

**PURPOSE**

The cost of attendance is developed by the student financial services office and is the estimate of tuition and fees; cost of housing and food (or living expenses); cost of books, course materials, supplies, and equipment; transportation; and miscellaneous/personal expenses. The cost of attendance is used to calculate a student's eligibility for financial aid and is a representation of what it will reasonably cost a student to attend Frank Phillips College for an academic year. The total cost for each category is based on nine-month fall/spring semesters. For Cosmetology, Welding and Nursing, the total cost is representative of the program for the academic year.

The total cost of attendance provided is an estimate which may vary based on individual circumstances and sets the maximum financial aid a student can receive. The cost of attendance minus the Student Aid Index (SAI) is used to determine eligibility for need-based aid like grants and work-study, with loans filling the gap (unmet need), meaning higher COA usually increases potential aid, but your SAI and school's resources determine the actual offer.

[Financial Aid Information](#)**POLICY**

Student Financial Services will develop the cost of attendance annually in the spring upon approval of tuition and fees for the upcoming academic year. All students are budgeted for full-time enrollment.

**METHODOLOGY**

For 2026-27, tuition and fees, housing and food remained unchanged. For books, course materials, supplies and equipment; transportation and miscellaneous/personal, the average costs slightly increased to account for inflation and cost of living adjustments.

*Tuition and Fees*

- Average tuition and fees for the 2026-27 Cost of Attendance were developed from Frank Phillips College 2026-2027 Cost/Admission Fact Sheet. The Frank Phillips College Board of Regents approves any changes to tuition and fees. For 2026-27, tuition and fees remained the same as the prior year.
- For reporting purposes, full-time tuition and fees are reported as 15 SCH per term and 30 SCH for award year for in-district, out-of-district, and out-of-state. Tuition and fees are reported separately.
- For reporting purposes, the following enrollment status definitions are used for less than full-time enrollment for tuition and fees:
  - Three-quarter time (9-11 SCH) – 11 hours published for COA purposes
  - Half-time (6-8 SCH) – 8 hours published for COA purposes
  - Less than half-time (0-5 SCH) – 5 hours published for COA purposes

*Housing*

- The average cost of on-campus housing was calculated using the on-campus housing cost for fall and spring.
- The average cost of off-campus housing was calculated by averaging rent costs for Borger, Texas.
- The average costs for internet and utilities were assumed to be included as part of housing costs.

*Food*

- The average cost of food was calculated using the on-campus dining plan cost for fall and spring and accounts for the equivalent of at least three meals per day.
- Meal costs remain the same across each enrollment status.

*Living Expense (Housing & Food) Note:* For students living at home, the housing and food components were calculated at 60% for students living at home with dependents and 40% for students living at home. For the cost of three meals per day, the on-campus dining plan was taken into account and prorated based on living at home and living at home with dependents. The average of three meals a day, based on USDA food plan comparison, is aligned with the cost of the dining plan. The on-campus housing component is the same for students with dependents as well as for students without dependents.

#### *Books, Course Materials, Supplies and Equipment*

- The average of comparable schools was used to estimate books, course materials, supplies and equipment.
  - [College Board – BigFuture](#)
- Cosmetology
  - For cosmetology, the cost for books and supplies is derived from the average program costs published on the FPC Cosmetology website: <https://fpctx.edu/cosmetology/>
- Welding
  - For welding, the department provides a supply list with costs. Costs, accounting for inflation, are added to the state-wide average.
- Nursing
  - For nursing, the department provides the average cost of supplies needed in addition to books. This amount is added to the state-wide average.
- Books, course materials, supplies and equipment costs are adjusted based on enrollment status:
  - 75% of standard budget for three-quarter time
  - 50% of standard budget for half-time
  - 25% of standard budget for less than half-time

#### *Transportation Expenses*

- The average was used of comparable schools to estimate transportation expenses.
  - [College Board – Big Future](#)
- Transportation expenses remain the same for each enrollment status

#### *Miscellaneous and Personal Expenses*

- Miscellaneous and personal expenses include expenses incurred by students such as clothing, personal maintenance, grooming aids and recreation. This allowance should permit the student a moderate standard of living while enrolled.
- The average of comparable schools was used to estimate miscellaneous and personal expenses.
  - [College Board – BigFuture](#)
- Miscellaneous and personal expenses remain the same for each enrollment status except for less than half-time enrollment. Miscellaneous and personal expenses for less than half-time enrollment is zero.

#### **RESOURCES**

- NASFAA Credential: Cost of Attendance
- NASFAA Monograph #24 – Developing the Cost of Attendance
- NASFAA Ask Regs – KA-36447, “Does a School Have to Publish its Cost of Attendance on Its Website?”