



## Student Loan Tips

# The Hidden Costs of College You Should Plan For

College costs more than just tuition. Learn about the hidden expenses that can catch students off guard — and how to prepare for them.

By **Brian Carp** / May 29, 2025

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Most students and families focus on **tuition and housing** when planning for college costs — but those are only part of the picture. College comes with a range of **hidden or unexpected expenses** that can add up quickly if you're not prepared.

Here are some common surprise costs to watch out for — and tips for budgeting ahead.

### Textbooks and Supplies

Books can cost hundreds of dollars each semester, especially for certain majors. Don't forget about notebooks, lab materials, software licenses, and printing costs. Used or rental books can help cut costs.

### Course Fees and Lab Fees

Some classes — especially in science, tech, and art programs — come with extra fees for materials, lab use, or studio time. These may not be included in tuition estimates.

### Technology Needs

A laptop, reliable internet, and accessories like headphones, storage drives, or a printer are often essential for school — and aren't always covered by aid.

### Transportation

Whether you have a car or rely on public transit, don't forget to budget for gas, insurance, parking, or metro passes. Travel home for breaks also adds up.

### Campus Life and Activities

Clubs, sports, Greek life, and other extracurriculars may have fees or dues. You may also need to budget for event tickets, gear, or apparel.

## **Medical and Health Expenses**

Even with student health plans, co-pays, prescriptions, or out-of-pocket medical costs can catch you by surprise. It's smart to set aside an emergency fund for health-related needs.

## **Everyday Living Expenses**

Groceries, laundry, toiletries, personal care items — all part of the real cost of living on your own.

Private student loans like GradBridge can help cover any school-certified cost of attendance, including many of these items. It's important to understand what's included — and plan accordingly — so your budget doesn't get stretched thin mid-semester.

Being aware of hidden college costs gives you the power to plan ahead, reduce stress, and stay focused on what matters most: your education.