

# ADDITIONAL EXPENSES

Personal and Living Expenses  
 Student Health Insurance  
 Housing Deposit  
 New Student Charge

## Personal and Living Expenses

The amount of money spent by a student in an academic year (two semesters—August to May) for personal and living expenses varies with current prices and the habits and needs of the student; therefore, it is important that each student estimate the amount of money needed for such items as laundry, clothing, transportation, health care, etc. Expenses not directly related to educational costs are not included in the estimates.

### Example of Estimated Educational Expenses for 2025-2026 (based on 15 credits per semester for 2025-2026)

Expense	Resident	Non-Resident
Total base tuition and fees	\$17,283	\$36,412 <sup>1</sup>
College Opportunity Fund stipend credit (Colorado residents) <sup>2</sup>	- \$3,480	
Student share of base tuition and fees <sup>3</sup>	\$13,803	\$36,412
Charge for technology (average)	\$190	\$190
Housing <sup>4</sup>	\$8,029	\$8,029
Meals <sup>4</sup> , Meals are based on the 19+ meal plan	\$9,479	\$9,479
Books and Supplies	\$1,200	\$1,200
Total direct costs for the year <sup>5</sup>	\$32,701	\$55,310

<sup>1</sup> A significant percentage of non-residents with competitive academic records are offered scholarships to help offset the cost of tuition.

<sup>2</sup> If you are a Colorado resident, be sure to apply for the College Opportunity Fund (COF) (<https://cof.college-assist.org>).

<sup>3</sup> There may be additional costs for undergraduate students enrolled in courses with differential tuition. For more information about tuition and fee charges, visit The Hub website (<https://thehub.colostate.edu/billing/tuition-and-fees/>).

<sup>4</sup> For students residing in CSU housing, a median amount, assuming a double-occupancy suite-style room with an "Any 19+" meal plan; Actual expenses may vary. For details visit the Housing & Dining Services website (<https://housing.colostate.edu/>).

<sup>5</sup> This figure does not include personal expenses for such items as, laundry, clothing, transportation, health care, etc., which vary from student to student. For more information about Cost of Attendance, visit the Office of Financial Aid (<https://financialaid.colostate.edu/cost-of-attendance/>).

Office of Financial Aid (<https://financialaid.colostate.edu/cost-of-attendance/>) provides additional information about annual costs, including estimates of personal expenses.

## Student Health Insurance

To protect students' good health and financial stability, students are required to carry adequate health insurance coverage (<http://health.colostate.edu/student-health-insurance/>).

## Housing Deposit

### Residence Halls

The \$350 housing deposit for residence hall students serves as both a reservation fee and a contractual guarantee. A refund of this deposit is available if the applicant cancels their request prior to the published deadline for each semester. For specific information about the refund policy, refer to the "Housing Deposit & Refund Information" outlined in the Housing Guide or on the Housing & Dining Services website (<https://housing.colostate.edu/>).

### University Apartments

A \$350 application deposit is required for students applying for university apartments. This deposit will convert to a damage/cleaning deposit at the time of assignment. The deposit will be refunded any time prior to confirming an apartment assignment, upon request. The refund procedure for current apartment residents is outlined in the University Apartment lease. For further information, refer to the Housing Guide or the Housing & Dining Services website (<https://housing.colostate.edu/>).

## New Student Charge

The New Student Charge covers the cost associated with new student programs and services including orientation, Ram Card student ID, General Catalog, and student transition programs. This is a one-time charge as students begin their college career at CSU.