



# 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 using the Thrifty Budget as a guideline. A few strategies students have used to reduce their budgets have included living with a roommate, shopping at discount grocery stores, purchasing used textbooks, carpooling, and consciously tracking monthly spending. Students are encouraged to access Dickinson Law's community supported Textbook Lending Library, Professional Clothing Closet, and Little Free Pantry.

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](http://mint.com), [learnvest.com](http://learnvest.com), and [everydollar.com](http://everydollar.com). For additional assistance, please feel free to reach out to Rebecca Schreiber, Director of Admissions and Financial Aid, at [rms822@psu.edu](mailto:rms822@psu.edu).

## THRIFTY BUDGET

### ESTIMATED BILLED EXPENSES:

Tuition	\$54,432
Fees	\$182

### OTHER ESTIMATED EXPENSES:

Books & Supplies	\$1,400
Housing	\$6,400
Utilities	\$2,400
Food	\$3,100
Transportation	\$1,000
Other Miscellaneous Expenses	\$1,500

<b>TOTAL ESTIMATED COSTS</b>	<b>\$70,414</b>
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## POTENTIAL SAVINGS WITH A THRIFTY BUDGET

Savings per year <i>(as compared to the standard budget)</i>	\$8,850
Estimated savings over 3 years	\$26,550
Approximate interest saved over 10 year standard repayment	\$7,680

<b>TOTAL ESTIMATED SAVINGS</b>	<b>\$43,080</b>
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