



2014 Graduate Student Cost of Living Survey

Intro

Welcome \${m://FirstName}!

We kindly ask that you participate in this short 15-minute survey on your cost of living and expenses as a graduate student at MIT. The survey is sponsored by the Graduate Student Council (GSC) and the Office of the Dean for Graduate Education (ODGE). The information obtained from you and other students will help us recommend stipend ranges, on-campus housing rents, and other services important to the community.

The survey is voluntary and you may answer as few or as many questions as you wish. All of your responses will be kept confidential.

Your participation is very important and greatly appreciated!

Christine Ortiz, Dean for Graduate Education

Boris Braverman and Andrea Dubin, Graduate Student Council, Housing & Community Affairs Co-Chairs

What is the ultimate degree you are preparing for in your current program?

- S.M.
- M.B.A.
- M.Arch.
- M.C.P.
- M.Eng.
- Ph.D./Sc.D.
- Eng.

Other (please specify)

How many years, prior to this one, have you spent at MIT as a graduate student?

0 1 2 3 4 5 6 7+

Do you have a spouse or partner?

Yes No

Do you have children and/or dependents (e.g., parents, extended family) living with you at MIT?

Yes No

Do you have children and/or dependents NOT living with you at MIT?

Yes No

Browser Meta Info

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Browser: **Chrome**

Version: **38.0.2125.111**

Operating System: **Windows NT 6.1**

Screen Resolution: **1920x1080**

Flash Version: **15.0.0**

Java Support: **1**

User Agent: **Mozilla/5.0 (Windows NT 6.1; WOW64) AppleWebKit/537.36 (KHTML, like**

Gecko) Chrome/38.0.2125.111 Safari/537.36

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Intro

We are particularly interested in learning more about the finances of graduate students with spouses, partners or children. Your answers will be very useful to us as we strive for more comprehensive insights into family/child costs.

Your Spouse or Partner

	Yes	No
Do you currently live with your spouse or partner?	<input type="radio"/>	<input type="radio"/>
Do you share accounts and expenses with your spouse or partner?	<input type="radio"/>	<input type="radio"/>

Where do you currently reside?

- Ashdown
- Warehouse
- Edgerton
- Sidney-Pacific
- Tang
- Eastgate
- Westgate

- Other On-campus residence (e.g. GRT, RA, FSILG)
- Off Campus - Boston
- Off Campus - Cambridge
- Off Campus - Somerville
- Off Campus - Woods Hole/Cape Cod
- Off Campus - Other

Is your residence within a 15 minute walk from MIT?

- Yes No

Please describe your current living environment.

- Studio/No bedroom
- 1 bedroom
- 2 bedrooms
- 3 bedrooms
- 4 bedrooms or more

Are you splitting rent with a roommate or roommates, other than a spouse or partner?

- No
- Yes, with 1 roommate
- Yes, with 2 roommates
- Yes, with 3 or more roommates

Does your current living situation, whether you live on or off-campus, enhance or inhibit any of the following?

	Enhances	Neither	Inhibits
Interdisciplinary interactions with peers from other departments and graduate programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to on-campus research facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Research productivity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Engagement with local innovation/entrepreneurs/industry	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cultural exchange	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community building	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Work-life balance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please describe) <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

What were the primary factors in your choice to live off campus?

- Price
- Convenience
- Quality of housing
- Access to childcare
- Needs of spouse
- Was not assigned housing in the graduate housing allocation
- Other, please specify

What were the primary factors in your choice to live on campus?

- Price
- Convenience
- Quality of housing

- Access to childcare
- Needs of spouse
- Other, please specify

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Your Income

Your Income

For this academic year, from September 2014 through August 2015, what do you expect your total gross personal income to be before taxes and any other deductions?

Please include any income you would normally report for tax purposes.

Do not include any tuition paid by MIT for you.

Please leave blank if it is not a source of income.

Please answer PER YEAR.

RA Stipend

TA Stipend

MIT Fellowship Stipend

Outside Fellowship Stipend

Job or internship

Spouse's income (from all sources)

Income from other sources (please describe)

Your Income

How much of your job or internship income was used to pay MIT tuition?

How much of your spouse's income was used to pay MIT tuition?

Do you have any comments to share on your income?

Taxes

If applicable, approximately how much net state + US tax (after extra payment or refund) did you pay last year (2013)? \$

If applicable, approximately how much net tax (after extra payments or refund) did you pay to foreign governments last year (2013)? \$

If applicable, how much did you pay for your tax preparation? \$

Total \$

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Your Expenses

Your Expenses

Do you currently pay MIT tuition using any of the following sources? Please check all that apply.

- Through an RAship
- Through a TAsip
- Through an internal (MIT or departmental) Fellowship
- Through an external (national, private, etc) Fellowship
- With income from employment
- With educational loans - separate into Fed and Private and other (three statements)
- Click to write Choice 10
- Personal savings and investments
- Family Support
- Other (please specify)

How much do you (and your spouse or partner, if applicable) spend on average per month on each of the following items? Please include only your portion of the expense if you share with non-dependent roommates.

Please answer PER MONTH.

Rent or mortgage, residence fees, condo fees, dorm tax

\$

Basic utilities (heat, water, electricity)

\$

Cable and Internet [separated from other utilities by housing]

Other utilities (land-line, cell-phone)	\$ <input type="text" value="0"/>
Household expenses (dishes, furniture, etc.)	\$ <input type="text" value="0"/>
Food (including both groceries and eating out)	\$ <input type="text" value="0"/>
Medical expenses	\$ <input type="text" value="0"/>
Travel expenses	\$ <input type="text" value="0"/>
Clothing	\$ <input type="text" value="0"/>
Leisure and hobbies (e.g. photography, sports, collections)	\$ <input type="text" value="0"/>
Local transportation costs (parking, gas, MBTA, car payments)	\$ <input type="text" value="0"/>
Parking (if applicable)	\$ <input type="text" value="0"/>
Educational loan payments	\$ <input type="text" value="0"/>
Academic Textbooks, Software, and Supplies	\$ <input type="text" value="0"/>
Child Care (e.g. daycare, babysitter, nanny)	\$ <input type="text" value="0"/>
In-house paid daycare (e.g. nanny)	\$ <input type="text" value="0"/>
External daycare (e.g. after-school programs, center-based/family-based care)	\$ <input type="text" value="0"/>
Academy or pre-school costs	\$ <input type="text" value="0"/>
Other educational and/or academic development tools for children (e.g., books, tutors, toys)	\$ <input type="text" value="0"/>
Baby formula, baby food, and nutrition	\$ <input type="text" value="0"/>
Other (please specify) <input type="text"/>	\$ <input type="text" value="0"/>
Total	\$ <input type="text" value="0"/>

You indicated earlier that you have children and/or dependents not living with you at MIT.

In addition to the expenses above, about how much PER MONTH do you pay to support children and/or dependents not living with you?

In addition to the expenses you already listed, are you sending money home to your parents or extended family?

No

Yes, please specify how much PER MONTH:

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Your Expenses

How much do you (and your spouse or partner, if applicable) spend PER YEAR on non-local transportation? Please exclude non-transportation costs such as lodging and food in the first two columns. You may indicate these costs in the third column.

	Domestic Transportation Costs per Year <i>(within the US)</i>	International Transportation Costs per Year <i>(outside of the US)</i>	Additional travel cost (e.g., lodging) Please specify:
Unreimbursed MIT-Related (e.g, related to my academic program at MIT)	▼	▼	<input type="text"/>

Visiting Family

Leisure or Vacation

Outside professional activities, unrelated to my academic program

Other (please describe)

	▼		▼	
	▼		▼	
	▼		▼	
	▼		▼	

How much do you (and your spouse, partner and dependents, if applicable) spend per year on each of the following items?

Please answer PER YEAR.

Health care (Insurance costs that you pay or any health-related expenses not covered by MIT insurance)	\$	0
Dental care: Insurance	\$	0
Dental care: Additional (non-elective and not covered by an insurance plan)	\$	0
INS or other immigration fees	\$	0
Total	\$	0

Are you delaying certain medical or dental expenses because of cost?

- No
- Yes (please describe)

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Income Cover & Debt

Covering Your Expenses

Was your previous year's income enough to cover your household and living expenses during the previous year (from September 2013 through August 2014)?

Yes No, I was short about: \$ Don't know

Not applicable

If no:

What was the primary method you used to resolve the gap between your expenses and your income?

Loans

Credit card debt

Savings account / trust funds / stocks

Support from family, relatives, or friends

Other, please specify

Not applicable

Do you believe your income will be sufficient to cover your household expenses during this academic year (from September 2014 through August 2015)?

Yes No Don't know

If no:

What is the primary method you expect to use to resolve the gap between your expenses and your income?

- Loans
- Credit card debt
- Savings account / trust funds / stocks
- Support from family, relatives, or friends
- Other, please specify
- Don't know
- Not applicable

How much undergraduate educational debt do you currently have?

Federal	<input type="text"/>
Private	<input type="text"/>
Other	<input type="text"/>

How much graduate educational debt do you currently have?

Federal	<input type="text"/>
Private	<input type="text"/>
Other	<input type="text"/>

How much debt do you expect to incur during your entire graduate education (not including any undergraduate debts)?

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Financial Status

Financial Status

You may leave these questions blank if you prefer not to say.

How much savings do you (and your spouse or partner) have now?

How much debt (loans, credit card, mortgage, etc) do you (and your spouse or partner) have now?

How much personal savings did you have before starting your current program?

How much debt did you have before starting your current program?

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Vehicle & Burden

Motorized Vehicle

Do you own a car, motorcycle or other licensed motorized vehicle locally?

Yes No

If you do own a motorized vehicle, how often is it used for the following?

	Daily	Weekly	Monthly	Less than monthly	Never	Not applicable
Commute to MIT main campus	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Commute to other campuses (including off-site MIT)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spouse's commute	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation of children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Long distance travel	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Driving around town / errands	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify): <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Unexpected Financial Burden

Did you experience any significant and unexpected changes in total costs in the following over the last year?

	Experienced Unexpected Cost?		Approximately how much was this unexpected burden?
	Yes	No	\$
Rent	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Health care	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Dental care	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Child care	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Transportation	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Other (please explain): <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>

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Your Family

Your Family

Which of the following best describes your spouse or partner?

- Student or postdoc at MIT
- Student or postdoc at another school
- Working full time outside of MIT
- Working part time
- Volunteers/does community service
- Caring for family
- Not working (due to visa regulations)
- Not working (by choice)
- Not working and actively seeking employment
- Not applicable
- Other

How many dependents, other than yourself or your spouse or partner, do you have in the following age ranges (please include dependent parents or relatives living with you)?

	0	1	2	3+
Children: Expecting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Children: 0-1 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

- | | | | | |
|--------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Children: 2-4 years | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Children: 5-12 years | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Children: 13-18 years | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Children: 19 or older | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Dependents: Parents | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Dependents:
Relatives | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Dependents: Other | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Would you be willing to take part in a small group discussion on financial challenges and difficulties of being a graduate student?

Yes - please provide an email where we can reach you to send an invitation:

No

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SFS

Questions on Student Financial Services (SFS)

Student Financial Services (SFS) is committed to providing MIT students and their families with the resources necessary to meet their financial obligations. Your answers to the next set of questions will allow SFS to better meet your needs.

Every MIT student has a dedicated representative in each of the three functional areas of SFS:

Financial Aid assists students with their application and the awarding of aid, which includes scholarship, loans, and Federal Work Study

Student Accounts assists students in paying bills and processing credits

Education Loans guides you through loan entrance and exit counseling, including the deferment and repayment process for your loans

1. Do you know...

	Yes	No
Who your assigned Financial Aid Officer is?	<input type="radio"/>	<input type="radio"/>
Who your assigned Student Account Counselor is?	<input type="radio"/>	<input type="radio"/>
Who your assigned Loan Officer is?	<input type="radio"/>	<input type="radio"/>

2. When I have questions about financial aid I usually:

- Check the SFS website
- Email sfs@mit.edu
- Email a specific contact in SFS
- Call SFS
- Ask a friend/family member
- Other (please explain)
- Not applicable

3. When I have questions about my bill I will usually:

- Check the SFS website
- Email sfs@mit.edu

- Email a specific contact in SFS
- Call SFS
- Ask a friend/family member
- Other (please explain)
- Not applicable

4. When I have questions about my loans I will usually:

- Check the SFS website
- Email sfs@mit.edu
- Email a specific contact in SFS
- Call SFS
- Ask a friend/family member
- Other (please explain)
- Not applicable

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Questions on Student Financial Services (SFS)

1. Please indicate your level of agreement or disagreement with the following statements.

Please mark N/A (not applicable) if you feel the item does not apply to you.

Strongly Disagree Disagree Neutral Agree Strongly Agree ↑

- | | | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| I understand how to apply for financial aid | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand my monthly bill | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand how to obtain a refund | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand how to request a loan/fulfill the loan requirements | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand how to go about opening a bank account | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand how to manage my personal finances | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I understand how to pay my monthly bill (e.g., MITPAY) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

2. Please indicate your level of agreement or disagreement with the following statements.

Please mark N/A (not applicable) if you feel the item does not apply to you.

- | | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| I know how to read and understand my financial aid award | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I know the steps I need to take after receiving my financial aid award | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I know the amount of debt I currently have/will graduate with | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I know the source(s) from which I borrowed my education loan(s) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I found the Loan Entrance Interview helpful. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| I would benefit from information on loan repayment/consolidation and/or loan indebtedness (Loan Exit Interview) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

3. To get loan repayment information, I prefer:

- Private one on one meeting with a loan officer
- Group session held on campus
- Packet mailed to my address and complete it online

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Questions on Student Financial Services (SFS)

1. SFS wants to gauge student interest in the following events or resources. Please check 2 or 3 that you would find most useful, and 2 or 3 that would be least useful.

	I would find this USEFUL (Please check 2 or 3)	I would NOT find this useful (Please check 2 or 3)
Financial aid night (Q&A with an aid officer)	<input type="checkbox"/>	<input type="checkbox"/>
Brown bag lunch with an aid officer	<input type="checkbox"/>	<input type="checkbox"/>
Online Chat (instant messaging with an aid officer/billing rep/loan officer during work hours to get immediate answers)	<input type="checkbox"/>	<input type="checkbox"/>
Loan repayment/consolidation seminar	<input type="checkbox"/>	<input type="checkbox"/>
IAP course on Financial Literacy	<input type="checkbox"/>	<input type="checkbox"/>
Email updates with important dates/deadlines	<input type="checkbox"/>	<input type="checkbox"/>
More interactive website (web based tutorials)	<input type="checkbox"/>	<input type="checkbox"/>
Newsletter	<input type="checkbox"/>	<input type="checkbox"/>
Peer to Peer Counseling	<input type="checkbox"/>	<input type="checkbox"/>

Informational session on how to finance
study abroad

Other

2. Regardless of the amount of aid you have received, how satisfied are you with the help you receive from SFS?

- Very satisfied
- Generally satisfied
- Ambivalent
- Generally dissatisfied
- Very dissatisfied

3. What one thing could MIT SFS reasonably do to help you finance your education?

4. What has been the most challenging aspect of financing your education so far?

5. Do you have any other feedback for SFS?

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Final Thoughts

Please use the space below to elaborate on any of the questions in this survey or comment on any other aspect of your graduate experience around cost of living not covered in this questionnaire.

Would you be willing to take part in future focus groups the GSC, ODGE or SFS might hold on graduate student cost of living or improving financial services MIT provides?

No

Yes - please provide your email address:

Drawing

Thank you for taking the time to complete the survey. Everyone who completes the survey will be entered into a prize drawing. Please select the prizes you'd prefer, one prize for each category.

Grand prize (1 prize awarded)	Apple iPad Air 32GB <input type="radio"/>	Samsung Galaxy Tab Pro 12.2 32GB <input type="radio"/>	Samsung Galaxy Tab 4 PLUS \$250 Amazon gift card <input type="radio"/>	\$500 Amazon gift card <input type="radio"/>	Do not wish to enter <input type="radio"/>
Second prize (10 prizes awarded)	\$50 TechCash credit <input type="radio"/>	\$50 Shaws gift card <input type="radio"/>	\$50 Amazon gift card <input type="radio"/>	Free tickets to Grad Gala <input type="radio"/>	Do not wish to enter <input type="radio"/>

Third prize (20 prizes awarded)

\$25 TechCash credit

\$25 Shaws gift card

\$25 Amazon gift card

Do not wish to enter

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