

UNIVERSITY OF THE
PACIFIC
 Arthur A. Dugoni
 School of Dentistry

**Monthly Living Costs
 2019-2020**

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
Food	\$534
Housing (including utilities)	\$1734
Transportation	\$134
Personal / Miscellaneous	\$268
Totals	\$2,670

Maximum amounts:

<u>Quarterly</u>	<u>12-Month Period</u>
\$8,010	\$32,040

The maximum cost of living allowance will show under the budget category of living expenses.

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 12-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 a student.***

Monthly Living Expense Budget		
Rent		\$
Utilities	<i>(Includes electric, gas, water and telephone)</i>	\$
Food	<i>(Includes groceries and household items)</i>	\$
Transportation	<i>(Includes gas, parking and public transportation)</i>	\$
Personal/Misc.		\$
Dependent Care		\$
	Total monthly living expenses	\$
	Total Annual Living Expenses (multiply by 12)	\$

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.***