

Cost of Attendance/How Financial Aid Offer Amounts are Determined

Most financial aid offers are based on how much money you need. To figure out your financial need, we start with the total cost of attending school. Then, we subtract things like your student aid index, any Pell Grants you're eligible for, and other scholarships or aid you'll receive. If there's anything left over, that's what you need help covering with loans or other outside help. We call this "unmet need."

Federal funds are limited, so the total amount a student receives might be less than the amount they are eligible for.

Check out our [Net Price Calculator](#) for a personalized estimate.

What is "Student Aid Index?"

The student aid Index, (SAI) is a number used to determine financial need. The SAI is a measure of student/family financial strength and is calculated from the information reported on the FAFSA. An individual's SAI will appear on their FAFSA Submission Summary (FSS). The SAI is calculated according to a formula established by law. Family income, assets, and benefits are all considered, as well your dependency status..

How is "family" defined?

That depends on whether you're considered dependent or independent on the FAFSA form. Read more: [Am I dependent or independent?](#)

Cost of attendance

The cost of attending school depends on things like what program you're in and how many classes you take each term. Below are the standard budgets for full-time students in the AAOT program at OCCC taking 12 credits.

2024-25: student not living with parent

Costs	1 Term	2 Terms	3 Terms	4 Terms
Tuition and fees	\$1,848	\$3,696	\$5,444	\$7,392
Books, course materials, and supplies	\$255	\$510	\$765	\$1,020
Living expenses	\$5,241	\$10,482	\$15,723	\$19,217
Transportation	\$1,122	\$2,244	\$3,366	\$4,114
Miscellaneous personal expenses	\$957	\$1,914	\$2,871	\$3,509
Total expenses	\$9,423	\$18,846	\$28,269	\$35,252

2024-25: student living with parent

Costs	1 Term	2 Terms	3 Terms	4 Terms
Tuition and fees	\$1,848	\$3,696	\$5,444	\$7,392
Books course materials, and supplies	\$255	\$510	\$765	\$1,020
Living expenses	\$2,621	\$5,241	\$7,862	\$9,608
Transportation	\$1,122	\$2,244	\$3,366	\$4,114
Miscellaneous personal expenses	\$957	\$1,914	\$2,871	\$3,509
Total expenses	\$6,803	\$13,605	\$20,408	\$25,643

How your classes affect your aid

The amount of financial aid you're offered is based on the number of classes you planned to take when you applied. However, what you actually receive depends on the classes you're officially enrolled in by the end of the first week of the term. If you adjust your schedule, your financial aid might change accordingly. And just a reminder, if you're on a waitlist for a class, it doesn't count toward your financial aid enrollment status.

Enrollment level status	Credits per term
Full time	12 or more
¾ time	9 to 11
Half time	6 to 8
¼ time	1 to 5

Minimum enrollment for financial aid

You don't have to be a full-time student to get financial aid. This table shows the minimum number of classes you need for different aid programs. But remember, just meeting the enrollment requirement isn't enough; you still have to show that you need financial help.

Financial aid program	6 credits less than 6 credits	
Direct loan, subsidized and unsubsidized	x	
PLUS loan	x	
Pell Grant		x
Federal Supplemental Educational Opportunity Grant		x
Federal Work Study	x	