

# Cost of Attendance and Private Loans

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Much like regular federal loans, the amount of private loans that can be awarded in a given academic year will be determined by a Cost of Attendance (COA) calculation. Cost of attendance is calculated by estimated tuition and book costs combined with a general allowance for cost of living. Because of this calculation, you cannot request a private loan in an amount larger than your cost of attendance.

Cost of attendance will always be the maximum amount of combined funding that a student can receive. For example, if you are awarded a private loan for \$15,000, but your cost of attendance is \$10,000, then you will not be allowed to receive more than \$10,000 from the private loan.

Please contact your Student Finance Advisor with additional questions about Cost of Attendance and Private Loans.

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[What is Cost of Attendance \(COA\)?](#)

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