1. The “Tuition and Fees” listed are an estimate for full time students taking 12 or more credits. There may be other fees not listed such as lab fees or course differentials that may be added to your bill.

2. Housing and Meals may either be billable or non-billable depending on the student’s living situation. All students living in a residence hall on campus are required to purchase a resident meal plan. If your student is living off-campus, the billable amount would decrease, as they would not have the cost of a residence hall and they would not be required to purchase a meal plan. However, off-campus students are able to choose a commuter meal plan if they would like.

3. Books and Supplies, Transportation, Other educational costs, and Personal expenses (ex. Toiletries, clothing, etc.). These items vary per student and the amounts shown in the COA are an estimate of what a student might spend in an academic year.

4. The Cost of Attendance (COA) is not the JMU bill. This is an estimate that includes billable and non-billable expenses that may need to be paid while attending the university over the course of a year. All students are billed for tuition and fees, but other costs are estimated depending on the choices made by the student and their parents (i.e. living on campus versus living off-campus).

5. Scholarships are free assistance from the university or outside means.
   - “Scholarships from your school” include any JMU scholarships known at the time the Preliminary Aid Offer was generated.
   - “Other Scholarships” includes any other scholarships reported to the Financial Aid Office using the Supplemental Scholarship Form.

6. Grants are free assistance from the federal or state government or the institution.
   - “Federal Pell Grant” is a federal grant based on the FAFSA Expected Family Contribution (EFC).
   - “State Grants” include the Virginia Guaranteed Assistance Program (VGAP) and Commonwealth Award.

7. There are several steps required to confirm eligibility for Veteran’s Benefits. More information about VA Education Benefits at JMU can be found at [https://www.jmu.edu/registrar/veterans/index.shtml](https://www.jmu.edu/registrar/veterans/index.shtml).

8. The “Net Cost” amounts to the total COA (billable and non-billable items) minus any grant or scholarship assistance. This is not your remaining bill and does not include any loan options chosen.

9. Loan amounts are based on the amount of earned credit hours at the time the offer is made:
   - Freshman (0-27): $5,500
   - Sophomore (28-59): $6,500
   - Junior (60-89): $7,500
   - Senior (90-120): $7,500

   Federal direct subsidized loans are based on a student’s need. The federal government will pay the interest that accrues while the student is attending half time status.

   In a Federal direct unsubsidized loan, the interest will accrue while the student is attending school.

10. Opportunities to work on campus can be found at [https://joblink.jmu.edu](https://joblink.jmu.edu). Students will receive a paycheck every two weeks to help off-set expenses. Work-study does not directly reduce the JMU bill.