## Financial Resources Available to Student:

<table>
<thead>
<tr>
<th>Source of Assistance</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>VA Education Benefits</td>
<td>The amount of veteran and military benefits available to each student varies student to student and ranges between 60-100% of the College’s tuition and fees. Available benefits are calculated and provided to each student when service documents are received.</td>
</tr>
<tr>
<td>Federal Pell Grants</td>
<td>Need based students are potentially eligible for additional Pell Grants. Under Title IV, amounts awarded to each student will vary based on the student’s completed FAFSA and enrollment schedule. As a grant, these amounts do not need to be paid back by the student.</td>
</tr>
<tr>
<td>Institutional Grants</td>
<td>Institutional grants are awarded by the College’s financial aid office and do not need to be paid back by the students</td>
</tr>
<tr>
<td>State of Connecticut Grants</td>
<td>Under legislation from the State of Connecticut, the College awards appropriated public funding to students based on need.</td>
</tr>
<tr>
<td>Scholarships</td>
<td>Scholarships available to students are funded by third parties and may be issued directly to the student or the College.</td>
</tr>
<tr>
<td>Employer Paid Tuition Benefits</td>
<td>A student’s employer may offer payment of partial or full tuition and/or fees. Students are to work directly with their employer to understand the extent of the benefit and whether or not benefits are paid in advance or through a subsequent reimbursement.</td>
</tr>
<tr>
<td>Federal Direct Loans</td>
<td>Federal subsidized or unsubsidized loans are generally available to students under Title IV, amounts available to each student may vary based on the student’s completed FAFSA.</td>
</tr>
<tr>
<td>Private Loans</td>
<td>Students may engage with private parties for student loans.</td>
</tr>
</tbody>
</table>

### Estimated Cost of Attendance:

- **Tuition & Fees:**
  - $2,584 ($1,000)  
  - $4,558 ($1,500)  
  - $6,532 ($2,000)  
  - $8,506 ($3,000)

- **Books & Supplies:**
  - $500 ($1,000)

- **Total Cost of Tuition Paid to College:**
  - $3,084 ($1,000)  
  - $5,558 ($1,500)  
  - $8,032 ($2,000)  
  - $10,506 ($3,000)

### Estimated Cost of Living Expenses:

- **Housing & Meals:**
  - $3,200 ($4,000)  
  - $4,800 ($6,400)

- **Transportation:**
  - $520 ($1,042)  
  - $1,042 ($2,084)

- **Other Education Costs:**
  - $2,190 ($3,244)  
  - $4,300 ($6,400)

- **Total Cost of Tuition and Expenses:**
  - $3,604 ($11,990)  
  - $17,640 ($23,290)

### In State Tuition Costs:

<table>
<thead>
<tr>
<th>Credit Hours</th>
<th>1/2 Time (5 Credits)</th>
<th>3/4 Time (7.5 Credits)</th>
<th>Full Time (9 Credits)</th>
</tr>
</thead>
</table>
| Less than Half-Time | $5,140  
| 3 Credits per semester | $6,855  
| 6 Credits per semester | $8,570  
| 9 Credits per semester | $10,285  
| Full Time | $10,285  
| 12 Credits per semester | $12,000  

### Financial Aid & Information:

- **Charter Oak State College Graduation Rate:** Students achieved a 64% graduation rate for the most recently examined cohort.
- **Job Placement Rate:** Six months after graduation employment rate is 78.2%
- **Information regarding the acceptance of transfer credits including military:** Information regarding the acceptance of transfer credits including military

**Total out of pocket costs:** The total amount paid out of pocket by each student varies upon each of the factors above. Subsequent to the admissions process, students will receive a College Financing Plan which details the specific amounts above. At that point in time each student will determine whether or not loans will be taken to subsidize the cost of education.

**Estimated amount of student loan debt:** To review your student loan history, visit the National Student Loan Data System for Students https://nslds.ed.gov/NSLDS_SA. You will need your FSA ID when you begin to login.