

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 and fees.
- **Indirect costs** are additional expected expenses that OCC does not bill you for, such as housing, food, 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 off campus, or at home with family and is used to create a financial aid package.

2026-2027 ESTIMATED COST

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

LINCOLN SEMINARY STUDENT

Based on enrollment of 6 hours per semester

	LIVING OFF CAMPUS	LIVING WITH PARENT
Tuition	\$3,030	\$3,030
Fees	\$390	\$390
Books & Materials	\$600	\$600
Housing & Food	\$5,283	\$1,220
Transportation	\$945	\$945
Miscellaneous	\$1,044	\$1,044
Total Per Semester	\$11,292	\$7,229
*Total Per Year	\$22,584	\$14,458
*Total Per 3 Terms	\$33,876	\$21,687

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

Average Annual Loan Fees for borrowers: \$111