The cost of college can be a contributing factor to a student’s ability to access safe and stable housing. While students might have access to grants or scholarships, they often aren’t enough to cover the full cost of college and student loans, in addition to a job, will be needed to make ends meet.4 Contributing to this issue is what makes up these estimated costs of attending college. There is a disparity between the cost of attendance (COA) and the actual cost of living. Universities will provide an estimated COA, which often includes tuition, fees, and living costs, such as room and board. The living costs make up the majority of the COA total and can vary from college to college, even those in the same county. The COA total can affect a student’s eligibility for financial aid. In a recent study, they found that 20% of the surveyed colleges consistently reported living-cost allowances 20% below a modest standard of living.10 If students are not able to adequately plan for the cost of living, it could lead to housing insecurity while pursuing their education. Although student loans might be able to help offset the strain of the cost of living, the debt loans leave behind can be crippling long after completing a degree. Often, students pursue higher education to get careers that will help them get out of poverty.