Budget Questions & Answers

Q) What are miscellaneous costs?
A) Personal expenses, utility expenses for (Off-Campus students) (On-Campus does not pay additional utility costs, they are included in rent at the dorm), cleaning clothes & or lab coats, and any other odd school related expense.

Q) The budget should take my credit card bills into consideration?
A) There are no provisions for financial aid to cover any credit card bills you may have incurred prior to attending school.

Q) I have a car and don’t see that included?
A) We have a travel budget of $1,500 included in the budget. We suggest public transportation to minimize expenses while a student.

Q) What can I do for money when I am not in school during the summer?
A) Financial Aid can cover you for a period when you are enrolled in school. If you are not enrolled in school Financial Aid can not cover those expenses or time period. We suggest you review your expenses and create a budget worksheet to anticipate any period when you will not have financial aid and are not enrolled.

Q) What are Direct and Indirect Costs?
A) Direct costs are what you pay to the school such as tuition, fees, health insurance, and if you are living in the dorm. Indirect Costs are costs you may insure but are not paid to SUNY Downstate.

Q) I have expenses for my apartment that are greater then what you have in your budget, what should I do?
A) We would suggest that first you consider possible ways to reduce your costs such as having a room mate. Then if you bring you rental contract and receipts showing you paid or are paying the rent we can consider increasing that component of your budget.

Q) What should I do before I attend school?
A) We suggest you review all your current bills and what you owe. Make a budget worksheet showing your debts and any possible income. Plan ahead and consider ways to reduce your expenses before you start school.

You want to live like a student while you are a student so you do not have to live like a student after you graduate!