The Cost of College

When you begin to consider going to college, one of the first things you probably think about is what it will cost. Most people select a college that offers the degrees which interest them AND one that is affordable for their individual or family budget. When considering your college options, make sure you understand what costs are typically involved before you apply or enroll. Here are some factors and facts to think about when comparing colleges and your needs.

**Tuition:** Most colleges calculate the cost of attending by pricing courses using the number of college credits you can earn by course and by term. Most colleges have both full time and part time rates. Usually, each college will have an online “Tuition” section listing the cost per credit hour.

**Out-of-State Tuition:** It is also very important to know that most state colleges, universities, and community colleges charge more for students who are not residents of the state in which these institutions are located. These extra out-of-state costs can be as much as twice what in-state students will pay. Exceptions are often made for military and/or veterans and sometimes for distance learning online courses may be exempt.

**Fees:** All colleges have additional costs for students that are called ‘fees.’ These will be different among colleges and may or may not be mandatory for all students. These expenses cover all sorts of activities and services and are different from college to college. These fees may be a fixed cost or they may be based per credit hour. Some of the common ones you may find are and may include some or all of the types of fees listed below:

- Admissions—charges for college applications and admissions processing
- Athletics—paid to support college sports
- Computer Technology—paid by all students
- Educational Services—paid by all students
- Graduation—paid by all students prepared to graduate with a certificate or degree
- Laboratory—paid by students taking science classes and/or clinical lab placements for specific courses that may not be science courses
- Library or Learning Resources Center Services—paid per term for access to all services provided including checking out books, inter-library book loans, study areas, and a variety of other learning—related services which may differ from college to college
- Parking—paid by any student who wishes to park on campus and varies from very inexpensive to very expensive depending on the city, suburb, or rural location of the college and/or the size of the campus
- Penalty Fees—charged for a variety of actions such as late registration, adding or dropping a course, late payments, returned checks, overdue library books, or non-payment of parking tickets
- Physical Education—charges for those taking PE credit courses
- Registration—paid by all students who are admitted and enroll in coursework
- Student Activities—charges that all students pay to support on campus activities such as student clubs, concerts, plays, museum shows, and multi-cultural activities
- Student Services—may cover academic advising, career services, and counseling
- Testing—often charged for placement tests to determine English reading and writing, math, and English as Second Language (ESL) skills. May be included with Admissions fees in some colleges.
Many colleges also provide an excellent service by offering an online worksheet or printable template to help you get a clear idea of what all of your costs will be per term or by year. Be sure to check to see if the college you plan to attend has this feature and use it to assist you in making financial calculations.

Although the costs noted above may seem overwhelming, they don’t have to be. Make sure you go to the Financial Aid fact sheet to help determine what assistance may be available to you to offset these costs!