



How to Reduce Your Expenses

The standard estimated expenses represent a cost of living allowance based on semi-annual student surveys and determine the maximum levels of financial aid a student may receive. However, a significant number of our budget conscious students have been able to reduce their costs to the averages reported below. Methods may include living with a roommate, shopping at discount grocery stores, purchasing used books, and maintaining a monthly budget.

This “thrifty budget” can be used as a guide for those who wish to limit their loan debt or out-of-pocket costs through careful financial planning. Students are encouraged to develop their own personal budget to determine their individual needs. Resources can be found on sites such as mint.com, learnvest.com, and everydollar.com. For additional assistance, please feel free to reach out to Rebecca Schreiber, Director of Admissions and Financial Aid, at rms822@psu.edu.

THRIFTY BUDGET

DIRECT EXPENSES:

Tuition	\$51,840
Fees	\$686

OTHER ESTIMATED EXPENSES:

Books & Supplies	\$1,100
Housing	\$5,400
Food	\$2,250
Utilities	\$1,620
Other Miscellaneous Expenses	\$1,350
Transportation	\$1,350

TOTAL ESTIMATED COSTS	\$65,596
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SAVINGS WITH A THRIFTY BUDGET

Savings per year	\$8,206
Savings over 3 years	\$24,618
Approximate interest saved over 10 year standard repayment	\$9,835

TOTAL ESTIMATED SAVINGS	\$34,453
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* In June 2014, the American Bar Association approved Penn State University's request to operate two separate and fully accredited law schools under the Penn State umbrella: Dickinson Law in Carlisle and Penn State Law in University Park. Both of Penn State's law schools seated their first separately accredited classes in Fall 2015; however, historic data for classes that entered between 2006 and 2014 remains unified.