of Attendance minus any gift aid. They include loans, money you pay directly to the college, and estimated funds your student might need.

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**Types of Student Aid**

- **Gift Aid:** Pell Grants, grants from colleges, scholarships which don't need to be repayed
- **Federal Loans:** money that is borrowed to pay for college that you repay with interest
- **Work-study:** the amount a student can earn on hourly paychecks from on-campus jobs if eligible

[New America](https://newamerica.org/education-policy/policy-papers/decoding-cost-college)