

2026-27 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 costs)

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 (\$1035) 35% Utilities (\$558)=\$1,593

Housing- 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.

Food (previously "board", utilities included) - (utilities \$558 and food \$497)

Personal - (housekeeping supplies \$45 apparel & services \$93, personal care products & services \$50)

Miscellaneous \$154

Transportation - (gas \$194 & vehicle maintenance \$66)

Monthly Expenses Included in COA

Insurance Annual-Split equally between fall and spring only

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

Average as of 3/11/26 \$3.23

Average 20 miles/per gallon

60 miles/day * 5/days week=300/20=15 gallons/week * 4 weeks *3.23= \$194.00

Average Maintenance \$66.00

Transportation total \$260.00

AAA national average 3.58

AAA Arkansas average 3.1

AAA Pulaski Co average 3.13

AAA Washington Co average 3.1

Average 3.2275

2026-27

\$ 1,035.00

\$ 1,055.00

\$ 188.00

\$ 154.00

\$ 260.00

\$ **2,692.00**

\$ **3,792.00**

Pulaski Co. Housing and Utilities	Washington Co. Housing and Utilities	Average
\$1,549.00	\$1,636.00	\$1,592.50

Insurance Breakdown \$

Fall \$ 1,896.00

Spring \$ 1,896.00

Summer split between fall/spring only