Planning for Indirect Expenses

What are indirect expenses?

Indirect expenses are costs you'll have as a college student that are not covered on your bill. For example, you'll need to pay for things like books, school supplies, transportation, personal supplies and more.

How do I estimate indirect expenses?

Indirect expenses will vary widely because of things like your living situation, your personal preferences and needs, and even your major or program. Use the averages on this resource as a starting point. The additional information provided can help you figure out if you might end up paying less or more than those averages based on your unique situation.

Where did you get your averages?

The data used in this resource for housing & food, transportation, books & educational supplies, and personal/miscellaneous expenses comes from CollegeBoard's report *Trends in College Pricing and Student Aid 2025*.



Housing & Food

$14,573

You might pay *less* than this if...

- You live at home with family and pay reduced or no rent
- The cost of living in your region is lower on average
- You have more housemates or roommates
- The grocery store where you shop has affordable prices/deals

You might pay *more* than this if...

- You live in a region with a high cost of living
- You live alone or have fewer housemates or roommates
- You tend to use a delivery service for groceries
- You frequently eat at restaurants and/or buy takeout

uAspire Tips

- If you'll be living at home, ask your family whether you are expected to contribute to rent and food before you start school, so you can include those expenses in your planning.
- Create a grocery list and stick to a budget when food shopping.

Transportation

$1,380

You might pay *less* than this if...

- You live on or near campus and can walk to class
- Your college offers a discounted public transportation pass for local travel
- You do not need to purchase airfare in order to travel home for breaks

You might pay *more* than this if...

- You commute to class/work by car and pay for gas
- You need to take a plane or train to travel home for breaks

Books & Educational Supplies

$1,330

You might pay *less* than this if...

- You can take advantage of cost-saving techniques like renting or borrowing textbooks instead of buying, or buying used.

See our resource, Textbook Tips, for ideas!

You might pay *more* than this if...

- You have a large one-time purchase like a new laptop or tablet
- Your classes or program tends to require many textbooks, access codes, software subscriptions, and/or physical supplies.

uAspire Tip

- If you are purchasing a computer, your college may be able to increase your financial aid to help cover the cost.

Personal Expenses & Miscellaneous

Personal expenses range from toiletries and clothing to your cell phone bill and medical prescriptions. Miscellaneous includes anything not already mentioned, including things you do for fun and entertainment.

$2,430

You might pay *less* than this if...

- You buy your toiletries/personal items in bulk or on sale
- You don't have many recurring costs to pay for (like a cell phone bill or prescriptions)
- You choose lower cost "fun" activities

You might pay *more* than this if...

- There are many toiletries/personal items you tend to buy on a regular basis
- You cover your own cell phone bill
- You regularly spend money going out with friends