

# Financial Planning for Your Education

Estimated Expenses	Estimated cost	
	per month	per semester
<b>Tuition and Fees</b> <a href="http://ir.pitt.edu/graduate-tuition/">http://ir.pitt.edu/graduate-tuition/</a>		\$
<b>Housing</b> The cost of housing will vary based on personal tastes, proximity to the University, etc. Here are a few places to begin your search: <a href="http://www.coolpgh.pitt.edu/living">http://www.coolpgh.pitt.edu/living</a> <a href="http://www.padmapper.com">http://www.padmapper.com</a>	\$	\$
<b>Food &amp; Living Expenses</b> (Utilities, etc.) This will also vary from person to person, but Pitt's Off-Campus Living Guide offers an initial means to estimate these expenses: <a href="http://www.ocl.pitt.edu/how-much-does-it-cost">http://www.ocl.pitt.edu/how-much-does-it-cost</a>	\$	\$
<b>Other Expenses</b> Insurance, parking, transportation (public transit is free!), entertainment, etc.	\$	\$
<b>Total Estimated Expenses</b>	\$	\$
Estimated Income	Estimated income	
	per month	per semester
<b>Savings</b>	\$	\$
<b>Employment</b> Actual or anticipated while in school	\$	\$
<b>Federal or State Financial Aid (Student Loans)</b> <a href="http://www.oafa.pitt.edu/gradlist.aspx">http://www.oafa.pitt.edu/gradlist.aspx</a>		\$
<b>Departmental Financial Assistance</b> <a href="http://sci.pitt.edu/current-students/finances-and-awards/current-student-awards/">http://sci.pitt.edu/current-students/finances-and-awards/current-student-awards/</a>		\$
<b>Other forms of Financial Assistance</b> Some students decide to take out personal loans to cover educational costs. Please be advised that personal educational loans are often <b>unsubsidized</b> , meaning that interest starts accruing right away (as opposed to subsidized loans, which don't start accruing interest until you graduate). Pitt offers a few suggestions to start your search: <a href="http://oafa.pitt.edu/learn-about-aid/">http://oafa.pitt.edu/learn-about-aid/</a> ("Helpful Links")	\$	\$
<b>Total Estimated Income</b>	\$	\$

### COMPARE:

Expenses: \$	Income: \$	Need: \$
--------------	------------	----------

Graduate school term of entry:

Enrollment plan: full-time, part-time, or half-time study?

Determine your eligibility based on your decisions above and fill in the deadlines accordingly:

✓	Source	Eligibility/Guidelines	Deadline(s)
	Federal Aid (grants/loans)	<a href="http://www.oafa.pitt.edu/gradlist.aspx">http://www.oafa.pitt.edu/gradlist.aspx</a>	
	State Aid (grants/loans)	<a href="http://www.finaid.org/otheraid/state.phtml">http://www.finaid.org/otheraid/state.phtml</a>	
	School Support	<a href="http://sci.pitt.edu/current-students/finances-and-awards/current-student-awards/">http://sci.pitt.edu/current-students/finances-and-awards/current-student-awards/</a>	
	Other	<a href="http://www.finaid.org/">http://www.finaid.org/</a>	