

# How to Estimate My College Expenses

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**E**stimating what college is actually going to cost is nearly impossible, but with a little help you can get close. New batteries for the calculator and/or a sharp pencil and great patience will be needed, but you can get somewhere in the ballpark if you take into consideration the following:

## Basic College Expenses, such as ...

- Room
- Tuition
- School uniforms (if required)
- Board (Basic Food Expenses) Figure three meals a day, plus snacks and stuff to drink.
- Additional Food Expenses, such as eating off campus and paying for dates.

## Basic Supplies

- Notebooks, paper, pencils, file folders (For a lot more information on this, see tip What Should I take to College?)
- Special subjects, such as art supplies, special engineering equipment, scientific calculators, music and musical instruments.

(It's best to wait and find out class requirements before purchasing. Talk to a classmate who's already majoring in your subject for some realistic input here.)

Don't buy everything before you go to college. That's because it's kinda fun to save some stuff to buy from bookstores around campus, in town or online.

## **Books**

Each course requires something different-- from actual textbook expenses, to additional lab costs. (Talk to an upper class friend to get advice here.)

Usually, you can buy your books used. So, do some research before you plunk down money for brand-new books. You will find used bookstores near campus and also online.

## **One-time expenses ...**

...such as a computer, TV, microwave, desk and chair, storage containers and facilities. After orientation and talking to upper-class college friends, you'll have a better idea of what's needed here.

## **Car Expenses**

First, check with your college to see if incoming freshmen can even have a car.

- Gas
- Maintenance and repairs
- Insurance
- License
- Parking permits, toll fees

Cars take a huge bite out of your budget, and most of the time, all your classes are within walking distance of each other.

Other Means of Travel, either at school or to and from school

If you don't bring a car, then take into consideration the cost of other means of travel, such as airplane, train or bus.

Many students take a bicycle to school. Check with friends to see if this is a good idea. What we mean here is...some schools are built on major hills, like you know, mountains. So, you want to make sure you're up to peddling to the top.

## **Organizations and Clubs**

- Dues, subscriptions, outing expenses, special dinners, insignia clothing
- Special-interest clubs, such as Spanish Club, a computer club, band and/or choir
- Fraternity or sorority (If you plan to go this route, ask a friend about what kinds of expenses are required.) This item can become a huge chunk of change.

There are mega-choices here. You can wait for a while to see where your interests lead.

## **Clothing**

- Required Uniforms
- Sports and/or ROTC Uniforms
- Clothing for classes, dates, dress-up events, church, clubs

There is more about clothing in the tip, "[What Should I Take to College](#)"?

## **Miscellaneous/Extras/Padding**

This requires brainstorming and even some "wait and see." Examples are curtains, wall posters, CD players, computer software programs, clothes -- in addition to jeans and T-shirts, of course. Put in, about 7 percent of the total, for this category.

And, where will you stash your money, once you have determined how much you will need?

Upper-class students advise opening a local bank account, possibly one that pays interest, along with a savings account. That way, you can use your ATM card if you need cash, say over a holiday weekend; and you don't have to pay long-distance ATM withdrawal fees.

### **Last, but not least, don't Forget Spending Money!!**

Point your browser to the following URLs...

To order the E-book, *How to Survive as a College Freshman*:

<http://www.Students-4-Students.com/howtoorderbk.html>

To return to the home page: <http://www.Students-4-Students.com/>

For More FREE TIPS: <http://www.Students-4-Students.com/csgmainpg.htm/>