PLANNING AND BUDGETING FOR GRADUATE STUDENTS

Cost of Attendance

The cost of attendance refers to the what a student actually pays out of pocket to attend graduate school.

Cost of attendance is **more than tuition and fees**, it's also making sure to **plan and budget** for things like housing, living expenses, parking fees, health insurance copays, transportation, and incidentals such as the purchase of textbooks and supplies.

For some students, this may include planning for how you're going to arrive on campus - whether it's buying a plane ticket, driving (gas!), and moving costs.

You can see a breakdown of tuition and fees here

Doctoral Support Package

Annual stipends. Click <u>here</u> to see the current stipend by program

Full & partial tuition scholarships - read more here (all PhD Students)

100% subsidy of Emory's student health insurance premium (EUSHIP)

for enrolled PhD Students. Learn more about our health coverage here

This coverage is for the student only and does not cover copays

Financial Support Opportunities

Professional Development Funds (PDS Funds) (PHD Students)

- To be used for Training, Research, or Conferences
- Awards up to \$2500 per catagory
- Funds not guaranteed, must apply
- Learn more <u>here</u>

Fellowships (PhD Students)

- <u>Special Admissions</u> (competitive, need to be nominated by program)
- External (application process/requirements vary)
- Completion Fellowships

Grants (Both PhD and Masters Students)

- Grant Forward (access while on campus or via VPN)
- <u>UCLA database</u>
- University of Illinois database

Coming Soon! Graduate Student Housing (Fall, 2024)

• Furnished apartments on campus priced below market

Occasionally, there are **paid opportunities** available on campus.



THINGS TO CONSIDER

1.



Housing accounts for 50% of most student expenses

2



Food costs are the 2nd highest student expense, and accounts for 19% of expenses

3.



Healthcare spending tends to be lower than the Atlanta average, accounting for 5% of student expenses

*students without dependents

*according to student cost of living survey performed in 2023



Planning Resources

When planning your budget, make sure you're including food, housing, health insurance copays, emergency funds transportation (gas, bus, parking fees, etc).

There are also (many) budgeting apps out there - a few to try include:

- <u>Goodbudget</u>
- Mint

You can learn more about living and learning in Atlanta here.

Emergency Support

Sometimes, all the planning in the world doesn't mean everything will go according to plan. If you find yourself in a situation where you **need financial help**, there are a few resources available to you:

- Student Hardship Fund must apply and meet specific criteria
- Food Security Safeguard Program
- Emergency Loan Program

Support isn't just financial

The Laney Graduate School supports you in a variety of ways, not just financially. This includes wellness services, affinity groups, access to mentors, advisors, and resources for student parents.

There are also writing groups, book clubs, workshops, professional development and academic support groups.

Non-Financial Support Resources

- Counseling and Psychological Services
- Student Wellness & Support Resources
- Resources for Parents
- Affinity Groups
- ELSP (English Language Support Program)