

BEYOND TUITION: WHAT COLLEGE REALLY COSTS

When planning for higher education expenses, it's important to consider all the costs associated with attending college, not just tuition, fees, and room and board. The indirect expenses that don't show up on the college bill—books, supplies, travel, laundry, and the occasional pizza—can greatly affect the overall cost. As you budget for college expenses, be sure to factor in the items below.

Pre-college expenses

Even before the student enrolls, college costs can start adding up.

- **Testing.** High school students usually take at least one test for college admission, such as the SAT, ACT, or Advanced Placement (AP) exams. Because test results are very important in the admissions process, students may opt to take an exam more than once to improve their scores. Plan on at least \$200 in testing fees.
- **Test preparation.** To gear up for college admissions tests, students may want or need to take preparation courses, which can run into the thousands of dollars for classroom instruction. Online exam prep courses typically cost less.
- **Application fees.** Submitting an application typically costs between \$35 and \$60 per school. There is a growing list of schools that have a \$75 application fee. Given that most students apply to between 6 and 10 colleges, these fees can amount to several hundred dollars.
- **Visiting campus.** Most prospective students want to visit schools to help narrow their choices. Depending on how far a family has to travel and how many colleges are visited, expenses can run from \$500 to \$5,000 for gas, hotels, air travel, and meals.

College expenses

Many schools include the following expenses in their published costs of attendance, but the real numbers can vary significantly.

- **Books and supplies.** Most colleges provide estimates of this cost. For the 2014–2015 academic year, the national average for books and supplies at four-year public colleges is \$1,225.
- **Personal expenses.** This category includes everything from late-night takeout to laundry and telephone bills, and the tab can add up quickly. For the 2014–2015 academic year, the national average for personal expenses at four-year public colleges is \$2,096.
- **Travel.** Finally, don't forget to add in the cost for travel between home and campus for weekends, vacations, and semester breaks. Consider how often the student will make the trip home and what mode of transportation will be used (bus, train, plane, or car). For the 2014–2015 academic year, the national average for transportation costs at four-year public colleges is \$1,146.

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