

Cost of Attendance

Cost of Attendance (CoA)

A Cost of Attendance (CoA) will be emailed to you from June on receipt of a FAFSA submission to Birmingham City University. The CoA is an estimate of your educational related costs for the academic year. The CoA will specify the maximum amount you are eligible to borrow through federal loans minus any other aid you may be receiving for that academic year such as bursaries or scholarships. If you are eligible for a Subsidized loan, your [Expected Family Contribution \(EFC\)](#) will also be deducted from a CoA figure to establish your 'financial need', if applicable.

The CoA for students studying at Birmingham City University is set by the Student Aid Office at the University and is in line with inflation for each academic year. These costs relate only to you, the student. These costs cannot include costs for partners or children (other than childcare or nursery costs for time when you are studying on-site). The cost of attendance reviews the following costs:

- Tuition fees
- Living costs
- Accommodation fees
- Travel
- Miscellaneous - a set amount to include general expenses including loan [origination fees](#) and charges.
- [Immigration Health Check](#)

Please note, whilst your COA can include Travel, we cannot issue loan payments before the start of your course so you should not rely on your first payment to finance your travel to Birmingham.

If you are in receipt of a scholarship or bursary funding, either from the University or another source, you must inform us so that this can be factored into your cost of attendance. Failure to do so will result in a recalculation and reduction of your loan later in the academic year when it is discovered you are in receipt of additional sources of funding.

While your costs may vary depending on where you stay in Birmingham, we expect your cost of attendance to be roughly in line with our estimates and we calculate the amounts based on the average student. If you believe that your costs are significantly higher, please email usloans@bcu.ac.uk explaining why you need more funds than indicated in your original cost of attendance and provide proof of these higher costs. We will investigate this further for you, but we cannot guarantee that you will be awarded more funds than originally stated.

Exchange rates

You will be informed in writing of your CoA in Pounds Sterling and of the exchange rate used to convert it into US Dollars. The exchange rate for the academic year for which you are applying will be issued to you within your CoA. The exchange rate used to convert your CoA from GBP to USD is fixed for the academic year for estimation purposes only. Your actual disbursement will use the exchange rate at that time, on the day the money is requested from the US Department of Education.