

STUDENT ESTIMATED EXPENSE BUDGET 2009-2010 ACADEMIC YEAR

GENERAL BUDGET INFORMATION

The purpose of this budget information is to provide students with an estimate of how much it will cost to spend 9 months at HSPH. These figures should be used as a guide in planning finances for the 2009-2010 academic year.

| | | 42.5 Credit Programs (MPH, SM1) 9-Month Budget | Multi Year Programs (SD, DPH, 60 credit program- 1 st year, 80 credit program) |
|--|--------------|--|---|
| Full-Time Tuition ¹ | \$850/credit | \$36,125 (based on 42.5 credits) | \$34,000 (based on 40 credits) |
| University Health Services Fee ² | \$563/term | \$ 1,126 | \$ 1,126 |
| BC/BS Health Insurance Fee ³ | \$857/term | \$ 1,714 | \$ 1,714 |
| Registration Fee | \$125/term | \$ 250 | \$ 250 |
| Books/Supplies | \$688/term | \$ 1,376 | \$ 1,376 |
| Living Allowances | | | |
| Rent/Utilities ⁴ | \$1,086/mo | \$ 9,774 | \$ 9,774 |
| Food | \$336/mo | \$ 3,020 | \$ 3,020 |
| Personal | \$395/mo | \$ 3,554 | \$ 3,554 |
| Local Transportation | \$ 78/mo | \$ 703 | \$ 703 |
| SUB-TOTAL ⁵ | | \$57,642 | \$55,517 |
| Federal Student Loan Fees ⁶ | 1.5% | \$ 308 | \$ 308 |
| TOTAL | | \$57,950 | \$55,825 |

- For full and part-time students, tuition charges will be assessed based upon the number of credits for which a student is registered. For 2009-2010, the charge is \$850 per credit hour. Please refer to the HSPH Tuition and Fees Schedule and the HSPH Student Handbook for more information on billing procedures and payment requirements.
- Part-time students taking 10 credits or less may waive the University Health Service fee if an online waiver is completed prior to September 30th for fall, and February 28th for spring. Family/spousal UHS service is available to all students at a coverage fee of \$2,700 for a student and spouse; \$1,820 for student and child; \$3,394 for a student, spouse and child; and \$3,742 for a student, spouse and 2 children. No additional cost for more children.
- The BC/BS Health Insurance Fee may be waived upon proof of similar coverage by U.S.-based insurance carrier. The on-line waiver form must be completed prior to September 30th for fall, and February 28th for spring proving comparable coverage by U.S.-based insurance carrier. Family/spousal BC/BS health insurance is available to all students at a coverage fee of \$3,866 for a student and spouse; \$2,954 for student and child; \$5,106 for a student, spouse and child; and \$5,728 for a student, spouse and 2 children. No additional cost for more children.
- The rent/utilities expense is an AVERAGE cost, and \$1,086/month generally means sharing an apartment with a roommate. Monthly rates for 2009-10 for the HSPH student apartment building, Shattuck House, are \$1,428-\$1,836 for a 1-bedroom, \$2,142-\$2,346 for a 2-bedroom, and \$1,071-\$1,173 for a shared 2-bedroom. Off-campus housing rates vary greatly depending on but not limited to location, number of roommates, and size.
- International students in 42.5 credit programs (MPH, SM1, and MOH) must be able to demonstrate a 9-month level of support (\$57,642) when beginning in the fall and a 12-month level of support (\$63,324) when beginning in the summer prior to the issuance of an I-20 or DS-2019. Multi-year degree (SD, DPH, 60 credit program, 80 credit programs) candidates must demonstrate a 12-month support level of at least \$61,199. Students with additional family members must demonstrate the following levels of support.

| | Student & Spouse | Student & Child | Student, Spouse & 1 Child * | Student, Spouse & 2 Children * |
|------------------------------|---------------------|-----------------|--------------------------------|-----------------------------------|
| 9 Month (1-yr Programs) | \$65,849 | \$63,376 | \$68,973 | \$71,293 |
| 12 month (1-yr Programs) | \$73,026 | \$70,318 | \$76,540 | \$79,310 |
| 12 Month (Multi-yr Programs) | \$70,901 | \$68,193 | \$74,415 | \$77,185 |

*For each additional child, add \$1,485 for the 9-month and \$1,980 for the 12-month budget.

- Federal student loan fees are based on borrowing \$20,500 William D. Ford Direct Loans, available to US citizens and permanent residents only.

PERSONAL EXPENSES

The following items are considered in the personal expense calculation: newspapers/periodicals, laundry/dry cleaning toiletries, clothing purchases, entertainment costs

COSTS EXCLUDED FROM THE STUDENT BUDGET (only 2009-2010 educational expenses can be included in the student budget calculation):

- Prior credit card debt
- Relocation costs such as moving expenses, purchase of warm clothing, furniture and household items
- Costs associated with purchase, parking and maintenance of cars
- Costs associated with private education of children
- Costs associated with job interviewing and certification exams

INDIVIDUAL BUDGET ADJUSTMENTS

Individual adjustments to the student expense budget may be made for the following:

- Dependent-care allowance
- Medical/Dental expenses not covered by insurance
- The cost of one round-trip coach ticket to/from student's home
- School-related trips
- Purchase or rental of a personal computer.

Students seeking an individual adjustment to their expense budget should speak with the Office of Student Financial Services to discuss specific issues and required documentation

MATRICULATION IN SUMMER 2009 PROGRAMS

Students matriculating in Summer Programs should increase the **9-month budget** according to the table below:

| | Professional Communication Seminar | Clinical Effectiveness Program (15 credits) | Summer Session in Public Health Studies |
|---|---|--|--|
| Tuition | \$ 850 | \$ 12,750 | \$ 2,125 (per 2.5 credit course) |
| Registration Fee | N/A | \$ 125 | \$ 125 |
| Course Materials/ Book Allowance | N/A | \$ 325 | \$ 90 (per 2.5 credit course) |
| Living Allowances | <u>Based on 1 month</u> | <u>Based on 2 months</u> | <u>Based on 2 months</u> |
| Rent/Utilities | \$ 1,086 | \$ 2,172 | \$ 2,172 |
| Food | \$ 336 | \$ 672 | \$ 672 |
| Personal | \$ 395 | \$ 790 | \$ 790 |
| Transportation | \$ 78 | \$ 156 | \$ 156 |
| TOTAL | \$ 2,745 | \$ 16,990 | \$ 6,130 |

Please refer to the HSPH Tuition and Fees Schedule for more information on summer tuition billing for full and part-time students. Questions may be directed to the Registrar's Office: 617-432-1032; Admissions Office: 617-432-1031; or Office of Student Financial Services: 617-432-1867.

Non-degree summer students and Summer-only degree candidates are not required to have insurance. The University's health services facilities are however, available on a fee-for service basis. New degree candidates starting in the summer may purchase insurance for the month of July. All insurance questions should be directed to Hildi Keary at the HSPH Registrar's Office at 617-432-1052, or the University Health Services (UHS) Office at 617-495-2008.