

UNIVERSITY OF THE
PACIFIC
 Arthur A. Dugoni
 School of Dentistry

**Monthly Living Costs
 2011-2012**

The following figures reflect modest, yet adequate cost of living for students attending University of the Pacific, Arthur A. Dugoni School of Dentistry. Financial aid funds can only cover single student costs and cannot support a spouse or children. Support for family members must come from student and/or spouse's income, savings and other assets.

Monthly Cost of Living Allowance	Off Campus	Pacific Apartments	Living w/ Parents/Relatives
Food	440	440	440
Housing (including utilities)	1,430	1,189	0
Transportation	111	111	110
Personal / Miscellaneous	193	193	192
Totals	2,174	1,933	744

Maximum Cost of Living Allowance

	<u>9 Month Period</u>	<u>Quarterly</u>	<u>12-Month Period</u>
• Off-Campus	\$19,566	\$6,522	\$26,088
• On-Campus	\$17,397	\$5,799	\$23,196
• Parents/Relatives	\$ 6,696	\$2,232	\$ 8,928

The Maximum Cost of Living Allowance will show on your award letter under the Budget Category of Room and Board.

Exceptions to the Standard Budget

Listed below is information about some allowable add-ons to the student standard budget used to determine your financial aid eligibility.

- Additional Housing Allowance
- Child Care
- Medical Expenses

To find out more information regarding the above exception to the standard budget, students are encouraged to discuss their specific situations with the Financial Aid Director. Budget exceptions are considered on a case-by-case basis and are subject to approval.

Budget Planning: Managing Costs During Dental School

Obtaining a Dental education represents a substantial financial commitment. The majority of dental students rely on education loans as their primary source of financial aid. To determining your borrowing needs, it is important to have a clear understanding of your current financial status and the financial commitments you have made prior to entering graduate school.

It is recommended that you take a very conservative approach in evaluating your financial needs while attending Dental school, especially if you are relying on loans as a primary source of financial aid. ***Be as thrifty as possible. This will help you to have more disposable income in the future, and allow you the freedom to achieve your professional goals.*** The first step in budget planning is to identify available resources.

All dental students are assigned a budget for the cost of education, living expenses, books and supplies, etc. The amount of financial aid you receive cannot exceed the cost of education according to guidelines and regulations established by the federal government and administered through the Financial Aid Office.

Please note that your 9-month budget does not include items such as consumer (credit card) debt or car loans. We strongly recommend that you reduce these obligations before you enter school since they are not considered budget items under federal regulations and cannot be included in your cost-of-education budget.

Identifying Living Expenses is very important. The chart below should be used to estimate your living expenses while you are in dental school. *Remember live like a student while you are student.*

Monthly Living Expense Budget (while in school)		
Basic Personal	Rent	\$ _____
Living Expense (Per month)	Utilities (Include Electric/Gas Water/Telephone)	\$ _____
	Food (Includes Groceries, Household items)	\$ _____
	Transportation (Includes Gas/Parking and public transportation)	\$ _____
	Personal/Misc.	\$ _____
Other	Dependent Care	\$ _____
Total Monthly Living Expenses		\$ _____
Total Living Expenses per Loan Period (Multiply above line by 9)		\$ _____

Clearly, certain choices students make affect actual yearly costs. ***We hope students will make choices that result in less spending - and less borrowing - than the budgeted amount.***