

# COST OF ATTENDANCE

Figuring out your expenses starts with determining the total cost of your attendance for one academic year. In addition to calculating obvious costs such as tuition, fees, room, and meal plan, you should also add estimated costs for books, personal expenses, and travel.

Cost of attendance (COA) is a federally defined term that includes both direct and indirect costs.

- **Direct costs** are what you are actually billed for by OCC and include tuition, fees, room, and meal plans.
- **Indirect costs** are additional expected expenses that OCC does not bill you for, such as transportation and personal expenses.

Student Financial Services reviews the average costs of each of these items every year to establish the COA that is used to create your financial aid package.

The COA varies depending upon whether a student is living on campus, off campus, or at home with family and is used to create a financial aid package.

Use the [True Cost Calculator](#) to get an estimate of the amount of financial aid you may receive.

## 2025-2026 ESTIMATED COST

*The figures below outline the estimated cost of attendance for full-time undergraduate, undergraduate online and graduate students.*

### UNDERGRADUATE RESIDENTIAL STUDENT

*Based on enrollment of 15 hours per semester*

	Living On-Campus	Living Off-Campus	Living with Parent
Tuition	\$7,710	\$7,710	\$7,710
Fees	\$530	\$530	\$530
Books/Materials	\$400	\$400	\$400
Housing & Food	\$4,678	\$4,977	\$1,332
Transportation	\$610	\$900	\$900
Misc	\$1,012	\$1,012	\$1,012
<b>Total Per Semester</b>	<b>\$14,940</b>	<b>\$15,529</b>	<b>\$11,884</b>
<b>*Total Per Year</b>	<b>\$29,880</b>	<b>\$31,058</b>	<b>\$23,768</b>

*\*This total includes indirect costs for transportation and miscellaneous cost that are not paid to OCC.*

Average Annual Loan Fees for borrowers:  
Student: \$68 Parent: \$480

# UNDERGRADUATE ONLINE COST OF ATTENDANCE

## 2025-2026 ESTIMATED COST

*The figures below outline the estimated cost of attendance for full-time undergraduate online students.*

*Based on enrollment of 12 hours per semester*

Full-time	Living Off-Campus	Living with Parent
Tuition	\$5,760	\$5,760
Fees	\$0	\$0
Books/Materials	\$200	\$200
Housing & Food	\$4,977	\$1,332
Transportation	\$300	\$300
Misc	\$1,012	\$1,012
<b>Total Per Semester</b>	<b>\$12,249</b>	<b>\$8,604</b>
<b>*Total Per Year</b>	<b>\$24,498</b>	<b>\$17,208</b>

*\*This total includes indirect costs for transportation and miscellaneous cost that are not paid to OCC.*

Average Annual Loan Fees for borrowers:  
Student \$66 Parent: \$484

# LINCOLN SEMINARY COST OF ATTENDANCE

## 2025-2026 ESTIMATED COST

*The figures below outline the estimated cost of attendance for full-time Lincoln Seminary students.*

*Based on enrollment of 6 hours per semester*

Full-time	Living Off-Campus	Living with Parent
Tuition	\$2,940	\$2,940
Fees	\$390	\$390
Books/Materials	\$600	\$600
Housing & Food	\$4,977	\$1,332
Transportation	\$900	\$900
Misc	\$1,012	\$1,012
<b>Total Per Semester</b>	<b>\$10,819</b>	<b>\$7,174</b>
<b>*Total Per Year</b>	<b>\$21,638</b>	<b>\$14,348</b>
<b>*Total Per 3 Terms</b>	<b>\$32,457</b>	<b>\$21,522</b>

*\*This total includes indirect costs for transportation and miscellaneous cost that are not paid to OCC.*

Additional Note: Average Annual Loan Fees for borrowers: \$126