

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>Advice from Students .....</b>	<b>12</b>
<b>Budgeting Tips .....</b>	<b>17</b>
<b>Resources .....</b>	<b>18</b>

(Cover) Rollins Election Day Initiative volunteers on November 3, 2020



## 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.

### ROLLINS 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](https://bit.ly/RSPH-funding) for a list of available financial aid resources.

### Merit-Based Scholarships

To be considered for a merit-based scholarship, submit your completed application by January 5, the priority application deadline for eligibility for one of 21 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, an applied practice experience award, and a REAL award. Visit [bit.ly/rsphmerit](https://bit.ly/rsphmerit) for a complete list of all merit-based scholarships.

### Mission-Driven Aid

Mission-driven scholarships are available 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 15 financial aid deadline to increase your chances of receiving one of these awards. The FAFSA will be available October 1 for completion.

- Lettie Pate Whitehead Scholarship
- Rollins Pathway Award
- Lupton Jones Scholarship
- Ivory Henson Scholarship Fund
- 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 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 our full-time students. The award amount is \$3,000 per semester, or \$6,000 for the academic year. These awards are granted on a first-come, first-serve basis according to the completion date of the FAFSA. International students will be mailed a REAL award application. 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 Rollins 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. Since my long-term goal is to continue participating in research, these have been both useful and valuable experiences.”

**Leah Moubadder** / '20 MPH, 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:

- [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/)

## 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

2021-2022 tuition rates\*. Tuition rates are posted online at [sph.emory.edu/tuition](https://sph.emory.edu/tuition).

DEGREE PROGRAM	LENGTH OF PROGRAM	FULL TIME SEMESTER RATE * [1-2]
Master of Public Health (excludes Executive MPH)	4 Semesters	\$18,400
Master of Public Health	3 Semesters	\$24,600
Master of Science in Public Health	4 Semesters	\$21,300
Dual Degree Program	2 Semesters in Public Health	\$28,500
Executive MPH, Master of Public Health [4]	6 Semesters (3 course schedule) 9 Semesters (2 course schedule)	\$12,300 \$1,900/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	\$2,300/credit hour

[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.

\*FY2021-2022 tuition rates are subject to change upon further review of market conditions within these programs.

FEES	
Administrative*	\$350
Transcript*	\$70
Recreation and Athletic	\$150
Activity	\$98
Health and Wellness	\$94

\* One-time fee for entering students. 2021-2022 fees are estimates, based on last year's rates. Please expect a variance of \$100 to \$200.

## ESTIMATED VARIABLE COSTS PER SEMESTER

Living Expenses*	\$11,093
Books & Supplies	\$387
Loan Fees	\$614
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 2021-22 premium is \$4,084.

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](https://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 annual **estimated** cost of attendance for the 4 semester MPH program at the Rollins School of Public Health is \$66,428 for the 2021-2022 academic year. If you borrow the maximum amount through unsubsidized Federal Direct Stafford Loans and Federal Direct Graduate Plus Loans, you would have approximately \$29,286 for variable expenses (rent, food, books, etc.) for the year, or \$14,643 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)	\$1,000	\$883	\$708
Health insurance (annual)	\$4,084	\$3,500	\$1,500
Food (per month)	\$333	\$283	\$250
Transportation (per month)*	\$400	\$350	\$300
Books and supplies (annual)	\$1,250	\$1,180	\$900
Loan fees (annual)	\$1,228	\$1,228	\$1,130
Misc. expenses (per month)	\$125	\$95	\$83

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 Rollins students. Individual costs will vary.





**HOW MUCH CAN YOU BORROW?** You can borrow up to \$66,428 for the 2021-2022 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 12-month hypothetical budget, based on the ranges for common living expenses outlined on the previous page:

## 12-MONTH BUDGET RANGES

Please note your financial aid is awarded for a 9-month period, but expenses cover a 12-month period.

	HIGH	MID	LOW
Rent	\$12,000	\$10,000	\$8,500
Health insurance	\$4,084	\$3,500	\$1,500
Food	\$4,000	\$3,400	\$3,000
Transportation	\$4,800	\$4,200	\$3,600
Books and supplies	\$1,250	\$1,180	\$900
Loan fees	\$1,228	\$1,228	\$1,228
Misc. expenses	\$1,500	\$1,140	\$1,000
Tuition	\$36,800	\$36,800	\$36,800
Recurring Fees	\$684	\$684	\$684
<b>Potential total cost of attendance</b>	<b>\$66,346</b>	<b>\$62,132</b>	<b>\$57,212</b>

These estimated calculations are based on a voluntary annual living expenses survey administered to current Rollins 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...

- ▶ Tuition rates increase from year to year at all educational institutions. Please factor in this increase as you consider expenses.
- ▶ 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/](https://aspph.org/study/financing-your-degree/)
  - [aspph.org/study/fellowships-and-internships/](https://aspph.org/study/fellowships-and-internships/)

Unsubsidized Federal Direct Stafford Loan	\$33,000
Rollins Earn and Learn Award	\$12,000
Scholarship Award	\$20,000
<b>Total Award</b>	<b>\$65,000</b>
Federal Direct Graduate PLUS Loan or Private Loan (optional)	<b>VARIES</b> (based on total cost of attendance)

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 Rollins 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.

	ROLLINS	SCHOOL A	SCHOOL B	SCHOOL C
Tuition	\$	\$	\$	\$
Recurring Fees	\$	\$	\$	\$
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/](https://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.



**Brianna Scott**



*Being intentional about budgeting and meal prepping at home has certainly helped me better manage my money as a graduate student. To hold myself financially accountable, I use fun budgeting worksheets from Clever Girl Finance and user-friendly mobile apps, like Mint Budget Tracker & Planner. These resources have helped me prioritize managing my finances in simple and convenient ways while making budgeting tasks less time-consuming.*

‘22 MPH, Health Policy and Management



**Aishwarya Iyer**



*Budgeting is huge! I like to take a moment every two weeks or so (since most of us gets paid on a bi-weekly basis) to sit down and evaluate my finances. I found HeyBerna's (@heyberna on Instagram) financial resources and guidance very helpful when I was preparing to be on my own. Keep an eye out for sales at grocery stores and stock up on things (especially non-perishable items) when you can!*

‘22 MPH, Global Health



**Vincent Varvaro**



*I have a REAL position that has really helped, I've also worked hard to look at what types of groceries are on sale when I go shopping so that I can save a bit of money. I also have a Costco membership which I find has helped me to save a lot of money being able to buy snacks and other things in bulk.*

‘21 MPH, Health Policy and Management



## 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-Highland, Druid Hills, Toco Hills, Inman Park, Candler Park, Morningside, Midtown, and the City of Decatur. Visit the Emory Off-Campus Housing website: [offcampushousing.emory.edu/](http://offcampushousing.emory.edu/).

“ Before moving to Atlanta, I spent some time looking for housing utilizing [apartments.com](http://apartments.com) and Emory's housing search site. I prioritized places that were close to campus given that I don't have a car. Ultimately, a friend of mine recommended my current

apartment complex, and it was a great fit. The rent was under \$1,000/month, almost all utilities were included + free wifi, and it was on the Emory campus shuttle bus route. It was also within walking distance from grocery stores, the post office, and other shops. My roommate and I were placed together through their matching system and we both have our own room & bathroom.”

**Brianna** / Rent = \$985 per month

“ Because of the pandemic, my housing decisions came down to what would make my life easiest and my move to Atlanta possible. I chose a furnished apartment centrally located to everything (campus, groceries, all the neighborhoods and fun spots of Atlanta). Everything except electricity is included in the rent price (internet + water + utilities + trash), which simplifies things in terms of monthly bills!”

**Aishwarya** / Rent = \$1610 per month

“ I moved to Atlanta with my brother, so we were able to immediately cut down on costs by sharing the burden of paying rent and utilities. This year, I live with 2 additional roommates to save money on rent, utilities, and internet. I'm a social person, so having roommates has that added benefit as well.”

**Vincent** / Rent = \$625 per month

## MANAGING COSTS

# TRANSPORTATION

Emory University ranks in the top 30 of green colleges in the U.S. for 2020—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 Michael Street Parking deck is free after 4 p.m., which is a benefit for students who drive to school.

“ I often take advantage of Emory’s free shuttle service—conveniently, it stops right in front of my apartment complex. I also typically rely on carpooling when hanging out with friends on the weekends, or running quick errands. I try to use Uber/Lyft/Zipcar sparingly because the costs can add up, so I only rely on them when I have lots of errands to run on weekends.”

**Brianna** / Transportation = \$75 per month

“ I brought my car with me when I moved to Atlanta, and I’m glad I did because it offers much more freedom and mobility. While it is possible to live and get around without your own vehicle, it just requires a bit of extra planning on your part due to Atlanta’s infrastructure.”

**Aishawarya** / Transportation = \$30 per month

“ I share my car with my brother. Since public transportation can be frustrating, having the car between us to get to work, classes, etc. has been really convenient.”

**Vincent** / Transportation = \$40 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.

“ I haven’t had to spend much (if anything) on books so far. Most professors have provided useful online/e-book alternatives for the class textbooks. I’ve also been fortunate enough to share e-books with my fellow classmates for free via Chegg or other means. Some classes do require you to pay for access to specific online learning platforms (e.g., Pearson), and/or purchase class-related tools (e.g., financial calculator), so be prepared to budget for those things as needed.”

**Brianna** / Books = \$0-75 per year

“ I have not needed to purchase or rent a single textbook during my time here. Most readings are either available online or as a pdf version. You can also borrow a book from a friend who took the class previously, if needed. I wouldn’t worry too much about budgeting for this.”

**Aishwarya** / Books = \$0 per year

“ I rent all of my textbooks rather than purchase.”

**Vincent** / Books = \$100-200 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.

**“** Atlanta is such a dynamic city with great places to eat and enjoy spending time with friends & loved ones. Throughout the week, I try to save as much money as I can by resisting UberEats and prioritizing my study & work schedule over entertainment. That way, once the weekend comes, I have plenty of time and room in my budget to enjoy brunch and other weekend activities with friends!”

**Brianna** / Food & Entertainment = \$350 per month (including groceries)

**“** This is something I would just make sure you budget for. On that same coin, don't be afraid to treat yourself, especially if you're having a tough week or want to make memories with friends. One thing that helps me is keeping track of my expenses for a period of 3 months, categorizing them to see amounts spent and where money has gone. Characterizing your spending habits in this way can be helpful, especially if you're preparing to move to a new place. Overall, the cost of living in Atlanta is on par with Dallas, which is where I'm from. Also, food delivery apps will sometimes offer free delivery for certain restaurants, so keep an eye out for that. Some restaurants also allow you to order directly from them, which is better for their bottom line, and run promotions as well.”

**Aishwarya** / Food & Entertainment = \$250–\$300 per month

**“** I think it's important to set boundaries for yourself. Set limits on how often you'll eat out and how much you'll spend at once. If you plan ahead I think it's not difficult at all to stay on track. It's ok to treat yourself once in a while though, you deserve it!”

**Vincent** / Food & Entertainment = \$400 per month (including groceries)



# 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 2023 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)
- [aspvh.org/study/financing-your-degree/](http://aspvh.org/study/financing-your-degree/)
- [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)

#### 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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Grace Crum Rollins Building  
Atlanta, GA 30322