

Hidden College Costs Checklist

	Fees for paying college bills (e.g., direct charges, such as tuition and fees) with a credit card,	\$
_	typically a 3% add-on	*
	Interest and fees on student loans and credit cards	\$
	Various college fees	\$
	Student health center fees	\$
	Student health insurance	\$
	Athletic center fees	\$
	Student activity fees	\$
	Orientation fee	\$
	Matriculation fees (new student fee)	\$
	Graduation/Commencement fees	\$
	Academic transcript fees	\$
	Technology fee, such as a printing fee	\$
	Money management costs	\$
	Bank account/debit card fees	\$
	Taxes (especially differences in sales tax rates)	\$
	Study Abroad	\$
	Tutoring	\$
	Books and media	\$
	Required vs. recommended texts	\$
	Renting vs. buying vs. borrowing texts	\$
	Newspapers and magazines	\$
	Library fines	\$
	Computer	\$
	Purchase	\$
	Peripherals/Accessories	\$
	Software	\$
	Photocopying costs	\$
	Outfitting a dorm room: Needs vs. wants	\$
	Cable/satellite TV vs. on-line streaming	\$
	Cost of telephone service, network drop, Cable/Satellite fees	\$
	Furnishings	\$
	Bedding (extra-long sheets)	\$
	Lamps	\$
	Towels	\$
	Decorations (posters and prints)	\$
	Furniture	\$
	Laundry baskets	\$
	Waste baskets	\$
	Bulletin boards	\$
	Hair dryers	\$
	Appliances (Dorm-sized Refrigerator, Microwave Oven, Toaster Oven)	\$
	Sundries	\$
	Electronics	\$
	Non-essentials (video game systems, PDAs, flat-screen TVs)	\$

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Personal hygiene	\$
Laundry detergent	\$
Quarters for laundry machine	\$
Soap and shampoo	\$
Hair care	\$
Cosmetics	\$
Cost of an off-campus apartment	\$
Rent	\$
Security Deposit	\$
Utility Deposit	\$
Renter's Insurance	\$
Utilities	\$
Parking Space	\$
Housing costs during the summer and/or academic breaks for students who stay on campus or	\$
rent an apartment	
Summer Storage fees	\$
Eating out for meals and snacks beyond a meal plan	\$
Late night food	\$
Beverages (Starbucks, Jamba Juice, soda/juice/water from vending machines)	\$
Spending \$10 a week on pizza adds up to \$2,000 over the course of a four-year college	\$
career, so even small expenses can add up.	*
Insurance for the student's belongings	\$
Cost of replacing damaged, lost or stolen property	\$
Travel to and from home	\$
Fall Break (Thanksgiving)	\$
Winter Break (Christmas, Chanukah)	\$
Spring Break	\$
Summer Break	\$
Car	\$
Auto insurance	\$
Fuel Maintenance	\$
Parking fees	\$
Parking tickets, traffic violations	\$
Other travel-related costs	\$
Bus Passes	\$
Uber and Zipcars	\$
Wardrobe	\$
Climate differences	\$
Formal attire for job interviews and internships	\$
Fashionable clothing	\$
Cell-phone Cell-phone	\$
Cost of smart phone	\$
Cost of phone service and charges	\$
Joining campus clubs and organizations (extracurricular activities)	\$
Dues for Greek membership	\$
Dorm "tax"	\$
Sponsored vs. free activities	\$
Entertainment	\$
Athletic events	\$
Movies	\$
Concerts	\$
Music	\$
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