

## 2025–2026 Undergraduate Cost of Attendance (COA)

The Undergraduate Cost of Attendance (COA), sometimes referred to as your financial aid budget, is an estimate of the average total cost for you to attend the University of Baltimore (UBalt) for an academic year. The tables below list our estimated 2025-2026 rates. These estimated rates are subject to change pending proposed state legislation and University System of Maryland Board of Regents approval.

Cost of Attendance addresses both tuition and fees as well as indirect expenses related to going to school that will not appear on your university bill. Estimated student budgets for personal living expenses reflect modest and adequate expense patterns of UBalt students. **Personal living is determined by the FAFSA form, if a student is dependent, the housing status will be determined as living with parent.** The indirect expenses are based on the 15-week length of instructional time each semester. Estimates are based on research conducted by the Office of Financial Aid and include average costs for books, supplies, and other miscellaneous living expenses. These estimated rates are subject to change.

The following Cost of Attendance estimates are based on the anticipated enrollment for your academic career. For more information on anticipated enrollment please see the University of Baltimore's [Census Date and Financial Aid Eligibility](#) and the [Financial Aid Offer Information](#) webpages.

### Undergraduate Degree-Seeking Students (Anticipated Enrollment per Semester: 12 credits) \*

	Tuition/Fees	Books & Supplies	Transportation	Personal Expenses	Direct Loan Fees	Housing & Food	Total COA
<b>MD Resident (Living Off Campus)</b>	\$10,192	\$1,600	\$2,224	\$2,424	\$80	\$20,376	\$36,896
<b>Out of State (Living Off Campus)</b>	\$24,464	\$1,600	\$2,224	\$2,424	\$80	\$20,376	\$51,168
<b>MD Resident (Living with Parents)</b>	\$10,192	\$1,600	\$2,224	\$2,424	\$80	\$6,928	\$23,456
<b>Out of State (Living with Parents)</b>	\$24,464	\$1,600	\$2,224	\$2,424	\$80	\$6,928	\$37,730

Students in online programs will not receive transportation in their cost of attendance allotments. 10 weeks and 7-week coursework will impact on indirect cost allocations. Loan fees will be removed from COA for students who will not borrow the loans.

**Undergraduate Certificate-Seeking Students (Anticipated Enrollment per Semester: 6 credits)\***

	<b>Tuition/Fees</b>	<b>Books &amp; Supplies</b>	<b>Transportation</b>	<b>Personal Expenses</b>	<b>Direct Loan Fees</b>	<b>Housing &amp; Food</b>	<b>Total COA</b>
<b>MD Resident (Living Off Campus)</b>	\$5,460	\$800	\$1,112	\$1,212	\$80	\$20,376	\$27,734
<b>Out of State (Living Off Campus)</b>	\$14,663	\$800	\$1,112	\$1,100	\$80	\$20,376	\$38,243
<b>MD Resident (Living with Parents)</b>	\$5,460	\$800	\$1,112	\$1,100	\$80	\$6,928	\$15,592
<b>Out of State (Living with Parents)</b>	\$14,663	\$800	\$1,112	\$1,100	\$80	\$6,928	\$24,795

Students in online programs will not receive transportation in their cost of attendance allotments. 10 weeks and 7-week coursework will impact on indirect cost allocations. Loan fees will be removed from COA for students who will not borrow the loans.



