

## 2024-25 Living Expense Breakdown (including Insurance)

**Per federal student aid guidelines, expenses are only intended to supplement a student's ( student only ) educational costs & are estimates (not actual)**

### MONTHLY

The standards are derived from the U.S. Census Bureau, American Community Survey and Bureau of Labor Statistics data for the State of Arkansas, IRS Local Standard, College Board, USDA

65% Housing (\$1,033) 35% Utilities (\$561)=1,594

	2024-25
<b>Housing-</b> Note: Component not included for students who receive a military housing allowance ("BAH" - basic allowance for housing) or live "with parent" as indicated on the FAFSA.	\$ 1,033.00
<b>Food (previously "board", utilities included)</b> - (utilities \$561 and food \$475)	\$ 1,036.00
<b>Personal</b> - (housekeeping supplies \$47 apparel & services \$96, personal care products & services \$43)	\$ 186.00
<b>Miscellaneous</b> \$189	\$ 189.00
<b>Transportation</b> - (gas \$320 & vehicle maintenance \$66)	\$ 386.00
<b>Monthly Expenses Included in COA</b>	<b>\$ 2,830.00</b>
<b>Insurance <u>Annual</u>-Split equally between fall and spring only</b>	<b>\$ 3,612.00</b>

All UAMS students are required to have health insurance. Insurance quote received from Student Activities and Housing as of the date of budget construction.

### Insurance Breakdown \$

Fall	\$ 1,806.00
Spring	\$ 1,806.00
Summer	split between fall/spring only

Average as of 3/26/24	\$3.20
Average 20 miles/per gallon	
100 miles/day * 5/days week=500/20=25 gallons/week * 4 weeks *3.20=	\$320.00
Maintenance	\$66.00