

The term “cost of attendance” can refer to two different cost configurations. A student’s cost of attendance refers to yearly direct and/or indirect charges before Financial Aid is applied. Please see the differences between the Federal Cost of Attendance Budget, and direct Cost of Attendance, or billed charges, below.

TMU Cost of Attendance (Billed Charges)

The student’s actual cost of attendance, or billed charges, includes tuition, fees, room and board charges, that are charged to directly to the student’s account at TMU. Please do not confuse the Federal Cost of Attendance Budget amount with the actual TMU cost of attendance. Students are not charged for indirect costs listed in the Federal Cost of Attendance Budget. A student can be awarded up to their federal Cost of Attendance Budget, which is higher than billed charges, because it includes both direct and indirect costs. This allows students to be awarded additional financial aid, to cover the actual TMU billed charges, as well as any other educational/living expenses incurred, while enrolled at TMU.

[TMU Cost of Attendance](#)

Federal Cost of Attendance Budget

The federal Cost of Attendance Budget is the financial aid budgeted amount and awarding limit that is used in the financial aid process. The federal Cost of Attendance Budget includes actual tuition, fees and room and board charges, as well as estimated expenses that the student and family may incur during the semester, such as books, transportation, and miscellaneous personal expenses. A student can be awarded up to their federal Cost of Attendance Budget, which is higher than billed charges, because it includes both direct and indirect costs. The federal Cost of Attendance Budget is the budget that is used in the **[Student Financial Aid Portal](#)**.

