

**1. Cost of Attendance (COA)**

**a. Definition**

The Total Cost of Attendance (COA) includes all program costs like tuition and fees, books (printed/digital) and equipment as well as allowances for housing and food, personal expenses and transportation. There are two categories for the allowances, students with no dependents and living with a parent and all other students.

**b. Program Cost**

Program costs, like tuition and fees, books (printed/digital and equipment may be different by program, schedule and/or location. You will find detailed information in regards to program costs in [our student catalog/handbook](#) and in our [program cost disclosures by program](#).

**c. Allowances**

As of today, the following allowances are used to determine the COA:

Allowances per Month	Categories	
	Dependent Students	All other Students
Housing and Food	\$672	\$1,028
Personal Expenses	\$270	\$270
Transportation	\$216	\$216

These allowances are monthly cost estimates **applied to all programs** offered at Pivot Point Academy in Bloomingdale, IL. The COA is based on the student’s loan period or period of time for which the loan is intended. This period is an Academic Year (900 clock-hour). The number of months in the loan period will differ based upon the student’s contracted scheduled rate of attendance.

The loan period can be less than a full academic year for students when the remaining hours to complete the program are less than 900. This will be the case for loans in academic year 2 or possibly for students who have been awarded transfer credit.

Pivot Point Academy does not offer on-campus housing. Students will receive their individual numbers with their final enrollment package.

**d. Additional references**

Additional information you find in:

- Student catalog/handbook
- Program disclosures