How to Avoid Becoming a “Starving Student”: Practical Ways to Reduce the Cost of College

For the 2025–26 academic year, the average published tuition and fees at a state-supported public four-year university are about **$11,950 per year for an in-state student**. Once housing, food, books, supplies, transportation, and personal expenses are included, the average annual student budget rises to approximately **$30,990**. An out-of-state student at a public university faces an average total budget of about **$50,920 per year**. College Board

Those numbers are enough to make almost anyone consider living on instant noodles. Fortunately, the advertised price is not always the price a student ultimately pays. Grants, scholarships, tax benefits, careful school selection, and sensible living arrangements can reduce the cost substantially.

The key is to begin planning before the first tuition bill arrives.

Compare the Total Cost, Not Just Tuition

A school with lower tuition is not necessarily the least expensive choice. One college may charge more for tuition but provide a larger grant. Another may appear affordable until housing, transportation, laboratory fees, and meal plans are added.

When comparing colleges, look at each school’s estimated **total cost of attendance**, including:

- Tuition and required fees
- Housing and food
- Books and course materials

- Transportation
- Health insurance
- Computers and other supplies
- Personal expenses

Then subtract grants and scholarships that do not have to be repaid. The result is the estimated **net price**.

Do not subtract student loans when making this comparison. Loans may help you pay the bill now, but they do not reduce the price. They postpone it and generally add interest.

The College Board estimates that grant aid reduces the average net tuition and fees paid by first-time, full-time in-state students at public four-year institutions to about $2,300 in 2025–26. Individual offers vary widely, which is why comparing actual financial-aid packages is more useful than comparing published tuition alone.

Apply for College Grants

Grants are among the best forms of financial aid because they generally do not have to be repaid. They may come from:

- The federal government
- State governments
- Colleges and universities
- Private foundations
- Community and nonprofit organizations

The most important first step is completing the **Free Application for Federal Student Aid**, better known as the FAFSA. The FAFSA is used to determine eligibility for federal grants, work-study, and student loans. States, colleges, and some private organizations also use FAFSA information when awarding their own assistance.

Complete the FAFSA every year, even if you assume your family earns too much to qualify for aid. Financial circumstances and aid formulas change, and some assistance is available to families who may not consider themselves low income.

Apply as early as possible and pay attention to three separate deadlines:

- The federal FAFSA deadline
- Your state’s financial-aid deadline

- Each college's priority deadline

Some programs have limited funds and may favor eligible students who apply early.

Search for Scholarships Strategically

Scholarships can be based on academic achievement, financial need, athletic ability, artistic talent, community service, leadership, career interests, military affiliation, family background, or many other qualifications.

Begin with sources close to home:

- Your high school counseling office
- The financial-aid offices of colleges you are considering
- Local businesses and civic organizations
- Community foundations
- Religious and cultural organizations
- Employers and labor unions
- Professional associations connected to your intended field
- Organizations to which you or your parents belong

A small local scholarship may attract fewer applicants than a nationally advertised award. Several modest scholarships can add up to meaningful savings. Never pay a fee merely to apply for a scholarship, and be suspicious of anyone who guarantees that you will receive one. Legitimate scholarships require effort, but they do not require you to purchase access to "secret" financial aid.

Consider Living at Home

Housing and food can cost as much as—or more than—tuition at a public university. Living off campus at home with parents or relatives may therefore produce some of the largest possible savings. Before making the decision, compare the real costs:

- Rent or household contribution
- Commuting expenses
- Parking permits
- Gas and vehicle maintenance

- Public transportation
- Meals
- Time spent traveling
- Any effect on your financial-aid budget

Living at home does not mean giving up the college experience. Commuter students can still join clubs, attend events, use campus facilities, study with classmates, and build relationships with professors. The trick is to plan time on campus deliberately instead of leaving immediately after every class.

If living at home is not practical, consider sharing an apartment, becoming a resident assistant, choosing less expensive university housing, or comparing the cost of a meal plan with preparing your own food. Read the housing contract carefully; utilities, internet, furnishings, deposits, and transportation can make an apparently cheap apartment more expensive than expected.

Begin at a Community College

Completing the first one or two years at a public community college can substantially reduce tuition. Average published in-district tuition and fees at public two-year colleges are about **$4,150 in 2025–26**, compared with $11,950 at public four-year universities.

This strategy works best when it is planned in advance. Before enrolling:

- Confirm that the community college is appropriately accredited.
- Identify the university to which you may transfer.
- Study the articulation or transfer agreement between the schools.
- Verify which courses will satisfy major and general-education requirements.
- Meet regularly with an academic adviser.
- Keep copies of course descriptions and syllabi.

A low-cost course does not save money if the receiving university refuses to count it toward the degree.

Earn College Credit Before Enrolling

Advanced Placement, International Baccalaureate, dual-enrollment, and approved examination programs may allow students to earn college credit at a lower cost. Policies vary considerably. A university may award credit for a particular score but apply it only as an elective rather than toward a major requirement. Check the exact policy at every school you are seriously considering. When the credits apply properly, they can reduce the number of courses needed for graduation or create room for a lighter semester while working.

Make a Plan to Graduate on Time

An extra semester can add thousands of dollars in tuition, housing, and lost earnings. One of the best cost-cutting measures is completing the degree efficiently without overloading yourself. Meet with an adviser and create a semester-by-semester degree plan. Pay particular attention to:

- Courses that must be taken in sequence
- Classes offered only once a year
- Prerequisites for the major
- Minimum grade requirements
- Deadlines for declaring a major
- Internship, clinical, or student-teaching requirements
- The number of credits needed for graduation

Changing majors is sometimes the right decision, but repeated changes can extend the time required to graduate. Explore thoughtfully and determine how completed credits will apply before switching programs. Do not save money by taking more courses than you can realistically complete. Withdrawing from or repeating overloaded classes can cost more in the long run.

Reduce the Cost of Textbooks and Course Materials

Do not automatically purchase every book at the campus bookstore before comparing options.

Consider:

- Used textbooks
- Rentals
- Digital editions
- Older editions approved by the professor
- Library reserve copies
- Open Educational Resources
- Reputable online booksellers

- Books purchased directly from former students

Always confirm the ISBN and determine whether the course requires a new online access code. A cheap used book is not a bargain if you must then purchase an expensive code separately. Also check whether digital materials have been automatically charged to your student account. Learn what the program includes, compare its cost with other options, and note any opt-out deadline.

Use Student Discounts and Campus Resources

Your tuition supports more than classroom instruction. Before paying for an outside service, find out whether the college already provides it. Students may have access to:

- Public transportation passes
- Fitness and recreation facilities
- Health and counseling services
- Software licenses
- Computer laboratories
- Printing allowances
- Tutoring and writing centers
- Career counseling
- Legal assistance
- Food pantries
- Emergency grants
- Short-term laptop loans
- Free or discounted entertainment

Carry your student identification and ask whether a student discount is available when purchasing transportation, software, museum admission, clothing, or other services. The savings may seem small individually, but they accumulate over four years.

Choose a Meal Plan Carefully

The largest meal plan is not always the best value. Track how often you are realistically likely to eat on campus, especially if you commute, work, or spend weekends away. If the school permits it, compare:

- Cost per meal under each plan
- Dining dollars that expire
- Guest-meal allowances
- The price of buying meals individually
- The cost of preparing food yourself

Learn a few inexpensive meals, carry snacks and a refillable water bottle, and limit restaurant delivery. Convenience charges can quietly consume a student budget.

Reducing food costs should not mean skipping meals. If you are struggling to afford adequate food, contact the college's student-support office. Many campuses operate food pantries, emergency-aid programs, or connections to community services.

Work—but Protect Your Education

A part-time job can help cover daily expenses and reduce borrowing. Campus employment may be especially convenient because supervisors are accustomed to working around class schedules.

Students with financial need may qualify for Federal Work-Study. These positions provide part-time employment, often on campus or with a participating community organization. Work-study earnings do not have to be repaid, and Federal Student Aid states that those earnings are not counted as income when the school calculates the following year's aid offer. Federal Student Aid

Apply early because work-study funds and positions are limited.

A job that provides relevant experience can serve two purposes: earning money now and strengthening your résumé for later. However, working so many hours that your grades suffer or graduation is delayed may cost more than it saves.

Ask About Employer Assistance

Some employers provide tuition assistance, scholarships, reimbursement, or flexible scheduling for employees pursuing a degree. Programs may be available through large corporations, hospitals, school districts, government agencies, and the military.

Ask about:

- Eligibility waiting periods
- Approved schools and majors
- Minimum grade requirements

- Annual reimbursement limits
- Whether the money is paid before or after the course
- How long you must remain employed after receiving assistance

Understand the terms before relying on the benefit.

Review Health Insurance and Other Automatic Fees

Colleges may automatically charge students for health insurance, transportation, recreation, or other services. Some charges are mandatory, but others may be waived if the student already has equivalent coverage.

Review every item on the bill. If you remain covered under a family health plan, find out whether you can waive the school's plan and what documentation is required. Never cancel necessary insurance simply to reduce the bill; compare coverage, networks, deductibles, and out-of-pocket costs first.

Investigate Education Tax Benefits

Eligible taxpayers may qualify for the American Opportunity Tax Credit or the Lifetime Learning Credit. The American Opportunity Tax Credit can be worth up to **$2,500 per eligible student** and may include required books, supplies, and equipment as qualified expenses. Income limits and other eligibility rules apply, and the same expenses cannot be used for multiple tax benefits. Internal Revenue Service

Because the student may be claimed as a dependent, the credit may belong to the parent rather than the student. Families should review IRS guidance or consult a qualified tax professional.

Appeal Your Financial-Aid Offer When Circumstances Change

A FAFSA may not reflect a recent job loss, major medical expense, death in the family, divorce, or other significant financial change.

Contact the college's financial-aid office and ask whether it offers a professional-judgment or special-circumstances review. Be prepared to provide documentation. An appeal does not guarantee additional assistance, but it can allow the school to consider information that was not captured by the original application.You may also appeal or request reconsideration if another comparable college has offered a substantially stronger aid package. Be courteous, specific, and honest.

Borrow Only What You Need

After grants, scholarships, savings, earnings, and family contributions are considered, a student may still need to borrow. Treat the amount listed in an aid offer as a maximum, not a requirement. You may accept a smaller loan.

Before borrowing:

- Estimate the total debt for the entire degree.
- Learn whether interest accrues while you are enrolled.
- Compare federal and private loan terms.
- Understand monthly payments after graduation.
- Consider likely starting salaries in your field.
- Avoid using long-term debt for unnecessary everyday purchases.

Federal student loans generally offer protections and repayment options that private loans may not provide. Review the current terms carefully before signing.

The Bottom Line

Avoiding the "starving student" experience is not about eliminating every pleasure from college life. It is about making the largest decisions carefully and preventing small expenses from quietly taking over.

Start with the FAFSA and pursue grants and scholarships. Compare net prices rather than advertised tuition. Consider living at home, beginning at a community college, working part time, and selecting lower-cost course materials. Use campus resources, watch automatic charges, and create a realistic path to graduating on time.

The most valuable savings often come from planning—not deprivation. A thoughtful college budget can help you earn your degree without allowing the cost of attendance to overwhelm the education itself.