



Estimated Cost of Attendance

Your cost of attendance (COA) is the estimated average, and reasonable cost, of completing an academic year at Palo Alto University. Your COA includes both direct costs and indirect costs. Direct costs are what PAU bills you: i.e. [tuition, fees](#), and health insurance. Indirect costs are the associated costs of coming to school; housing, transportation, books, etc. Remember that the amounts listed may or may not be what you actually spend, but rather can and should be used to create a personal budget so as to understand your total costs.

Phd and PsyD

	Quarter	Annual
Housing	6,698	20,094
Transportation	1,610	4,829
Books	423	1,270
Personal & Misc	2,431	7,294
Health Insurance	807	2421
Loan fees	575	1725
Total	12,544	37,633

MS Psychology Online Year 1

	Quarter	Annual
Housing	6,698	21,687
Transportation	1,610	4,830
Books	416	1,248
Personal & Misc	2,389	7,168
Health Insurance	807	2,421
Loan fees	575	1,725
Total	12,495	37,485

MS Psychology Online Year 2

	Quarter	Annual
Housing	6,698	24,965
Transportation	1,610	4,830
Books	416	1,664
Personal & Misc	2,332	8,692
Health Insurance	807	2,421
Loan fees	575	1,725
Total	12,228	43,538

MA Counseling Evening/ Hybrid & Online

	Quarter	Annual
Housing	6,698	26,793
Transportation	1,610	6,439
Books	416	1,664
Personal & Misc	2,389	9,558
Health Insurance	807	2,421
Loan fees	575	1,725
Total	12,495	48,600

Undergraduate Day Program

Living Away	Quarter	Annual
Housing	6,698	20,094
Transportation	1,610	4,829
Books	423	1,270
Personal & Misc	2,431	7,294
Health Insurance	807	2,421
Loan fees	36	108
Total	12,005	36,016

Undergraduate Day Program

At Home	Quarter	Annual
Housing	1,851	5,552
Transportation	1,610	4,829
Books	416	1,248
Personal & Misc	2,431	7,294
Health Insurance	807	2,421
Loan fees	36	108
Total	7,151	21,452

Undergraduate Evening/ Hybrid & Online

Living Away	Quarter	Annual
Housing	6,698	26,792
Transportation	1,610	6,439
Books	312	1,248
Personal & Misc	1,824	7,294
Health Insurance	807	2,421
Loan fees	36	108
Total	11,286	44,302

Undergraduate Evening/ Hybrid & Online

At Home	Quarter	Annual
Housing	1,851	7,402
Transportation	1,610	6,439
Books	312	1,248
Personal & Misc	1,824	7,294
Health Insurance	807	2,421
Loan Fees	36	108
Total	6,439	24,912