



Cost-of-Living Guide

EMORY LAW

2023

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Affording Law School: Do Your Homework



Official cost-of-attendance estimates determine financial aid eligibility, but schools differ dramatically in how they assemble these estimates. To arrive at an accurate comparison, it is important to understand how each school develops its estimate, particularly living expenses, which can make a big difference in students' daily lives.

Emory University computes the estimated cost-of-living figures based on the Consumer Expenditure Survey (CES) and the Indexes of Comparative Costs, both produced by the US Department of Labor's Bureau of Labor Statistics. Although many universities utilize the low range of this survey, Emory uses the moderate cost-of-living numbers to allow students maximum financial aid eligibility. Many students' expenses are well below these estimates, as described in this guide.

Though it's not necessary to borrow the full amount available, it can be helpful to know the funds are there if you need them. Emory's Office of Financial Aid is committed to helping you determine the best solutions for your situation and your needs. Use this guide to get started.

Planning Your Legal Education

Attending law school is an investment in your future. There are a number of sources for funding your legal education. As with any investment, it is important to carefully examine your options.

» **Scholarships.** Emory Law's Office of Financial Aid can assist you in identifying external scholarship opportunities. Also, many agencies, employers, and military and service organizations award funds to students in the form of scholarships, grants, or prizes.

» **Federal Student Loans.** Students may elect to use federal education loans such as Federal Direct Unsubsidized and Grad Plus Loans to help finance their educational expenses. We encourage students to borrow only what is necessary and to minimize expenses when possible.

» **Private Education Loans.** Private education loans may be an important funding source for students who need more loan funds than federal programs provide. Terms of private loans vary significantly. These loans can be more expensive than federal loans because the federal government does not guarantee them.

OTHER SOURCES OF ASSISTANCE

- >> PART-TIME EMPLOYMENT
- >> RESIDENT DIRECTOR POSITIONS
- >> VETERANS BENEFITS



“Emory chooses moderate, rather than low, nine-month budget estimates to maximize students’ aid eligibility. That means students are less likely to run out of funds at the end of a semester, when they want to be focused on classes, not on their bank accounts. You have the option, of course, not to borrow the full amount you are approved for, and many Emory Law students find it quite manageable to live on much less than our estimates.”

JOHN LEACH

ASSOCIATE VICE PROVOST,
UNIVERSITY
FINANCIAL AID

Estimated Cost of Attending Emory Law

2023-2024 SCHOOL YEAR



COST

TUITION **\$65,510***

FEES **\$904**



ESTIMATED VARIABLE COST

LIVING EXPENSES **\$22,186****

BOOKS **\$1,710**

HEALTH INSURANCE **\$4,370**

PARKING **\$708**

LOAN FEES **\$1,130**

* Tuition reflects full-time enrollment in fall and spring semesters. Optional summer classes may be offered on an additional per-credit tuition basis.

**Emory's living expenses are based on moderate, versus low, cost-of-living estimates to allow students maximum financial-aid eligibility.

Health Insurance

You may opt out of the Emory student health insurance plan (\$4,370 for 2023–2024) if you are covered under another policy that meets Emory's coverage minimums. Many of our students are eligible to continue coverage under their parents' plans or choose to buy an independent plan that meets Emory requirements.

Learn more: studenthealth.emory.edu

Parking








An Emory annual parking pass will cost \$708. Many first-year students opt instead to take advantage of Emory's extensive free shuttle system. Students may also purchase an Eagle permit, a reloadable parking card designed for occasional use. Additionally, many parking decks on campus are free after 4:00 p.m.

Learn more: transportation.emory.edu



Your lifestyle choices make a difference.

Based on Emory Law’s estimated total cost of attendance, you would receive approximately \$27,860 for variable expenses, i.e. rent, food, books, if you borrow the full amount (paid in semester installments). How far will that go? It depends on your choices. This table shows a range of high, mid, and low estimates for major living expenses:

LIVING EXPENSE RANGE			
	HIGH	MID	LOW
MONTHLY RENT			
	\$1,500/MONTH	\$1,170/MONTH	\$945/MONTH
HEALTH INSURANCE*			
	\$4,370/YEAR	\$1,1917/YEAR	\$0/YEAR
FOOD			
	\$700/MONTH	\$560/MONTH	\$420/MONTH
TRANSPORTATION**			
	\$274/MONTH	\$218/MONTH	\$125/MONTH
BOOKS			
	\$1,918/YEAR	\$800/YEAR	\$600/YEAR
LOAN FEES			
	\$1,130/YEAR	\$1,130/YEAR	\$1,130/YEAR
MISC.			
	≈\$203/MONTH	\$145/MONTH	\$100/MONTH

How much can you borrow?










You can borrow up to \$88,486 for the 2023–2024 school year, which is calculated by adding tuition and fees, as well as the upper range of variable and potential cost estimates presented in this guide. You are not required to borrow the full amount, but the funds will be available if they are needed.

To the right is a nine-month (fall and spring semesters) hypothetical budget, based on the ranges for common living expenses outlined on the previous chart:

FOLLOWING
A BUDGET
>> CAN HELP REDUCE THE
OVERALL AMOUNT OF
FUNDS YOU NEED
TO BORROW

* In this example, we have assumed the Emory Student Health Insurance estimate as the high range, an external plan for the mid range, and a parent-paid plan as the low range.

** If you choose to buy an Emory parking permit, a \$708 parking fee is charged in the fall semester directly to your student account. In this example, the high range assumes a parking permit and gas expenses. The low range assumes that you utilize public transportation and Emory’s free shuttle system.

NINE-MONTH BUDGET			
	HIGH	MID	LOW
RENT			
	\$13,500	\$10,530	\$8,505
HEALTH INSURANCE*			
	\$4,370	\$1,917	\$0
FOOD			
	\$6,300	\$5,040	\$3,780
TRANSPORTATION**			
	\$2,466	\$1,962	\$1,125
BOOKS			
	\$1,770	\$800	\$600
LOAN FEES			
	\$1,130	\$1,130	\$1,130
MISC.			
	≈\$1,823	\$1,305	\$900
TUITION AND FEES			
	\$66,414	\$66,414	\$66,414
POTENTIAL TOTAL COST OF ATTENDANCE			
	\$95,773	\$87,380	\$80,653
The table above illustrates how your individual financial decisions can impact your cost of attending law school. Depending on the choices you make – where you live, whether you have a roommate, how much you eat out, etc. – your total cost of attending Emory Law could be dramatically lower than the high-range estimate.			

Tips from Students

Three Emory Law students offer tips on how they've managed some of the major living expenses during law school, such as housing, transportation, food, entertainment, and textbooks.

Choosing Housing in Atlanta

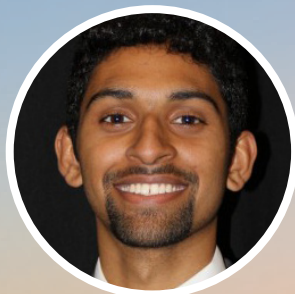
For most students, housing represents their most significant living expense. Atlanta offers a broad range of options. Emory Law is located in a tree-lined pedestrian neighborhood with numerous house and apartment rentals within walking distance, along Emory's extensive free shuttle routes, or an easy bike ride away. Share an apartment in a community with amenities, rent a studio or a carriage house, lease an urban loft, or split a rental house with others while enjoying Emory's state-of-the-art fitness facilities open to all students.

Popular neighborhoods include Virginia-Highland, Druid Hills, Toco Hills, Inman Park, Candler Park, Morningside, Midtown, and the City of Decatur. Visit the Emory Residential Life page, emory.edu/housing, and click on Graduate Housing for a list of available options.



"When choosing housing in Atlanta, I wanted to live as close to campus as possible. I only looked in the Decatur area, mainly at complexes around North Decatur Road or Downtown Decatur. It's a 7-10 minute drive from campus with no traffic."

NIKKI HURTADO 24L
RENT = \$1,950/MONTH



"I did not want to live alone so I room with my friend from undergraduate school. We found a two bedroom, one bathroom apartment in Midtown. I would recommend searching for apartments before the summer when they begin to fill up fast."

SURESH BOODRAM 23L
RENT = \$725/MONTH



"I live in an apartment with 2 roommates just a few miles from campus. We found each other on Emory's off-campus housing website and I don't mind living with other people to save."

NANCY JIN 23L
RENT = \$560/MONTH

Managing Transportation Costs

Emory University—regularly recognized as a top green school in the US—promotes an environmentally responsible approach to transportation, offering an extensive free shuttle service around and beyond campus, even to Atlanta’s midtown business district.

STUDENT TIPS

“I use my own vehicle to get to and from campus.”

NIKKI
TRANSPORTATION = \$50/MONTH

*“I drive to and from campus.
To save money on gas, I usually fill up near
campus where gas is typically cheaper
than where I live.”*

SURESH
TRANSPORTATION = \$60/MONTH

*“I drive a gas-efficient car to class, but I’m very
resourceful when it comes to finding free parking.
With a grocery store membership, gas is cheaper
and I can use those points on snacks.”*

NANCY
TRANSPORTATION = \$50/MONTH

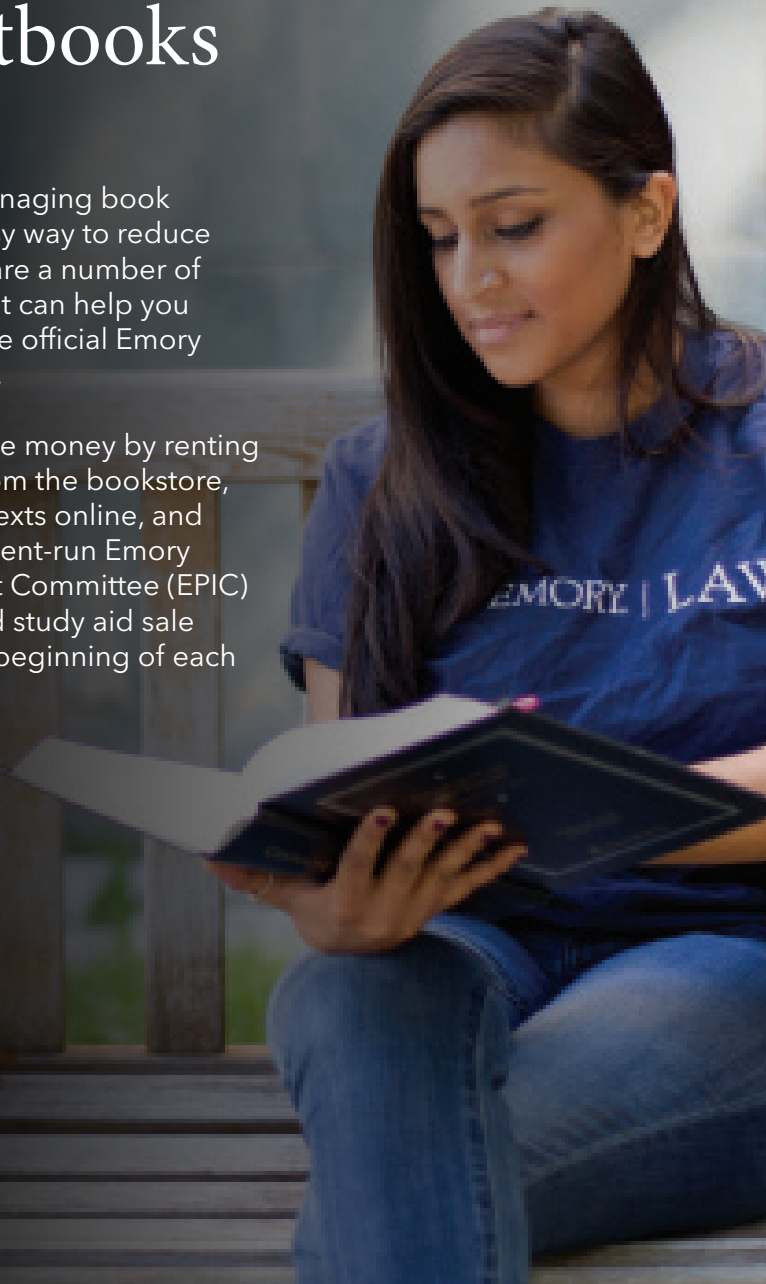


**>> LIVING WITHIN WALKING
DISTANCE TO CAMPUS OR
NEAR A SHUTTLE ROUTE IS
EASY, AND PARKING IS FREE
AFTER 4:00 P.M. IN THE LAW
SCHOOL PARKING DECK.**

Strategizing on Textbooks

With planning, managing book expenses is an easy way to reduce your costs. There are a number of simple options that can help you spend less than the official Emory textbook estimate.

Many students save money by renting their law books from the bookstore, purchasing used texts online, and attending the student-run Emory Law Public Interest Committee (EPIC) used textbook and study aid sale on campus at the beginning of each semester.



STUDENT TIPS

"I prefer to buy my new textbooks. I'd rather have my own copy that I can do whatever I want with."

NIKKI
BOOKS = \$1900/YEAR

"I rent textbooks from Amazon at lower prices online. I also love buying textbooks from the EPIC book sale, which is a great Emory Law resource for more affordable textbooks."

SURESH
BOOKS = \$650/YEAR

"I buy and rent textbooks cheap from other students when they're done with them. I got my Torts textbook for \$30. I also buy supplements and use MacMillan Law Library for other study aids."

NANCY
BOOKS = \$550/YEAR



Enjoying Atlanta

Atlanta offers food and entertainment options for every budget. An international destination, our dynamic city has it all: farmers markets, distinctive ethnic restaurants and grocery stores, haute cuisine, and hidden dives you don't want to miss. The city's rich cultural offerings include museums, theaters, and music venues, plus dozens of free local and international festivals each year. Atlanta's many parks and public trails are perfect for outdoor activities such as hiking, biking, water sports, and camping.

STUDENT TIPS

"To entertain myself, I go out to restaurants and bars with my friends."

NIKKI

FOOD AND ENTERTAINMENT
= \$500/MONTH

"In Atlanta, I find time to visit Freedom Park, Piedmont Park, Ponce City Market, and the occasional movie theater. I grocery shop frequently so I don't eat out as often. I try to stay away from malls to prevent unnecessary spending."

SURESH

FOOD AND ENTERTAINMENT
= \$300/MONTH

"Atlanta is a popular city, so that means there are apps available to download that will give you discounts when you take a picture of your restaurant receipts. I like to eat out and try new foods. With an app, I get money back and gift cards too."

NANCY

FOOD AND ENTERTAINMENT
= \$200/MONTH

BUDGETING TIPS

- » **Pay off** as much consumer debt as possible before starting law school.
- » Set a **budget** and stick to it.
- » Get a **roommate**.
- » Limit the number of times you eat out each week.
- » Brown bag your **lunch** or organize potluck dinners with friends.
- » Ride the **Cliff Shuttle or MARTA** instead of driving in every day.
- » Limit use of credit cards.
- » Put off unnecessary expenses until after law school.
- » Take advantage of **student discounts** and **on-campus activities**.
- » Monitor your expenses carefully. Deposit funds into a **savings account** each semester and transfer just enough to your checking account for your expenses each month.
- » Use a **student loan repayment calculator** to keep up with projected repayment amounts.
- » Clean up negative credit history on your **credit report**, if possible, and keep your credit clean while you are enrolled.

IF YOU'RE INTERESTED IN HAVING
A ROOMMATE, CONNECT WITH
OTHER STUDENTS WHO MAY WISH
TO SHARE HOUSING ON THE CLASS
OF 2026 FACEBOOK PAGE.

Resources at Your Fingertips

» Student budget and loan calculators

- finaid.org/calculators
- mappingyourfuture.org

» Scholarship search

- emory.academicworks.com
- fastweb.com
- bigfuture.collegeboard.org/pay-for-college/scholarship-search

» Credit report

- annualcreditreport.com

» Credit bureaus

- Equifax - equifax.com 800.685.1111
- Experian - experian.com 888.397.3742
- TransUnion - transunion.com 800.888.4213

» College Cost Reduction and Access Act

- studentaid.gov
- fafsa.gov

» Helpful cost-of-living calculators

- money.cnn.com/calculator/pf/cost-of-living
- bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx

» Budgeting worksheets and applications

- mint.com
- kiplinger.com
- Use personal finance apps (e.g., Mint Bills, CashTrails)



Resources on Campus

Office of Financial Aid
200 Dowman Drive, Suite 300
Atlanta, GA 30322
404 727 6039 or 800 727 6039
Fax: 404 727 6709

Visit law.emory.edu/financialaid to get step-by-step instructions about the financial aid process and the terms and conditions of various loan options.

Associate Director

Cindy Gershman

Advisers

Students with last names A-K and P-Z

Kymberly Dent

Students with last names L-O

Cindy Gershman

Contact

gradfinaid@emory.edu



Office of Admission

Emory University School of Law
1301 Clifton Road NE, Atlanta GA 30322-2770
404.727.6802 law.emory.edu



Emory University is a tobacco-free campus.

Emory University Nondiscrimination Statement – Emory University is an inquiry driven, ethically engaged, and diverse community dedicated to the ideals of free academic discourse in teaching, scholarship, and community service. Emory University abides by the values of academic freedom and is built on the assumption that contention among different views is positive and necessary for the expansion of knowledge, both for the university itself and as a training ground for society at large. Emory is committed to the widest possible scope for the free circulation of ideas.

The university is committed to maintaining an environment that is free of unlawful harassment and discrimination. Pursuant to the university's commitment to a fair and open campus environment and in accordance with federal law, Emory cannot and will not tolerate discrimination against or harassment of any individual or group based upon race, color, religion, ethnic or national origin, gender, genetic information, age, disability, sexual orientation, gender identity, gender expression, veteran's status, or any factor that is a prohibited consideration under applicable law. Emory University welcomes and promotes an open and genuinely diverse environment.

Inquiries should be directed to the Office of Equity and Inclusion, 201 Dowman Drive, Administration Bldg., Atlanta GA 30322. Telephone: 404.727.9867 (V) | 404.712.2049 (TDD).

Should you need this document in an alternate format, or require a reasonable accommodation, please contact the Office of Accessibility Services at 404.727.9877 (V) | 404.712.2049 (TDD). Please note that one week advance notice is preferred.

SACS Accreditation – Emory University is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award associate, baccalaureate, master's, doctorate, and professional degrees. Contact the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097, call 404-679-4500, or visit sacscoc.org for questions about the accreditation of Emory.

American Bar Association Character and Fitness Standard Statement – In addition to a bar examination, there are character, fitness, and other qualifications for admission to the bar in every US jurisdiction. Applicants are encouraged to determine the requirements for any jurisdiction in which they intend to seek admission by contacting the jurisdiction. Addresses for all relevant agencies are available through the National Conference of Bar Examiners.