

Academic Year 2024-2025

Estimated Full-Time Cost of Attendance Budgets for the American Women's College

The cost of attendance (COA) – sometimes referred to as the “student budget” – is an estimate of what it costs a typical student to attend a college or university for one academic year. Don't be startled by the COA you see because it doesn't only include tuition; it considers your basic living expenses.

The COA serves two purposes:

1. To give you an estimate of the cost to attend Bay Path University for one year, and
2. To set a limit on the amount of financial aid you can receive during the academic year (which is required by federal regulations).

Your actual expenses may be different from what's listed on your financial aid award letter, and the total amount of your aid – including scholarships, grants, and loans – can't exceed your total cost of attendance.

The cost of attendance is made up of two different types of costs: direct and indirect.

- Direct costs are items that will appear on your Bay Path University bill, such as tuition and fees.
- Indirect costs will not appear on your bill but are estimated costs associated with going to college and should be included in your budget. These include items like books, transportation, and personal expenses.

Note: Students who attend on a less than full time basis will have their direct and indirect expenses adjusted based on the number of credits for which they are enrolled and payment period start/end dates.

Annual Full-time Undergraduate Cost of Attendance for Independent Students Enrolled in 12 Credits:

Direct Costs:	Tuition*	\$9,840
	Technology Fee	\$330
	Total Billed Charges**	\$10,170

Indirect Costs:	Books	\$800
	Transportation Expenses	\$1,200
	Misc. Personal Expenses	\$950
	Food	\$6,300
	Housing	\$8,100
	Average Loan Fees	\$58
Total Cost of Attendance		\$27,578

Annual Part-time Undergraduate Cost of Attendance for Independent Students Enrolled in 6 Credits:

Direct Costs:	Tuition*	\$4,920
	Technology Fee	\$330
	Total Billed Charges**	\$5,250

Indirect Costs:	Books	\$400
	Transportation Expenses	\$600
	Misc. Personal Expenses	\$475
	Food	\$3,150
	Housing	\$4,050
	Average Loan Fees	\$58
Total Cost of Attendance		\$13,983

*Tuition is based on a per credit rate of \$410.

**Total Billed Charges may also include lab fees for students registered for a lab course. Lab fees range from \$55 to \$325. A complete listing of lab fees is located in the academic catalog located here (<https://www.baypath.edu/academics/academic-resources/catalogs/>).