

Directions: In this section, you are going to read a passage with ten statements attached to it. Each statement contains information given in one of the paragraphs. Identify the paragraph from which the information is derived. You may choose a paragraph more than once. Each paragraph is marked with a letter. Answer the questions by marking the corresponding letter on *Answer Sheet 2*.

The hidden costs colleges don't want you to know about

- A) This fall, thousands of college students from across the country will begin their undergraduate studies at colleges around the nation. They will inevitably pack too much to fit in their tiny dorm rooms. They will also carry with them a huge student loan debt, in addition to countless "hidden" out-of-pocket costs paid for by their bank accounts and the bank accounts of their families.
- B) At my well-respected, private, four-year university in Washington, D.C., which boasts a yearly tuition of \$44,046 not including room and board, I receive over \$57,000 yearly in financial aid. As a student from a family that is struggling to make ends meet, my financial aid package is a combination of federal grants and federal work study, university merit scholarships and financial aid awards, and about \$8,000 yearly in federally subsidized(有补贴的) and unsubsidized loans. On paper, my expenses and my financial aid just about even out. Off paper, they don't.
- C) Universities today are in the business of making money, and mine is no exception. They hit me right out of the gate with a \$160 fee to attend my freshman orientation, a price which does not include the cost of travel to and from the District. Almost every class has an associated fee not included in the cost of tuition, most between \$40 and \$100. Fees for lab science classes are the highest, and all students at my university are required to take at least one lab before they graduate. Buying a laptop proved a necessity and, thankfully, a relative bought me one as a gift. Renting a mini-fridge for my dorm room costs my roommates and me about \$140 a year.
- D) Schools will charge you whatever they can. The costs of any damage to the dorm, including elevators, bathrooms, and common areas, are billed to every person on a dorm floor, or even the entire building if they do not know who caused the damage. After I fell out of my bed twice during my freshman year, the university installed a railing—for \$20, billed to my student account. My financial aid did not anticipate any of these costs, and so it did not cover them.
- E) An Internet search of "hidden costs" of college turns up a host of articles on parent-centered websites on the college application process. These articles are almost always geared towards upper- and middle-class families. For students already struggling to pay tuition, these costs may be the least of their worries.
- F) So what hidden costs should low-income students really be paying attention to? My college experience offers a few examples.
- G) If you are a low-income student who will be attending school out-of-state, make sure you know if you can use your state benefits, such as the Supplemental Nutrition Assistance Program, or SNAP. It wasn't until after I had accepted admission to an out-of-state school that I learned that I could not use my Ohio Medicaid on campus for anything other than emergency care. My benefits became invalid the second I moved out of Ohio. After my freshman year, I had to opt for the school's insurance plan, which costs around \$2,000 a

year. Even if your school offers a flat-rate fee for a doctor's appointment at the student health center (mine is \$20 a visit), these fees often do not include extra fees for lab tests or prescription medications(药物).

- H) If you plan on paying off bills in your student account with a credit card, be aware of any additional costs. My school charges an additional fee for the use of a credit card to settle outstanding charges, which can add upwards of 3% of the balance to your bill.
- I) There is another depressing reality hidden within even the largest financial aid packages: Colleges often offer the most generous packages during freshman year as a way to attract new students. My family was careful to ask about the chances of financial aid being taken away after my freshman year. We were assured that, except for low grades or a raise in family income, no money would be taken away. We did not know to ask—and the school did not readily point out—that even if tuition rises, my financial aid package will stay the same. So when my university voted to raise tuition costs 3% at the end of my freshman year, my financial aid package remained the same and I was suddenly responsible for an additional \$1,200 for the next year. The university administration will likely vote to raise costs at least once more before my graduation.
- J) Yes, I chose to attend an expensive university far from my hometown. Yes, there were cheaper options. But there are promising students from struggling families across the nation who should not rule out their dream schools entirely. All things considered, I am paying significantly less than the ticket price of my university, and having an educational experience in Washington, D.C., that I would not have had anywhere else. As a low-income student from a down-and-out Rust Belt community, these educational experiences have enormous potential to brighten my future—and my family's future.
- K) The key is to make sure that students and their families understand that hidden costs exist, and that they may prove problematic. Fill out a more comprehensive checklist, and be wary of listed prices that seem too low. Understand just how complicated the financial aid process is.
- L) Students and families must also understand their ability to self-advocate. They should not pay student bills or excess fees blindly. If something does not look right, ask about it. If it still doesn't look right, negotiate it. In cases where parents are working multiple jobs, are less knowledgeable about college bureaucracies, have limited English language skills, or are not contributing financially to their child's education, the burden of self-advocacy will fall on the student. I understand the difficulty, and the embarrassment. But it is necessary.
- M) In the grand scheme of things, however, colleges also must come to understand that the hidden fees they ask for may prove unmanageable for the very kinds of low-income or first-generation students they are trying desperately to attract.
36. Students' financial aid remains unchanged even when tuition rises.
37. Students may not be able to enjoy their state benefits when they go to college out of the state.
38. The financial aid the author receives is supposed to cover all her college expenses.
39. When the person who damages dorm facilities is not identified, students are required to share the cost.
40. Though it is difficult and embarrassing, students should make inquiries about what fees they have to pay and why.
41. Today, many Americans have to go to college on student loans.

42. Receiving education in a private university in the nation's capital may change the author's future life and that of her family's.
43. Students may no longer be qualified for financial aid if they perform poorly in school or if their family income has increased.
44. In addition to tuition, college students have to pay extra fees for the courses they take.
45. Some schools charge students a fee to their student accounts for using credit cards to pay bills.