



EMORY

ROLLINS  
SCHOOL OF  
PUBLIC  
HEALTH



# ROLLINS LIFE

A COST OF LIVING GUIDE



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<b>Planning Your Public Health Education .....</b>	<b>4</b>
<b>Estimated Cost of Attending Rollins School of Public Health .....</b>	<b>7</b>
<b>Budgeting for Public Health School .....</b>	<b>8</b>
<b>Rollins Student Scenario .....</b>	<b>10</b>
<b>Rollins as a Best Value .....</b>	<b>11</b>
<b>Tips from Students .....</b>	<b>12</b>
<b>Budgeting Tips .....</b>	<b>17</b>
<b>Resources .....</b>	<b>18</b>

## 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.



## FINANCIAL ASSISTANCE

# 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. Visit [bit.ly/RSPH-funding](http://bit.ly/RSPH-funding) for online resources of available financial aid.

### Merit Based Scholarships

To be considered for a merit-based scholarship submit your completed application by January 5th, the priority application deadline for eligibility for one of seventeen Rollins' merit scholarships. 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 stipend, a practicum award, and a REAL award. Visit [bit.ly/rsphmerit](http://bit.ly/rsphmerit) for a complete list of all merit-based scholarships.

### Mission-Driven Aid

Mission-driven scholarships are available for award to all students who meet the required criteria and submit a completed application. The following are the mission-driven awards available;

- AmeriCorps and Teach for America
- Bonner Scholarship
- Emory Health Sciences Dual-Degree Award
- External MD/MPH Award
- Returning Peace Corps Volunteers
- Yellow Ribbon Financial Opportunity

Some awards are granted on a first-come, first-serve basis; so, we invite you to more fully explore the criteria for these awards online at [bit.ly/rsphmission](http://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.

### Institutional & Need-Based Awards

Many of our students are eligible for institutional and need-based awards. These grants range in amount, 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 submitted to Emory well in advance of the February 15th financial aid deadline to increase your chances of receiving one of these awards. The FAFSA will be available October 1st for completion.

- Lettie Pate Whitehead Scholarship
- Rollins Pathway Award
- Lupton Jones Scholarship
- Ivory Henson Scholarship Fund
- Rollins Earn and Learn (REAL)
- RSPH Incentive Award

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 and 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. REAL provides employment to more than half of full-time students. The award amount is \$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. Visit [sph.emory.edu/REAL](http://sph.emory.edu/REAL) to learn more about this program.

“ In my first semester I had the opportunity to work with RSPH faculty members in the beginning stages of exploring how to effectively capture cancer recurrence in National Cancer Registries. In just a few short months, I’ve learned how to navigate through pathology data, gain exposure to the inner workings of national surveillance systems and contribute to (and submit) an abstract to the American Association for Cancer Research annual conference. As my long-term goal is to continue participating in research, these have been both useful and valuable experiences.”

**Leah Moubadder** / MPH20, Epidemiology

### 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. See the following links to explore these opportunities;

- [asp-ph.org/study/financing-your-degree/](http://asp-ph.org/study/financing-your-degree/)
- [asp-ph.org/study/fellowships-and-internships/](http://asp-ph.org/study/fellowships-and-internships/)

## FINANCIAL ASSISTANCE



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### 🎓 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](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service).

### 💰 Other Sources Of Assistance

- ▶ Part-time employment (excluding the REAL program)
- ▶ Resident Director positions
- ▶ Veterans Benefits
- ▶ Employer Benefits

# ESTIMATED COST OF ATTENDING ROLLINS

2019-2020 tuition rates. Tuition rates are posted online at [sph.emory.edu/tuition](http://sph.emory.edu/tuition).

DEGREE PROGRAM	LENGTH OF PROGRAM	FULL TIME SEMESTER RATE * [1-2]
Master of Public Health (excludes Executive MPH)	4 Semesters	\$17,400
Master of Public Health	3 Semesters	\$23,200
Master of Science in Public Health	4 Semesters	\$20,100
Dual Degree Program	2 Semesters in Public Health	\$26,900
Executive MPH, Master of Public Health [4]	6 Semesters (3 course schedule) 9 Semesters (2 course schedule)	\$11,600 \$1,800/per credit hour
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	\$2,200/credit hour
Graduate in Residence	See note [3]	\$1,100

[1] All full-time degree-seeking students (with an exception of the distance program) are charged the semester rate. The full-time semester rate is based on enrollment of nine credit hours or more.

[2] See GIR eligibility description: <https://www.sph.emory.edu/rollins-life/enrollment-services/policies/index.html>

[3] During summer semesters, the hourly rate goes into effect when students sign up for coursework above the three or four semester-program plans, or if they enroll in eight credit hours or less.

[4] Executive MPH program will offer a fixed fee rate for students who enroll in a 6-semester program taking at least 6 credit hours per semester. Students who cannot commit to 6 credits per semester will enroll part-time and pay the credit hour rate.

\*FY2019-2020 tuition rates are subject to change upon further review of market conditions within these programs.

FEES	
Administrative*	\$350
Transcript*	\$70
Recreation and Athletic	\$146
Activity	\$92
Mental Health and Counseling	\$83

\* One-time fee for entering students.

ESTIMATED VARIABLE COSTS PER SEMESTER	
Living Expenses*	\$10,021
Books & Supplies	\$471
Loan Fees	\$123
Transportation	\$336

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

## ADDITIONAL POTENTIAL COSTS

### Health Insurance

The annual 2019-20 premium remains at \$3,466. Students may opt out of the Emory student health insurance plan if covered under another policy that meets Emory's coverage minimums.

Learn more: [studenthealth.emory.edu/hs/insurance\\_fees/health\\_insurance/index.html](http://studenthealth.emory.edu/hs/insurance_fees/health_insurance/index.html)

### Campus 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.

## YOUR CHOICES MATTER

# BUDGETING FOR PUBLIC HEALTH SCHOOL

**YOUR LIVING CHOICES MAKE A DIFFERENCE.** The estimated cost of attendance for the 4 semester MPH program at the Rollins School of Public Health is \$60,810 for the 2019-2020 academic year. If you borrow the maximum amount through unsubsidized federal Stafford loans and Grad PLUS loans, you would have approximately \$25,368 for variable expenses (rent, food, books, etc.) for the year, or \$12,684 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 (per month)	\$1,075	\$887	\$700
Health insurance (annual)	\$3,466	\$1,350	\$0
Food (per month)	\$300	\$272	\$270
Transportation (per month)*	\$242	\$171	\$100
Books (annual)	\$609	\$516	\$400
Loan fees (annual)	\$246	\$246	\$246
Misc. expenses (per month)	\$179	\$164	\$150

Figures are rounded.

\* 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 \$60,810 for the 2019-2020 school year toward the estimated cost of the 4-semester MPH program. Figures below are calculated by adding 2 semesters of 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	\$9,682	\$7,991	\$6,300
Health insurance (annual)	\$3,466	\$1,350	\$0
Food	\$2,700	\$2,455	\$2,430
Transportation	\$2,178	\$1,539	\$900
Books	\$5,482	\$4,651	\$3,600
Loan fees	\$246	\$246	\$246
Misc. expenses	\$1,614	\$1,482	\$1,350
Tuition	\$34,800	\$34,800	\$34,800
Recurring Fees	\$642	\$642	\$642
<b>Potential total cost of attendance</b>	<b>\$60,810</b>	<b>\$55,156</b>	<b>\$50,268</b>

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.

YOUR CHOICES MATTER

# 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/](http://aspph.org/study/financing-your-degree/)
  - [aspph.org/study/fellowships-and-internships/](http://aspph.org/study/fellowships-and-internships/)

Unsubsidized Stafford	\$33,000
Rollins Earn and Learn Award	\$10,000
Scholarship Award	\$5,000
<b>Total Award</b>	<b>\$48,000</b>
<b>Graduate PLUS or Private Loan (optional)</b>	<b>VARIES</b> (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.

	RSPH EMORY	SCHOOL A	SCHOOL B	SCHOOL C
Tuition	\$	\$	\$	\$
Recurring Fees	\$	\$	\$	\$
Rent*	\$	\$	\$	\$
Transportation	\$	\$	\$	\$
Books & Supplies	\$	\$	\$	\$
Food	\$	\$	\$	\$
Health Insurance	\$	\$	\$	\$
<b>Estimated Expenses</b>				
<b>----- MINUS -----</b>				
Loans	\$	\$	\$	\$
Work Study	\$	\$	\$	\$
Scholarships	\$	\$	\$	\$
<b>Total Aid</b>	\$	\$	\$	\$
<b>Balance**</b>	\$	\$	\$	\$

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

## STUDENT TIPS

# TIPS FROM STUDENTS

Hear what students have to say! Also, check out the Rollins Student Ambassadors blog, [rollinsambassadors.com](http://rollinsambassadors.com) to learn about life at Rollins from current students.



**Danielle Fitzpatrick**



*Emory's graduate school is definitely expensive but with the proper budget, it is not too bad. By moving in with a roommate and not having a car, I have decreased my out of pocket spending by a medium margin.*

---

'19MPH, Health Policy & Management



**Lisa Emerson**



*The cost of living in Atlanta is reasonable, and I've found several good ways to save money. I've definitely stayed within my projected budget. I live with just one roommate and am able to afford a big event or two a month (such as a concert or festival).*

---

'19MPH, Global Epidemiology



**Zara Khan**



*What I'm getting as a graduate student in Atlanta – the access to local, state, federal, and international public health agencies and organizations, the city life, the quick drive to gorgeous hiking – honestly, given all this, I would be willing to pay much more than I am. I try to save by meal prepping and sticking to a tight budget.*

---

'19MPH, Epidemiology / Genetic and Molecular Epidemiology Certificate Program



## HOUSING

# 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. The Rollins campus 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](http://offcampushousing.emory.edu). Dining, grocery, and other types of shopping and salon services are within a three-mile radius of campus.

Popular neighborhoods for students 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](http://emory.edu/housing), and click on Graduate Housing.

“For my first year of graduate school, I wanted to live alone to get accustomed to a new environment while having peace of mind. I paid around \$1,400 for rent and utilities total. As second

year began to approach, I decided to get a random roommate as rent prices increased by \$105 (or 1,260 for the full year).

I switched to the “by the bed” option at Highland Lake Apartments (10 Highland Lake Circle) and rent was \$940 (with utilities included). I only had to pay \$60 out of pocket for renters insurance and internet.”

**Danielle** / Rent = \$940 per month

“I found my roommate by posting on the class Facebook page. I live with one roommate in a fully furnished apartment. I pay a little more than some in rent, but I love living close to campus and having a furnished place.”

**Lisa** / Rent = \$840 per month

“My first year, I decided on a furnished apartment that I shared with one roommate (who found me through the Facebook housing page). While I liked my apartment, this year I wanted to save on rent, so I opted for a cheaper, though unfurnished apartment. My plan is to buy furniture that I can resell when I leave the apartment.”

**Zara** / Rent = \$825 per month

## MANAGING COSTS

# TRANSPORTATION

Emory University ranks in the top 20 of green colleges in the U.S. for 2019—promoting an environmentally responsible approach to transportation, offering an extensive free shuttle service around and beyond campus, even to Atlanta’s midtown business district. Many Rollins students choose to walk, bike or take public transportation to campus. The Rollins parking deck is free after 4 p.m. a benefit for driving students.

“ I use the free Emory shuttle service. There are 2 stops near my apartment complex (Highland Lake Apartments) – the 1525VA Shuttle and the C shuttle (11-minute walk away). I enjoy my options and it is free and safe most importantly.

*Additionally, I use Uber/Lyft for trips to the grocery store, extracurricular activities, weekend events and night classes.”*

**Danielle** / Transportation = \$50–\$80 per month

“ I take the Emory Cliff Shuttle to class, or catch a ride with my roommate. I’m close enough to walk if I want to as well. I drive my own car around Atlanta and out of town some weekends.”

**Lisa** / Transportation = \$40 per month

“ During my first year, I would walk or take the Cliff shuttle to school. I relied on MARTA to get to museums and other destinations in downtown, as well as to Hartsfield-Jackson airport. I do have a car, which I use to drive to my REAL program job and jobs outside of the program. I spend \$30 per month on gas and \$80 per month for my apartment parking.”

**Zara** / Transportation = \$110 per month





# 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.

**“** *In my department, I paid for a few books/software. However, our departmental student representatives and fellow second year students shared digital copies as well. Additionally, Emory Libraries are a great source for free books. Typically, older editions are fine if you ask for approval from your professor.”*

**Danielle** / Books = \$ 0 -150 per year

**“** *We don't have to buy too many books for classes, thankfully, but the ones I do need I've either found online or am able to rent on Amazon. I've spent less than \$100 on textbooks each semester so far. You'll probably want a laptop so be sure to consider that as well.”*

**Lisa** / Books = \$200 per year

**“** *To reduce textbook costs, I share books with friends in the same concentration. One of us will get the required book for one course, and another will get another for a different course, and so on.”*

**Zara** / Books = \$75 per year



# OFF-CAMPUS LIFE

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.

“ This varies, for entertainment and nightlife – approximately \$80 for the month. I enjoy exploring ATL's restaurants and other forms of entertainment. I typically meal prep for half the week and eat out occasionally. (4 days of cooked food/3 days of outside food) – It depends on how busy my schedule is and my time allocation to cook. I would average my spending to about \$250 - 400 between groceries and/or eating out.”

**Danielle** / Food & Entertainment = \$330–\$480 per month

“ Atlanta has a lot to offer in terms of food and fun. I try to budget carefully so I can enjoy the concerts and events that I want to. Normally I cook lots of my meals and save when I can, but I make sure to factor in entertainment into my monthly budget.”

**Lisa** / Food & Entertainment = \$300 per month (including groceries)

“ There's a lot of free activities around Atlanta to take advantage of, from hiking and hanging out at any of the many parks to visiting museums on their free days. On weekends, I like to try out all the affordable yet delicious restaurant options along Buford Highway.

**Zara** / Food & Entertainment = \$75–100 per month



# BUDGETING TIPS

- Set a budget and stick to it!
- Have extra in the budget for unexpected costs, like car maintenance.
- Having a job definitely helps.
- Ask for student discounts.
- Get a roommate.
- Utilize Emory University resources.
- Shop around for deals on necessities such as; WiFi, cell phone plans, and laptops.
- Shop sale sections in the stores.
- Sign-up / join email lists that offer discounts.
- Pay off as much consumer debt as possible before starting graduate school.
- 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.
- Put off unnecessary expenses until after graduate school.
- Take advantage of 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 2021 Facebook page.  
.....

## RESOURCES



### EMORY RESOURCES

#### Office of Financial Aid

200 Dowman Drive  
Suite 300  
Atlanta, GA 30322

800.727.6039 (toll free)  
p. 404.727.6039  
f. 404.727.6709

Visit the Office of Financial Aid website at [studentaid.emory.edu](http://studentaid.emory.edu) to connect with a financial advisor, see hours of operation and additional Emory University financial resources.



### ONLINE RESOURCES

#### Student Budget And Loan Calculators

- ▶ [accessgroup.org/calculator](http://accessgroup.org/calculator)
- ▶ [finaid.org/calculators](http://finaid.org/calculators)
- ▶ [mappingyourfuture.org](http://mappingyourfuture.org)

#### Scholarship Search

- ▶ [sph.emory.edu/admissions/tuition/ways-to-pay/index.html](http://sph.emory.edu/admissions/tuition/ways-to-pay/index.html)
- ▶ [aspgh.org/study/financing-your-degree/s](http://aspgh.org/study/financing-your-degree/s)
- ▶ [fastweb.com](http://fastweb.com)
- ▶ [collegeboard.org](http://collegeboard.org)

#### Credit Report

[annualcreditreport.com](http://annualcreditreport.com)

#### Credit Bureaus

- ▶ Equifax | [equifax.com](http://equifax.com) 800.685.1111
- ▶ Experian | [experian.com](http://experian.com) 888.397.3742
- ▶ TransUnion | [transunion.com](http://transunion.com) 770.396.7011

#### College Cost Reduction And Access Act

- ▶ [studentaid.ed.gov](http://studentaid.ed.gov)
- ▶ [equaljusticeworks.org/resources](http://equaljusticeworks.org/resources)
- ▶ [studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service](http://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service)

#### Helpful Cost-Of-Living Calculators

- ▶ [money.cnn.com/calculator/pf/cost-of-living](http://money.cnn.com/calculator/pf/cost-of-living)
- ▶ [bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx](http://bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx)
- ▶ [knowatlanta.com/about-atlanta/how-atlanta-stacks-up/](http://knowatlanta.com/about-atlanta/how-atlanta-stacks-up/)

#### Budgeting Worksheets And Applications

- ▶ [mint.com](http://mint.com)
- ▶ [kiplinger.com](http://kiplinger.com)
- ▶ Use personal finance apps (e.g., Mint Bills, CashTrails)



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## HAVE QUESTIONS? LET US HELP.

**Office of Admission and Student Services**

404.727.3956 | [sphadmissions@emory.edu](mailto:sphadmissions@emory.edu)

[sph.emory.edu/admissions/tuition/ways-to-pay/](https://sph.emory.edu/admissions/tuition/ways-to-pay/)

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