

# Earlham School of Religion

## STUDENT BUDGET

Academic Year 2017-18

Based on information collected from the Financial Aid Office, the College Board, and ESR students, the figures below represent average costs for most students. This budget should serve as a guide to reasonable expenses for students attending Earlham School of Religion. \* We strongly recommend creating a budget for your individual situation prior to borrowing for the academic year.

**NOTE: YOUR AID FROM ALL SOURCES, INCLUDING LOANS, GRANTS, AND SCHOLARSHIPS, MAY NOT EXCEED THE STANDARD STUDENT BUDGET SET BY THE FINANCIAL AID OFFICE.**

## Budget (living expenses) for the 9- month 2017-18 academic year

Housing and Utilities	\$7,000	
Food	\$2,450	
Health Insurance	\$1,090	The cost of insurance through Earlham College
Personal	\$4,050	
Travel	\$3,600	\$100/week for insurance, gas and maintenance for on-campus. \$1,200 per Intensive includes housing for Distance Education Students
<b>TOTAL</b>	<b>\$18,190</b>	

\* Expenses within specific categories may vary significantly from student to student. As long as the total budget is not exceeded, Earlham School of Religion does not question these variations.

**Additional Allowable Expenses:**

*Child Care Costs* – Allowances will be made for child care costs only in single parent situations or if the spouse/partner is a student or is employed. Allowances for child care are made in accordance with the reasonable documented expenses incurred.

*Computers* – We urge all students to have a computer while attending Earlham School of Religion. We are able to increase the budget one time only to allow the purchase of a computer and peripherals up to \$2,000 with documented costs.

*Insurance* – We feel strongly that all students should have excellent health insurance. We are happy to increase your budget for the academic year with documented insurance costs. We also encourage all students to take out renter's insurance.

*Medical Expenses not covered by insurance*- If you have medical insurance, we will increase your budget for **necessary** documented medical costs that your insurance policy will not cover.

**Non-Allowable Expenses:**

*Cars* – We cannot increase your budget for car payments, parking tickets or the like.

*Consumer Debt* – We cannot include credit card debt. We encourage you to reduce or eliminate all consumer debt before enrolling.

*Additional Expenses* – We cannot increase your budget for moving expenses, job-related expenses, expenses incurred prior to ESR, or summer expenses during times of non-enrollment, as these expenses are not educationally related.

Other expenses not listed on this sheet, if documented, may be allowed as permitted by federal regulations. Please contact Eric Chisholm at 765-983-1540 if you have questions.