

# USA

# USA Study Cost Planner

2026 EDITION

Plan Your Budget | Avoid Hidden Costs | Study Smart

For Indian Students

## ■ 25L – ■ 80L

Estimated total cost per year

### What's Inside:

- ✓ Budget Calculator & Planner
- ✓ City-wise Cost Comparison
- ✓ Hidden Costs Revealed
- ✓ Scholarship Tracker
- ✓ Money-Saving Tips

✓ FREE Budget Calculator Inside

# Why You Need a Cost Plan

## Before Studying in the USA

**Most Indian students underestimate the total cost of studying in the USA.**

### This planner helps you:

- >> Calculate your exact budget before applying
- X Identify and avoid hidden expenses
- >> Plan your funding sources smartly
- >> Reduce financial stress & surprises
- >> Compare costs across cities and universities

**>> Use this planner BEFORE applying to universities — it could save you ■5–15 Lakhs!**

The USA is one of the most popular study destinations for Indian students, but the costs can vary drastically. With the right planning, you can significantly reduce expenses while still attending a top-ranked university.

# Estimated Cost Breakdown

Quick View - Annual Costs in USD & INR

Expense Type	Annual Cost (\$)	Annual Cost (INR)
Tuition Fees	\$20,000 - \$60,000	■16L - ■50L
Living Expenses	\$10,000 - \$20,000	■8L - ■16L
Pre-Departure	\$1,500 - \$3,500	■1.2L - ■2.8L
Miscellaneous	\$2,000 - \$5,000	■1.5L - ■4L

**TOTAL ESTIMATED COST PER YEAR**

**■25 Lakhs – ■80 Lakhs**

*Note: 1 USD approx. INR 84. Costs vary by state, university type (public/private), and lifestyle.*

# Your Tuition Fee Calculation

Fill in your details to estimate total tuition cost

Complete the fields below to calculate your tuition expenses

University Name:

Course / Program:

Annual Tuition Fee (\$):

Duration (Years):

FORMULA

**Annual Fee (\$) x Duration x 84**

**= Total INR Cost**

Total Tuition Cost (INR):

**Tip: Public universities are typically 40-60% cheaper than private universities.**

# Monthly Living Cost Planner

Track your monthly expenses in the USA

Expense Category	Monthly (\$)	Monthly (INR)
Rent / Accommodation	_____	_____
Food & Groceries	_____	_____
Transport	_____	_____
Utilities	_____	_____
Health Insurance	_____	_____
Phone / Internet	_____	_____
Entertainment	_____	_____

**Total Monthly Cost:** \_\_\_\_\_

**Total Yearly Cost:** \_\_\_\_\_

## Choose Your City Wisely

Monthly living costs vary significantly by location

City / State	Monthly Cost	Cost Level	Annual Saving vs NY
New York, NY	\$2,000+	Very High	Baseline
California (LA/SF)	\$1,800+	High	~\$2,400/yr
Washington, DC	\$1,600+	High	~\$4,800/yr
Texas (Austin/Houston)	\$1,200	Medium	~\$9,600/yr
Florida (Tampa)	\$1,100	Medium	~\$10,800/yr
Ohio (Columbus)	\$800-1,000	Low	~\$14,400/yr
Michigan (Detroit)	\$750-900	Very Low	~\$15,600/yr

**Tip: Choosing Ohio or Michigan over New York can save you INR 10-15 Lakhs per year!**

# Before You Fly

## Pre-Departure Cost Checklist

✓ Application Fees (per university)	■10,000 – ■25,000
✓ IELTS / TOEFL Exam	■15,000 – ■20,000
✓ GRE / GMAT Exam	■18,000 – ■25,000
✓ F-1 Student Visa Fee	■13,000+
✓ SEVIS Fee	■18,000
✓ Flight Tickets (round trip)	■60,000 – ■1,20,000
✓ Medical Tests & Vaccination	■5,000 – ■10,000
✓ Initial Funds (first month)	■40,000 – ■80,000

**Total Pre-Departure Cost:** \_\_\_\_\_

# Hidden Costs Students Ignore

These expenses catch most students off-guard!

## Books & Study Material

Often overlooked in planning

■50,000/year

## Laptop & Software

Required for most programs

■80,000 – ■1,00,000

## Winter Clothing

Essential for cold states

■30,000 – ■80,000

## Social Life / Outings

Budget for mental well-being

■5,000 – ■15,000/month

## Out-of-pocket Medical

Even with insurance

■20,000+/year

## Moving / Setup Costs

First-time setup essentials

■20,000 – ■40,000

## Home Visits (Travel)

Travel during breaks

■60,000 – ■1,20,000

**Always keep an extra INR 2-5 Lakhs buffer for unexpected expenses!**

# Scholarship & Savings Tracker

Reduce your total cost with smart funding

Scholarship Name	Amount	Deadline	Status
_____	_____	_____	Applied/Pending
_____	_____	_____	Applied/Pending
_____	_____	_____	Applied/Pending
_____	_____	_____	Applied/Pending
_____	_____	_____	Applied/Pending

✓ Part-time Job Income (20 hrs/week):

■ \_\_\_\_\_

✓ Teaching / Research Assistantship:

■ \_\_\_\_\_

✓ Other Funding Sources:

■ \_\_\_\_\_

**Total Estimated Savings: ■ \_\_\_\_\_**

# Your Final USA Study Budget

Complete this summary for your personalized plan

Tuition Cost (Total) INR \_\_\_\_\_

Living Cost (Annual) INR \_\_\_\_\_

Pre-Departure Cost INR \_\_\_\_\_

Hidden / Buffer Amount INR \_\_\_\_\_

Minus: Scholarships & Aid INR \_\_\_\_\_

**GRAND TOTAL COST**

**INR** \_\_\_\_\_

Tip: Share this summary with your family or education loan officer for easy planning.

# How to Save INR 10-20 Lakhs

Smart strategies every Indian student should know

## Choose Public Universities

Public state universities are 40-60% cheaper than private ones and often equally ranked.

## Apply for Scholarships Early

Apply 12-18 months before enrollment. Many deadlines are in Oct-Dec.

## Work Part-Time (20 hrs/week)

Earn \$800-\$1,200/month on campus legally on F-1 visa to cover living expenses.

## Share Accommodation

Splitting rent with roommates can save \$400-\$600/month - that's \$5,000/year.

## Avoid Expensive Cities

Ohio, Michigan, Indiana offer the same education at 40% lower living costs.

## Cook at Home

Eating out daily costs 3x more. Meal prepping saves INR 5,000-10,000/month.

## Buy Second-hand Items

Use Facebook Marketplace & campus groups for furniture, books, and electronics.

# Need Help Planning Your USA Journey?

Get expert guidance - 100% Free

**Get a FREE Personalized Cost Estimate from Our Experts**

## Our FREE consultation includes:

- ✓ Personalized university shortlist based on your profile
- ✓ Detailed budget planning for your target universities
- ✓ Scholarship identification & application support
- ✓ Visa documentation guidance
- ✓ Education loan assistance
- ✓ Pre-departure checklist review

**Book Your FREE Consultation Now**

**WhatsApp: [wa.me/919958041888](https://wa.me/919958041888)**

**Website: [eduquest.org.in](https://eduquest.org.in)**

*"EduQuest helped me save INR 12 Lakhs by choosing the right university and scholarship. Highly recommended!" - Priya S., MS Computer Science, Ohio State University*