

Rollins Life

A COST-OF-LIVING GUIDE



EMORY

ROLLINS
SCHOOL OF
PUBLIC
HEALTH

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AFFORDING PUBLIC HEALTH SCHOOL: HOW TO MAKE IT HAPPEN

WELCOME TO AN OVERVIEW OF HOW TO AFFORD A GRADUATE SCHOOL EDUCATION. Funding graduate education is not like undergraduate funding. Awards are not based upon parental income. Scholarships and awards are packaged during the financial aid process in March. For that reason, we encourage you to complete the Free Application for Federal Student Aid (FAFSA), even if you may not have qualified for aid during your undergraduate program. We use the FAFSA to award all funds.

Financial aid eligibility is determined by official cost-of-attendance estimates, but schools differ dramatically in how they assemble these estimates. Emory University computes the estimated cost-of-living figures based on the Consumer Expenditure Survey (CES) and the Indexes of Comparative Costs, both produced by the U.S. Department of Labor's Bureau of Labor Statistics.

Although many universities utilize the low range of this survey, Emory uses the moderate cost-of-living numbers to allow students maximum financial aid eligibility. Many students' expenses are well below these estimates, as described in this guide.

Submit the FAFSA, and do it early! This ensures consideration for institutional grant opportunities. The FAFSA is available October 1 this year for the upcoming term. Be sure to take this important first step as you apply to Rollins.

PLANNING YOUR PUBLIC HEALTH EDUCATION

ATTENDING GRADUATE SCHOOL IS AN INVESTMENT IN YOUR FUTURE. There are a number of sources for funding your public health education. As with any investment, it is important to carefully examine your options.



RSPH FUNDING

The Rollins School of Public Health is committed to helping students make their education affordable. We offer several scholarships and grants each year to many of our students.

MERIT BASED SCHOLARSHIPS

When you submit your completed application by January 5th, you are considered for one of Rollins' merit awards. In general, merit scholars receive anywhere from 40 percent to 100 percent of tuition, plus a Rollins Earn and Learn (REAL) award. The James W. Curran and Robert W. Woodruff Scholarships are the largest and most prestigious awards offered and include full tuition, a \$5,000 stipend, a \$2,000 practicum award, and a \$10,000 REAL award. Read more about all of our merit awards here: bit.ly/rsphmerit.

MISSION-DRIVEN AID

Rollins presents mission-driven awards to all students who meet the required criteria, be it service in PeaceCorps, Teach for America or AmeriCorps, or a dual degree student within the health sciences. Some awards are granted on a first-come, first-serve basis, so we invite you to more fully explore these awards and criteria on our website: bit.ly/rsphmission.

* Please note that merit-based and mission-driven awards are not cumulative. Students who are eligible for more than one award will receive the award that is of the greater amount.

NEED-BASED AWARDS

Many of our students are eligible for need-based assistance. These institutional funded grants range from \$4,000 to \$12,000 and are gifted on a first-come, first-serve basis according to the completion date of the FAFSA. It is important to ensure that the FAFSA is completed and at Emory well in advance of the March 1 financial aid deadline to increase your chances of receiving one of these awards. The FAFSA will be available October 1 for completion.

ROLLINS EARN AND LEARN (REAL)

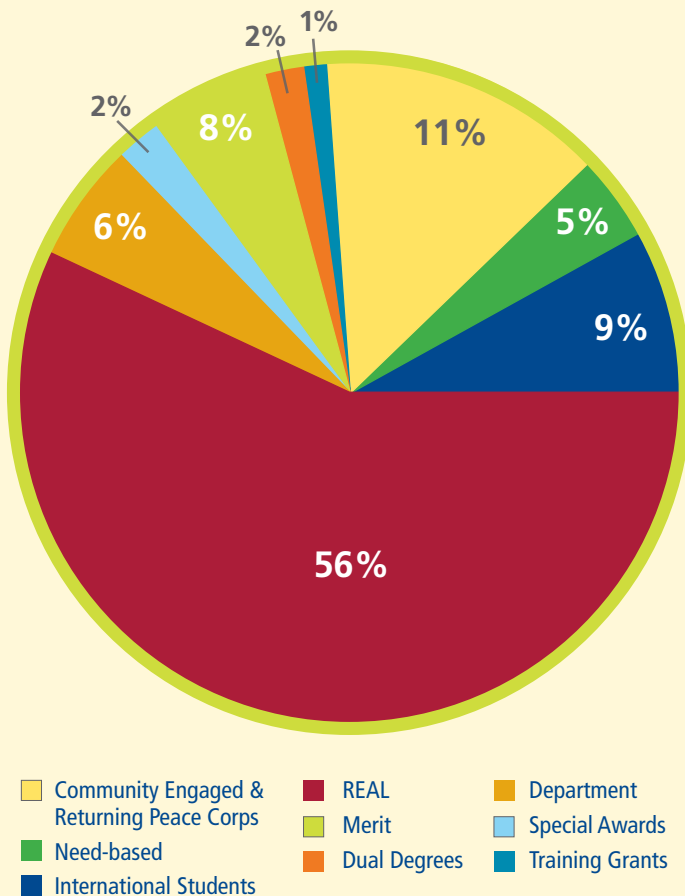
One of the primary reasons students choose to study at Rollins is the plethora of applied public health opportunities available in Atlanta, the Public Health Capital of the World. Our students benefit from our partnerships through the REAL program which is a work-study program offered by Rollins. It enables

eligible, full-time MPH and MSPH students valuable opportunities to earn while they learn. This program helps more than 500 students, and the award amount is typically \$2,500 per semester, or \$5,000 for the academic year. These awards are granted on a first-come, first-serve basis according to the completion date of the FAFSA. We invite you to learn more about REAL: bit.ly/rsphreal.

EXTERNAL SCHOLARSHIP OPPORTUNITIES

The Association of Schools and Programs of Public Health has developed a list of scholarship and fellowship opportunities specifically for public health students. We encourage you to search aspgh.org/study/financing-your-degree/ and aspgh.org/study/fellowships-and-internships/ to explore these opportunities.

FACTOID | THIS YEAR **706** APPLICANTS OR **73.2%** OF THE TRADITIONAL STUDENT BODY RECEIVED AID FROM RSPH EQUALING **\$5,753,788** (Data as of 03.29.2017)





STUDENT LOANS

Students may elect to use federal education loans, such as Direct and Grad PLUS Loans, or private educational loans to help finance their educational expenses. Federal loans typically offer more favorable terms than other consumer loans, but they still must be repaid. We encourage students to borrow only what is necessary and to minimize expenses when possible.



PUBLIC SERVICE LOAN FORGIVENESS PROGRAM

Many Rollins students graduate to find full-time employment in the public sector. Under the PSLF program, borrowers may qualify for forgiveness of the remaining balance of their direct loans after they have made 120 qualifying payments while employed full time by certain public service employers. For more information, visit studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service.



OTHER SOURCES OF ASSISTANCE

- PART-TIME EMPLOYMENT (OUTSIDE OF REAL)
- RESIDENT DIRECTOR POSITIONS
- VETERANS BENEFITS
- EMPLOYER BENEFITS



ESTIMATED COSTS OF ATTENDING ROLLINS

THE FOLLOWING REFERS TO THE PROPOSED TUITION AND FEES FOR THE 2017-2018 SCHOOL YEAR

DEGREE PROGRAM	LENGTH OF DEGREE PROGRAM	FULL-TIME SEMESTER RATE [1-2]
Master of Public Health (excludes Executive MPH)	4 Semesters	\$16,400
Master of Public Health	3 Semesters	\$22,000
Master of Science in Public Health	4 Semesters	\$18,900
Dual Degree Program	2 Semesters in Public Health	\$25,300
Executive MPH [3]	6 Semesters	\$10,900
Part-time students (enrolled in less than 9 credit hours)-Master of Public Health/ Master of Science in Public Health	Based on the number of credit hours completed per semester	\$2,000/credit hour
Graduate in Residence	See note [4]	\$1,000

[1] All full-time degree-seeking students (with an exception of the distance program) are charged the semester rate.

[2] The full-time semester rate is based upon enrollment of nine credit hours or more, except in MPH which is 6 credit hours.

[3] MPH also has a part-time rate of \$1700 for the 2017-2018 school term for students enrolled in less than 6 credit hours.

[4] GIR eligibility description: sph.emory.edu/rollins-life/enrollment-services/policies

FEES	
One-Time Administrative	\$350
One-Time Transcript	\$70
Recurring Fees Per Semester	
Recreation/ Athletic	\$138
Activity	\$92
Mental Health & Counseling	\$78

ESTIMATED VARIABLE COSTS PER SEMESTER	
Living Expenses*	\$9,004
Books & Supplies	\$524
Loan Fees	\$230

ADDITIONAL POTENTIAL COSTS

HEALTH INSURANCE

You may opt out of the Emory student health insurance plan (\$3,466 for 2017-2018) if you are covered under another policy that meets Emory's coverage minimums. Learn more: studenthealth.emory.edu/hs/insurance_fees/health_insurance/index.html

PARKING

An Emory annual parking pass will cost approximately \$672. Many students avoid this cost completely by taking Cliff, the free Emory shuttle system, riding their bikes, or taking public transportation. Students may also purchase an Eagle permit, a reloadable parking card designed for occasional use.

* Emory's living expenses are based on moderate, versus low, cost-of-living estimates to allow students maximum financial aid eligibility.

BUDGETING FOR PUBLIC HEALTH SCHOOL

YOUR LIVING CHOICES MAKE A DIFFERENCE. The estimated cost of attendance for the Rollins School of Public Health is **\$56,958 per year**. If you borrow the maximum amount through unsubsidized federal Stafford loans and Grad PLUS loans, you would have approximately \$23,542 for variable expenses (rent, food, books, etc.) for the year, or \$11,771 per semester. The following table shows how far that might go based on high, mid, and low estimates for major living expenses.

	ESTIMATED LIVING EXPENSE RANGES		
	HIGH	MID	LOW
RENT (MONTHLY)	\$975	\$750	\$500
HEALTH INSURANCE (YEARLY)	\$3,466	\$1,620	\$0
FOOD (MONTHLY)	\$450	\$365	\$290
TRANSPORTATION* (MONTHLY)	\$330	\$195	\$100
BOOKS (YEARLY)	\$1,048	\$525	\$150
LOAN FEES (YEARLY)	\$460	\$460	\$460
MISC (MONTHLY)	\$308	\$167	\$111

* If you choose to buy an Emory parking permit, a \$672 (approx.) parking fee is charged in the fall semester directly to your student account. In this example, the high range assumes a parking permit, car insurance, routine maintenance, and gas expenses. The low range assumes that you utilize public transportation, ride a bike to campus, or take Emory's free shuttle system.

These estimated calculations are based on a voluntary annual living expenses survey administered to current RSPH students. Individual costs will vary.



HOW MUCH CAN YOU BORROW? You can borrow up to \$56,958 for the 2017-2018 school year, which is calculated by adding the 2-semester MPH tuition and recurring fees, as well as the upper range of variable and potential cost estimates. You do not need to borrow the full amount, but the funds will be available if they are needed.

Below is a 9-month hypothetical budget, based on the ranges for common living expenses outlined on the previous page:

	9-MONTH BUDGET RANGES		
	HIGH	MID	LOW
RENT	\$8,775	\$6,750	\$4,500
HEALTH INSURANCE	\$3,466	\$1,620	\$0
FOOD	\$4,050	\$3,285	\$2,610
TRANSPORTATION	\$2,970	\$1,755	\$900
BOOKS	\$1,048	\$525	\$150
LOAN FEES	\$460	\$460	\$460
MISC	\$2,773	\$1,500	\$1,000
TUITION	\$32,800	\$32,800	\$32,800
RECURRING FEES	\$616	\$616	\$616
POTENTIAL TOTAL COST OF ATTENDANCE	\$56,958	\$49,311	\$43,036

These estimated calculations are based on a voluntary annual living expenses survey administered to current RSPH students. Individual costs will vary.

The table above illustrates how your individual financial decisions can impact your cost of attending graduate school. Depending on the choices you make—where you live, whether you have a roommate, how much you eat out, etc.—YOUR total cost of attending Rollins School of Public Health could be dramatically lower than the high range estimate.

ROLLINS STUDENT SCENARIO

LET'S TAKE A LOOK AT ONE ROLLINS STUDENT'S FINANCIAL AID PACKAGE so that you can see an example of the amount of aid our students are awarded. This will help you in determining what you may need to fully cover your educational expenses. You may need far less than you might imagine depending on your living choices.

KEEP IN MIND...

- This is only an example. Award offers vary from student to student.
- You must apply for financial aid EVERY year.
- Award packages may vary from year to year.
- Deferring admission may result in a change in an award offer, particularly if grants are involved.
- The scholarship award reflected is an external award this student found using the ASPPH Funding Your Degree website: aspph.org/study/financing-your-degree/ and aspph.org/study/fellowships-and-internships/

UNSUBSIDIZED STAFFORD	\$33,000
ROLLINS EARN AND LEARN AWARD	\$10,000
SCHOLARSHIP AWARD	\$5,000
TOTAL AWARD	\$48,000
GRADUATE PLUS OR PRIVATE LOAN (OPTIONAL)	VARIES (BASED ON TOTAL COA)

If you consider the low-range budget cost featured on the previous page, you would not need to borrow any additional Grad PLUS or private loans to cover your educational costs in this particular scenario.

ROLLINS AS A BEST VALUE

ROLLINS HAS ONE OF THE LOWEST TUITION COSTS IN COMPARISON TO MANY OF OUR PEERS IN THE TOP 10 SCHOOLS OF PUBLIC HEALTH. We invite you to use this cost comparison worksheet as a guide to determining the best financial choice for you. The RSPH Emory calculations assume the costs for one academic year. Loan fees are not included in this budget since every borrower, despite the institution they ultimately attend, will incur this standard cost.

BUDGET	RSPH EMORY	SCHOOL A	SCHOOL B	SCHOOL C
TUITION	\$32,800	\$	\$	\$
RECURRING FEES	\$616	\$	\$	\$
RENT*	\$	\$	\$	\$
TRANSPORTATION	\$	\$	\$	\$
BOOKS & SUPPLIES	\$	\$	\$	\$
FOOD	\$	\$	\$	\$
HEALTH INSURANCE	\$	\$	\$	\$
ESTIMATED EXPENSES	\$	\$	\$	\$
MINUS				
LOANS	\$	\$	\$	\$
WORK STUDY	\$	\$	\$	\$
SCHOLARSHIPS	\$	\$	\$	\$
TOTAL AID	\$	\$	\$	\$
BALANCE**	\$	\$	\$	\$

* Visit the CNN Money Calculator to compare rent rates in other cities: money.cnn.com/calculator/pf/cost-of-living/

** The balance reflects your estimated expenses minus the aid you receive. Depending on how much scholarship support you receive and loans you choose to borrow, your aid may exceed your expenses. In such a case, you may receive a refund or use the balance to reduce the amount of your loans. However, if your expenses exceed your aid, you will need additional funding (i.e. scholarships or loans) to cover your educational costs.

YOUR CHOICES MATTER

TIPS FROM STUDENTS

"My cost of living has been less than I estimated. A furnished apartment accounted for most of my monthly expenses. Moving in with more roommates, using the school shuttle service, and buying items in bulk at Costco have reduced my expenses even more."

–DEANDRA MORRIS '16MPH



"Moving to Atlanta for graduate school has been a lot cheaper than doing so in my hometown of Philadelphia. I have been able to live in a nice house and enjoy all the city has to offer on a smaller budget than most."

– EMILY GORDON '16MPH



"Overall I feel that my budget and expenses have been far less than what was expected after I read the budget and expense estimates from students. Even without really trying to follow a determined budget, I have remained under my self-designated budget, which is well below what was expected."

– ADRIAN KING '17MPH



CHOOSING HOUSING IN ATLANTA

FOR MOST STUDENTS, HOUSING REPRESENTS THEIR MOST SIGNIFICANT LIVING EXPENSE. Atlanta, with its generally low cost of living, offers a broad range of options. Rollins School of Public Health is located along a pedestrian-friendly corridor with numerous house and apartment rentals within walking distance, along Emory's extensive free shuttle routes, or an easy bike ride away. Some students live at Campus Crossings at Briarcliff, a complex of furnished apartments designed for graduate students. The Office of Residential Services hosts an off-campus housing finder at offcampushousing.emory.edu. Dining, grocery, and other types of shopping and salon services are within a three-mile radius of campus.



Popular neighborhoods include Emory Point, Emory Village, Virginia-Highlands, Druid Hills, Toco Hills, Inman Park, Candler Park, Morningside, Midtown, and the City of Decatur. Visit the Emory Residential Life page, emory.edu/housing, and click on Graduate Housing.



STUDENT TIPS

"I decided to rent a furnished apartment to save the cost of moving my furniture cross country. I moved to a three-bedroom apartment my second year to reduce living expenses. I had to pay for parking and electricity, but my total monthly expenses were still less than those that I paid in my home state."

DEANDRA

Rent = \$695 a month

"I rent a house with three other students in the program a few miles away from school in Decatur. It's great having our own rooms, a living room, full kitchen, and backyard. Plus we have more space and spend a lot less on rent and utilities than in an apartment."

EMILY

Rent = \$412 a month

"Housing was easy to find. I looked through the Rollins Room Mates page on Facebook and found someone who matched my personal interests as well as my housing needs. My roommate and I get along great, and it has been helpful to live with a second-year Rollins student."

ADRIAN

Rent = \$600 a month

MANAGING TRANSPORTATION COSTS

EMORY UNIVERSITY—named in the top 10 of green schools in the U.S. in 2016—promotes an environmentally responsible approach to transportation, offering an extensive free shuttle service around and beyond campus, even to Atlanta’s midtown business district.



STUDENT TIPS

“I use the free Emory shuttle service, which stops right outside of my apartment complex. My apartment is also within walking distance of Rollins and a shopping center. Parking at Rollins is free after 4 p.m., if I need to come back on campus in the afternoon. I rarely use my car during the week. I mainly use it on the weekend to run errands, attend events, or to explore the city.”

DEANDRA Transportation = \$50 a month

“I have a parking pass for the Michael Street parking deck. When you are at school almost every day or have long breaks between classes, it’s worth it to drive home. I at least liked having the option if I wanted. In my case, getting the year-long parking pass was well worth the price.”

EMILY Transportation = \$110 a month

“I have a car that gets good gas mileage, but driving around Atlanta uses more gas than I’d like. My first semester I used the Emory bus system most of the time, but I had to buy a parking permit for the second semester due to my schedule. However, the price wasn’t extravagant, and I’m happy I have it.”

ADRIAN Transportation = \$40 - \$50 a month



Many Rollins students choose to walk, bike or take public transportation to campus. After 4 p.m., parking in the Rollins deck is free.

STRATEGIZING ON TEXTBOOKS

WITH PLANNING, managing book expenses is an easy way to reduce your costs. There are a number of simple options that can help you spend less than the official Emory textbook estimate.

Many students save money by renting their books from the bookstore or purchasing used texts online.



STUDENT TIPS

"I save on textbook expenses by purchasing books online and by purchasing used textbooks. I keep most of my textbooks, therefore I usually purchase rather than rent my textbooks. Also, most of my textbook expenses occurred during the first semester of my first year."

DEANDRA Books = \$25 - \$370 a year

"Luckily in my department we don't have standard text books for many classes. Professors tend to put reading material on Blackboard instead. Most semesters I have only had to purchase a few books for my classes, most of which I have kept for my own library."

EMILY Books = \$140 a year

"For my first semester, I only had to buy one textbook for my biostatistics class and thus far this semester I've spent less than \$150 for textbooks. I think you really need to be on top of your game when it comes to textbooks because the great deals go really quickly. I'm normally able to find book options on Amazon (and I have Amazon Student Prime), so that is really helpful. If I cannot find it on Amazon, then I will rent from the bookstore, which is also a good option."

ADRIAN Books = \$200 - \$250 a year

ENJOYING ATLANTA

ATLANTA OFFERS FOOD AND ENTERTAINMENT OPTIONS FOR EVERY BUDGET.

An international destination, our dynamic city has it all: farmers markets, distinctive ethnic restaurants and grocery stores, haute cuisine, and hidden dives you don't want to miss. The city's rich cultural offerings include museums, theaters, and music venues, plus dozens of free local and international festivals each year. Atlanta's many parks and public trails are perfect for outdoor activities such as hiking, biking, water sports, and camping.



On campus, Emory hosts a full schedule of music, speakers, and theatrical events, and many area attractions offer discounts or special nights for students.



STUDENT TIPS

"I reduce my food and entertainment expenses by purchasing some food and household supplies in bulk at Costco. I try to limit how often I eat out; however, I do enjoy trying new restaurants with friends on the weekends. Additionally, there are many free events or reduced-price activities around Atlanta for students."

DEANDRA

Food & Entertainment = \$100 a month

"I usually plan to do at least one fun Atlanta thing a week, whether that's going out to eat, a happy hour, or a concert. Atlanta has so much going on all the time it is very easy to get caught up in it all and forget about your budget, but if you pick only a few things that you really want to do each month, it is manageable."

EMILY

Food & Entertainment = \$350 a month

"I am from Georgia originally but never spent much time in Atlanta before moving here for school. So far, I love it. There is so much to do each and every week. There are so many options for music, festivals, hiking, and so many other fun activities throughout the city and the surrounding area."

ADRIAN

Food & Entertainment = \$200 - \$300 a month

BUDGETING TIPS

- ✓ Pay off as much consumer debt as possible before starting graduate school.
- ✓ Set a budget and stick to it.
- ✓ Get a roommate.
- ✓ Limit the number of times you eat out each week.
- ✓ Brown bag your lunch or organize potluck dinners with friends.
- ✓ Ride the Cliff Shuttle or MARTA instead of driving in every day.
- ✓ Limit use of credit cards.
- ✓ Put off unnecessary expenses until after graduate school.
- ✓ Take advantage of student discounts and on-campus activities.
- ✓ Monitor your expenses carefully. Deposit funds into a savings account each semester and transfer just enough to your checking account for your expenses each month.
- ✓ Use a student loan repayment calculator to keep up with projected repayment amounts.
- ✓ Clean up negative credit history on your credit report, if possible, AND keep your credit clean while you are enrolled.
- ✓ Remember: Many students are in a similar financial position. You are not alone!



IF YOU'RE INTERESTED IN HAVING
A ROOMMATE, CONNECT WITH OTHER
STUDENTS WHO MAY WISH TO SHARE
HOUSING ON THE CLASS OF
2019 FACEBOOK PAGE.

EMORY RESOURCES

OFFICE OF FINANCIAL AID

OFFICE: 404.727.6039 or 800.727.6039

FAX: 404.727.6709

WEBSITE: studentaid.emory.edu/

LOCATION: 200 Dowman Drive, Suite 300 Atlanta, GA 30322

Visit sph.emory.edu/admissions/tuition/applying-for-aid/index.html to get more information about financial aid opportunities, scholarships, and the terms and conditions of various loan options.

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studentaid.emory.edu/financial-literacy/index.html



RESOURCES AT YOUR FINGERTIPS



STUDENT BUDGET AND LOAN CALCULATORS

- accessgroup.org/calculator
- finaid.org/calculators
- mappingyourfuture.org



SCHOLARSHIP SEARCH

- sph.emory.edu/admissions/tuition/ways-to-pay/index.html
- aspph.org/study/financing-your-degree/
- fastweb.com
- collegeboard.org



CREDIT REPORT

- annualcreditreport.com



CREDIT BUREAUS

- | | | |
|--|--|--|
| ■ Equifax | ■ Experian | ■ TransUnion |
| equifax.com | experian.com | transunion.com |
| 800.685.1111 | 888.397.3742 | 770.396.7011 |



COLLEGE COST REDUCTION AND ACCESS ACT

- studentaid.ed.gov
- equaljusticeworks.org/resources
- studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service



HELPFUL COST-OF-LIVING CALCULATORS

- money.cnn.com/calculator/pf/cost-of-living
- bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx
- knowatlanta.com/about-atlanta/how-atlanta-stacks-up/



BUDGETING WORKSHEETS AND APPLICATIONS

- mint.com
- kiplinger.com
- Use personal finance apps (e.g., Mint Bills, CashTrails)

**OFFICE OF ADMISSION
AND STUDENT SERVICES**

OFFICE: 404.727.3956

WEBSITE: [sph.emory.edu/admissions/
tuition/ways-to-pay/index.html](http://sph.emory.edu/admissions/tuition/ways-to-pay/index.html)

EMAIL: sphadmissions@emory.edu

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1518 Clifton Rd. NE.
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