ESTIMATE OF STUDENT EXPENSES FOR THE FALL 2013
NATIONAL INSTITUTES OF HEALTH STUDY GROUP IN BETHESDA, MARYLAND

The following is an estimate of student expenses beyond tuition and fees. It is based on expense reports by previous members of the NIH Study Groups and the latest information available from Professor Yoshino. These dollar figures have had 5% added for inflation. Where student-reported figures are listed, the average and the range are included. You should not assume that these amounts will be sufficient without careful spending!

A) AMOUNT BILLED BY COLGATE BEYOND TUITION

$ 5,403 Room (furnished apartment, utilities included, does not include internet or cable)
+ 75 Meals on field trips
$ 5,478 TOTAL BILLED BY COLGATE BEYOND TUITION

B) NECESSARY OUT-OF-POCKET LIVING EXPENSES – NOT BILLED BY COLGATE

$ 1,523 Food - group average (range = $1,000 - $1,850)
+ 592 Necessary expenses: books, transportation NYC/DC, daily living items, etc. - group average
$ 2,115 TOTAL ESTIMATED NECESSARY OUT-OF-POCKET LIVING EXPENSES - GROUP AVERAGE

C) PERSONAL EXPENSES – NOT BILLED BY COLGATE

$ 1,080 Personal expenses such as gifts, toiletries, film, entertainment, and any personal travel.
Students often decide to travel on their own during weekends or during the semester break. The range for personal spending is $122 - $4,862.

TOTAL ESTIMATED EXPENSES BEYOND TUITION (A+B+C)

(A) $ 5,478 Amount billed by Colgate beyond tuition
(B+C) ± 3,195 Total estimated out-of-pocket and personal expenses
$ 8,673 TOTAL ESTIMATED EXPENSES BEYOND TUITION
- 6,995 Minus on-campus room and board ($5,915) and on-campus expenses ($1,080) according to the Financial Aid Office
$ 1,678 TOTAL ESTIMATED EXPENSES BEYOND AN ON-CAMPUS SEMESTER

INCREASES IN THE AID "PACKAGE" WILL BE BASED UPON THE ABOVE FIGURES. Some students may incur additional expenses. These may include but are not limited to travel costs. It is your responsibility to understand and plan for the costs unique to your situation.