

The Savvy Spenders Guide to Williams:

A Handbook for Students on a Budget



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Introduction

Let's face it, a college education is expensive. You've finally paid the big costs: tuition, room & board, and getting here. But now you're expected to pay for books, dorm stuff, and the costs of having a life. What is a Williams student on a budget to do?

Throughout this handbook, you'll learn not only about the costs of getting started, but also the costs that you'll encounter throughout your career at Williams. Our aim is to make you aware of the costs at Williams, the ways that you can minimize the costs, and the ways that you can save big bucks. Cha-Ch'ing!

Above all, we want you to understand that the College wants to ensure that your experience is affordable and that there are many financial resources available. You just have to seek out your options and be *assertive* (that is, neither shy nor aggressive)! The first step to learning about your options is already laid out for you – here! So keep reading and find out how *you* can get by at Williams without going broke.

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Getting Started

You were accepted to Williams. Congratulations! Upon arriving at Williams, you'll have a list of things to do and inevitably many decisions to make about what you'll buy. This section will give you some advice about budgeting for some of the big costs: books, computers, and communication.

1) Books

1) Buy **used books** instead of new books at Water Street Books. Used books are just as usable as new books, and they're cheaper. You may even get lucky and inherit a book from someone who was a great highlighter!

2) Buy your **books online**. As long as you don't mind waiting a few days for shipping, you can save anywhere from 50%-70% per book! On the next page, there is a list of websites that sell textbooks at discount prices.

- ❖ www.half.com
- ❖ www.cheapesttextbooks.com
- ❖ www.amazon.com
- ❖ www.ecampus.com
- ❖ www.textbookx.com
- ❖ www.zooba.com
- ❖ www.bomc2.com
- ❖ www.abebooks.com



“Just make sure you get the right edition so that you’ll be on the same page as your prof and classmates! (Or ask your prof if an older edition will suffice.)”

When you consider your book budget (average \$100-\$150/ course), **include course packets and some courses’ studio or lab fees**. Course packets are handed out in class and are generally \$15-\$25, though there are exceptions (check with your professor). Lab fees cover lab manuals and lab notebooks. Students also pay a one time fee for goggles and a lock for a locker. Organic chemistry requires students to purchase an atomic model kit (about \$15-25).

2. Computer



Do you *really* need a computer?

That's a good question. The official answer is no. There are plenty of computers available in computer labs, in the libraries, in Jesup Hall (the pink building by the Science Quad), and elsewhere. Additionally, all printing in computer labs is free within a generous quota limit.

Now the unofficial answer... **Most students do own personal computers.** It's extremely convenient to have a computer for many reasons: 1) You'll be less likely to procrastinate if your computer is nearby, 2) You'll appreciate not having to walk to a computer lab when it's blustery cold, and 3) You'll be able to check your email more frequently than if you didn't have your own computer. While many students have gotten by without a computer, most students agree that it's worth it to get one.

Financial aid recipients may be eligible for a one-time increase of their student loan by up to \$2,000 to help them purchase a computer. If you're interested, talk with the folks at the financial aid office. Purchasing a computer is expensive, but you'll probably find it to be a good investment.

WARNING: Be careful how you use your computer! Illegally sharing music can be an expensive proposition. In the spring of 2007, some students at Williams learned the hard way about the RIAA's (Recording Industry Association of America) policy of prosecuting music sharers. The RIAA can track down illegal uploading and does not issue "warnings." Instead, if you are caught illegally sharing music you will be sent a letter with the option of settling for a fee of \$3,000 or else being taken to court -- where litigation fees will be substantially more. Yikes!

If you decide to buy a computer, delay the purchase until the end of the summer or the beginning of the school year since computer performance/price ratios increase with time. Also, know that **many computers don't come equipped with Microsoft Office**, though it's essential. If you buy a Mac, you can get Office 2008 for Mac - Student and Teacher Edition for \$149.95 from the Apple Store for Education web site. If you buy a PC, you can get Office 2007 - Student and Teacher Academic RW for about \$140 from the Williams Premier Dell page. These are significant discounts off the normal price of \$500. If you feel comfortable searching for discounts, you may also be able to find legitimate copies of Office for as low as \$60.

You don't need to worry about buying anti-virus software. Williams provides Sophos Anti-Virus Software for student PCs and Macs. In addition, a bunch of other academic software can be downloaded free of charge from the Williams servers after connecting to the network. And at Jesup Hall, you can get access to many computer programs that are not typically available on personal computers.

3. Keeping Connected



Staying in touch with friends and family back home is an important consideration for most students. The more convenient a phone is and the cheaper it is to call home, the more likely you'll stay connected.

Cell phones allow you to be contacted (or bothered) virtually any time, are handy when you're trying to meet someone, and if an emergency arises, can even save your life. That being said, cell phones can be a serious rip-off. Cell companies charge you ridiculous amounts of money to get on a plan and even more if you try to get off the plan. Plus, the price that they advertise is always less than the actual price (taxes and fees are never included).

Therefore, if you can resist feeling like you “need” a cell, you’ll save a *lot* of money. Williamstown is a small campus, so you’re not likely to get lost or have trouble meeting someone. That greatly reduces the need for a cell phone. Additionally, someone around you will always have a phone that you can use.

If you do want to get a cell phone, make sure you select a provider that works in the area! **Only Sprint, Verizon, and Cingular work well in Williamstown.** Also, get an area code from home so that your family and friends can call you for free. It won’t matter to most of your friends at Williams whether your cell area code is long-distance or not since most people will be using cell phones which don’t charge long-distance.

All dorm rooms are equipped with phone jacks that can be used to make free local and on-campus calls. Long-distance calls can be made using an authorization code, and you are emailed a bill monthly. Calling cards can help you save a lot of money on long-distance calls made from your room.

Probably the best way to save on long-distance calls is through an online program called “**SKYPE.**” ***It’s free to download and free to call other people on Skype anywhere in the world.*** Long-distance and international calls to landline phones also have cheap rates, too. Of course, you need a set of headphones with a mouth piece, but if you can manage that you’ll save a lot. International students especially can save tons of money using SKYPE to call home. You can download the program at www.skype.com.

Campus Life

The costs of extra-curriculars and a few academic department fees often surprise students. Athletics, the music department, some art classes, and certain campus organizations can sometimes involve costs. (These are generally included, though not specified, in the “personal allowance” which is part of the financial aid “budget.”) This section outlines campus life costs that you should be aware of and offers some ways to reduce these costs.

1. Athletics

Much of the cost of participating in varsity sports is college-funded, but there are some trips and events in which some teams opt to participate that have extra costs. During spring break, for example, some teams train outside the Williamstown area. Not surprisingly, such a trip involves costs and can be a stressor for students on a budget. Teams often do a lot of fundraising to offset the costs. Still if the costs are a burden for you, speak with a coach or someone who’s in charge of the trip. Some discretionary funds are set aside for these cases. **If you’re uncomfortable talking to the coach, you should ask the Director of Athletics.**

The cost of participating in club sports is partly subsidized but can still be a bit costly. Rugby members, for example, end up paying about \$100 a season for uniform and travel costs. If this creates a financial strain for you, speak with the head coach or club leader to see if he/she can waive some of the costs. Intramural sports (where students compete against other teams on campus) have virtually no cost (e.g. IM Broomball). Finally, in regards to varsity, club, and IM sports, there are often team dues or team events for which members are asked to contribute.





2. Music

Music lessons are another cost that often surprises students who desire to learn an instrument or improve their musical skills. For example, ten 50-minute lessons cost \$550. That's definitely a steep price for many students! However, the department partially subsidizes the cost of lessons. **Subsidies save music majors about 70% and non-music majors about 30% of the cost of lessons.** That makes lessons much more affordable, but you'll still need to budget for them. For more information on lessons, subsidies, and requirements please refer to the Music Department website <http://music.williams.edu>. Registration for lessons must be completed during the drop/add period of each semester. It is recommended that students wishing to take lessons in the fall semester attend the Music Department open house before classes begin.

3. Arts

Art studio classes tend to be more costly than the average course at Williams due to the cost of materials which can be expensive. The costs are primarily studio fees, which **typically run \$100-\$375** and reflect the actual cost of supplies plus model fees incurred by the classes. Students pay wholesale prices for materials less shipping – the total cost being about half what it would be at a good, discount art store. If a student is absolutely unable to pay the lab fee for a course, the department will try to find a way to defray some of the costs. If you have art studio financial concerns, talk to Doug Paisley, the Art Studio Assistant. His email is Douglas.R.Paisley@williams.edu.

Enjoy dancing? Join a dance company like Kusika, Zambezi, Sankofa, Dance Company, INISH for one annual mandatory costume purchase (\$10-\$35) and the item belongs to the dancer! Contact Sandra.L.Burton@williams.edu for more information.

4. Campus Groups



Participating in campus organizations can save you money, cost you money, or both, depending on what group(s) you're active in. Most organized clubs have sources of funding, and as a member you can benefit from many club activities and meals that are free of charge. But there are some organizations in which the costs might exceed the funds available. This is particularly true when participation in a group requires transportation to a conference (e.g. Williams Debate Team). Much of the cost is subsidized but typically students are responsible for meals if not some of the gas expenses. Encourage group leaders to search for supplemental funding so that most expenses get covered. Generally this must occur ahead of time and entails requesting funds from multiple funding sources. So start early! Again, if you're considering not participating in a group because of financial reasons, share your concerns with a group head.

5. Cheap Entertainment

When it comes to entertainment, students at Williams can get by on much less money than students at most other colleges. The reason is twofold: 1) Williams is relatively isolated and there are consequently less costly things to do; 2) Most things to do in and around Williamstown are either free or heavily subsidized by the College.

The list of free things to do on campus includes but is not limited to the following:

- ❖ Most small suite or floor parties
- ❖ A cappella (there are a ton of these groups on campus) and symphony concerts
- ❖ Athletic events (varsity, JV, club, and intramural)
- ❖ Wednesday stress-buster events (free massages, coffee, cookies, and entertainment)
- ❖ Use of all facilities (pool, gyms, weight room, etc)
- ❖ Movies in Paresky
- ❖ Williams College Museum of Art
- ❖ Billiards, ping pong, air hockey, and foosball in Paresky
- ❖ Tons of board games in Paresky
- ❖ Most ACE (All Campus Entertainment) events (i.e. mind-reader, slam poetry readings, etc.)
- ❖ For an annual \$10 fee to become a member of the Williams Outing club and you may use any club equipment (cross-country skis, snowshoes, backpacks, sleeping bags, sleeping pads, etc.) for free.
- ❖ Movie rentals from Sawyer library
- ❖ And of course, the beautiful landscape is always free for the willing hiker or sightseer.



Off campus, Williams students can visit the Clark Institute of Art and tour the Massachusetts Museum of Contemporary Art (MASS MoCA) gallery for free (saving \$10 at each).

In addition to the free things, here are some *cheap* things to do on and around campus:

- ❖ Student plays, dance shows, professional theatre events, etc. = \$1-\$3
- ❖ Williams students get a discount at Images Movie Theatre on Spring St. = \$3 (instead of \$9).



“If you go to Images on a Tuesday night, you only have to pay \$2.50. It’s Half Price Tuesday and makes for one cheap date. 😊

Another way to have cheap or (more likely) free fun is to get involved with campus groups. Not only is a campus group fun in itself, but it also pays for many events and outings with its own funds. Such events might include bowling, dances, dinners, or special parties. Students who are active in groups or particular academic departments are likely to be invited to dine at Thai Garden, Spice Root, or elsewhere for free (the department or campus group funding the meal).

For a list of student organizations on campus, check out this website:

<http://wso.williams.edu/organizations/>



All this said, the neighborhood governance boards charge for some special events. The amount of these charges (typically \$30-60) depends on which cluster you are associated with (Currier, Dodd, Spencer, or Wood) and if you buy the party “package” or purchase tickets individually. (If you’re sure you’ll go to all the special parties and dances, the package deal is considerably cheaper.) Some of the clusters lower or drop the cost for financial aid students. **If you ever feel that the cost of the Williams social scene is keeping you home at night, talk to your cluster president, campus life, a dean, or the financial aid office.**

Staying Alive

During your first year of college, you might get sick, you might gain the “freshman fifteen,” and you’ll likely get stressed out at times. Your health is important not just because we want to keep you alive ☺ but also because it’s hard to study when you don’t feel good. We don’t want your health to be a financial concern, so check out your health-related options ahead of time.

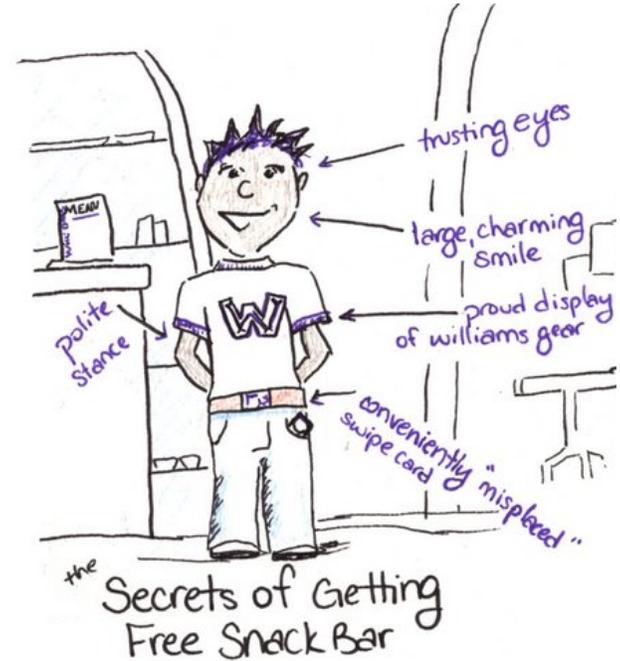
1. Food

Williams does a great job when it comes to food. We have four different dining halls (along with Whitmans' Market Place, the '82 Grill, Grab-n-go lunches, the Eco Café, the Lee Snack Bar, and Goodrich Hall quick breakfasts) which all serve a variety of foods. The food is much better than most other colleges' and the cooks and the dining hall personnel are wonderful and friendly people!

The full-board meal plan takes care of all the food you'll ever need during the semester, providing 21 meals per week and 10 guest meals (plus all the fruit you can “borrow” from the hall). However, if you're a granola bar or cereal breakfast-type person and you want to save money, **consider converting your full-board plan to a 14-meal or 10-meal plan**. These plans still allow you an active dining hall social life but save you money. If you want to drop down to a reduced meal plan, check out the meal plans and costs on the dining services website: www.williams.edu/admin/dining/mealplans. Changes can only be made twice a year; in fall and winter. Check for exact dates on the website. Then contact dining services at (413) 597-2121. *First-year students are required to have a 21-meal plan.

Even though the dining halls are great, you'll from time to time want to eat out. If you're on a budget, make sure you limit how often you eat out because the costs can add up quickly. When you do eat out, consider splitting a meal with a friend. Restaurant portions are generally overfilling anyway. By sharing a meal, you save a few dollars *and* your health!

Another way to get more food variety is to take advantage of special lunches on campus. For example, watch for Log Lunches sponsored by the Center for Environmental Studies. They are very yummy and only cost \$3.50 per lunch or \$32 per semester (great if you are on the 10 meal plan). The Jewish Religious Center usually hosts free dinners once a week, too!



2. Health Insurance

You may already know the scoop with Williams health insurance, but if you don't, here it is in plain language:

Massachusetts requires college students to have some form of health insurance. Williams offers a plan that meets the state's specifications. If your insurance from home isn't deemed sufficient or if you don't have any insurance, you must participate in the College's insurance plan. The financial aid office provides health insurance grants to the most financially needy students to offset the expense. However, many students don't realize that the school insurance **doesn't cover dental care and most eye care expenses**. After a \$10 co-pay for a 30-day supply of a generic drug and a \$25 co-pay for a brand name drug, most prescription medicines are covered up to a maximum of \$750 for the year. You should be aware of these limitations and perhaps consider them before switching off an old plan. For questions concerning health insurance, call the Health Center.

3. The Health Center

The health center provides medical assistance free of charge to Williams students. There is a staff of skilled clinicians, educators, and support personnel to help you with any health concerns. They may also refer you to other medical services. Services received outside the health center are charged for by the clinician, hospital, etc. Health insurance usually covers these services though not always. Check with the health provider prior to receiving the service. In addition to general health services, the health center offers students psychological services free of charge. Whether you need to speak with a psychiatrist concerning a diagnosed mental disorder or a counselor because you're stressed, the service is available for free. An appointment is needed to be seen in Psychological Counseling Services.

Lastly, if you can't afford transportation to an appointment, you can go to the health center or the dean's office for help. There is a health transportation fund available for students with the highest financial need. And if the problem is urgent, security can drive you to the hospital.



Getting Around Locally

It's nice to get out of Williamstown from time to time, even if just to buy some of life's basic necessities. It's funny (and sad) how visiting a Wal-Mart store can make you feel closer to home. Not only can you buy things you need much more cheaply outside of Williamstown, but you might also want to go shopping or to a movie at the mall. Here's how to get around locally without emptying your pocket to a taxi guy.

1. The Weekly Shuttle

The Williams weekly shuttle service takes students to various stops for free, including Stop & Shop, Wal-Mart, and the Berkshire Mall. (For those with moral qualms, there is a Target in the Berkshire Mall.) The shuttle leaves at various times on Fridays and Saturdays. Check out the schedule in your student handbook! Or at http://williamstransport.org/weekly_shuttle

2. Carpooling



You can ask one of your JAs to take you to Stop & Shop or somewhere else nearby. Just make sure you give them an early heads up so that they can plan a time that works for them and for others and can reduce the number of trips they take.

There's also a ride exchange board on the WSO website, where you can request rides and offer rides. Students generally use this for longer distance rides like to Albany or Boston. If you need a ride, post your request and watch for offers. (Do have a back-up plan, though.)

3. The Berkshire Bus

Another option not widely recognized by students is the Berkshire Regional Transit Authority (BRTA). It stops in Williamstown (in front of Goodrich) and can bring you to North Adams, Lanesboro, and Pittsfield among other places. The ride can be a bit long since you have to make more stops, but it will get you where you want to go when you don't have other options. (To give you an idea about the cost, the ride to the mall is \$5.00 one way). If you have questions about the route or schedule, call BRTA at 1-800-292-2782.

As a first-year you're already saving lots of \$ on travel. Since you can't have a car, you don't have to think about skyrocketing gas prices, insurance, or car repairs. And if you take advantage of the travel tips above, you'll really be spending very little on local travel.

To Be or Not to Be ... On Campus

The travel portion of the financial aid budget for domestic, Canadian, and Caribbean students is based on the average cost of two round-trips between campus and home. The travel portion of the budget for international students is based on the actual documented cost of one round-trip home. So, while the budget for most students considers two trips home, there are actually four breaks in the academic calendar: 1) Thanksgiving 2) Winter break 3) “Dead week” and 4) Spring break. Let’s take these one at a time.

1. Thanksgiving

This is the first break to roll around. Many students happily leave Williamstown to be home for the 5-7 day break. On the other hand, many students opt to stay at Williams. After all, the break is less than a week long, and travel can easily steal a couple of those days and your money! Instead of traveling, you can stay at Williams and make up for all the sleep you lost during midterms. You can use the week to catch up on things you’ve “been meaning to do,” or you can just chill with others staying here for the break. The dorms remain open during Thanksgiving break. Additionally, one dining hall is open all through the break and serves a special Thanksgiving dinner – turkey and all.

You might even have the opportunity to join a faculty or staff member for the holidays (this applies to other holidays as well). If a prof or staff member invites you to his/her house for a holiday, take them up on the offer. They wouldn’t invite you if they didn’t want you! This is one of the many benefits of creating relationships with faculty and staff.

2. Winter break

This the break during which those who have not yet been home during the year are jumping up and down excited to see friends and family. Students take off, the dorms and dining halls close, and the campus is left pretty much deserted. If you can only afford one trip home, this is the trip to take!

If the cost of going home is extremely high (international students!), you might have some housing issues. Since all of the dorms and dining halls are closed, it can be a bit of a bummer. If accompanying an entry-mate home for the holidays isn't possible, there's the International Christmas House Program which is a home-stay program provided by families from all over the country. The cost of the International Christmas House Program is very reasonable. If you want to take advantage of this opportunity, speak with Gina Coleman, Associate Dean of the College (Gina.M.Coleman@williams.edu). She knows a lot about the program and has great advice for all students (international or not).

3. Dead week

At the end of Winter Study, there's a one week gap before Spring Semester begins. This is known as "Dead week." It's a lot like Thanksgiving in that it's short and many people hang around campus (probably more than during Thanksgiving). Some students travel, but a lot of students stay on campus and relax before spring semester begins. Dorms and dining halls remain open.

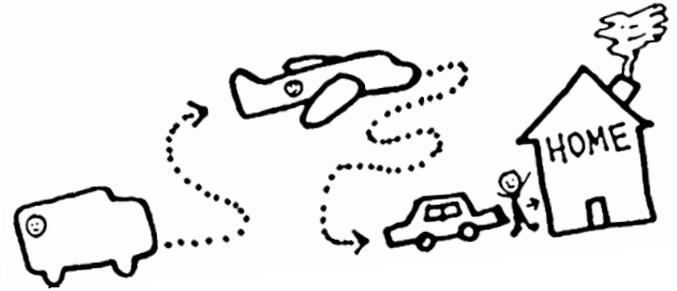
4. Spring break

When people hear the words “spring break,” pictures of white sandy beaches generally pop into their minds. That’s how movies portray spring break, and it’s accurate for some students. However, such trips don’t fit into everyone’s budget, and there are other more affordable options. You can go home and spend time with family and friends, or you can go on a more reasonably priced trip with an organization (like the Katrina relief group). Another option, and the way to save the most money, is to hang out on campus during the break. Most dorm buildings close but one stays open for students. Dining halls do close, though, which means you’ll have to buy your own meals during break. You can save by buying groceries and cooking (the open dorms have kitchens) instead of going out to eat. Try cooking special meals or baking goodies with others who are staying. Then plan out some fun things to do – visit the Clark Art Institute, etc. No matter what you do or how much money you choose to spend, a break is a break for everyone!

Since there are four breaks but not four trips home in the estimated budget for financial aid students, you need to decide ahead of time if and when *you* can afford to make a trip. Then search **online for the cheapest tickets and buy them ahead of time!** If you’re going home for winter break, for example, even consider buying your tickets in the summer. (Check the academic calendar (<http://www.williams.edu/admin/registrar/calendars/>) for the start and end dates of breaks.) Be sure not to arrange to travel before finals are over since faculty aren’t required to reschedule their final exams to meet your travel schedule.

Here are some good sites for comparing air fares:

- ❖ www.cheapflights.com
- ❖ www.ultimatefares.com
- ❖ www.expedia.com
- ❖ www.hotwire.com
- ❖ www.cheaptickets.com
- ❖ www.studentuniverse.com
- ❖ www.ebookers.com (international flights)
- ❖ www.flightcomparison.co.uk (international flights)
- ❖ www.lastminutetravel.com (domestic & international flights)



“Make travel plans in advance so that you can compare prices and minimize costs!”

Before you book your flight, check out the school motor coach service schedule. This service charges **\$20 one-way to Albany** and **\$30 one-way to New York City or Boston**. This is much cheaper than a taxi or bus; just make sure you can get to the airport at least an hour ahead of time, more for international flights. The schedule can be found at www.williamstransport.org.

Expanding Your Horizons

There are many academic travel opportunities available at Williams. Some students read about study abroad programs and immediately think, “Nope. I can’t afford that!” But the reality is that if you’re able to study at Williams, you’re able to study abroad.

1. Winter Study

While you are expected to stay on campus during your first Winter Study, in subsequent years you have the opportunity to go on trips with groups or create an independent academic project instead of taking a typical course at Williams. If you really want to get out of the cold for a month but you’re worried about finances, don’t fret! **For financial aid students, the financial aid office covers anywhere from 50%-90% of the cost of group winter-study travel projects**, the actual amount depending on the demonstrated financial need of the individual.

The independent study academic projects are better known as “99 projects”. Basically, you plan where you’re going, what you’ll be studying or accomplishing, and create your own budget. **The financial aid office can reimburse financial aid students for 75% of the cost of 99 projects, up to a maximum of \$500.** Students should not seek any financial aid from the College beyond our office.

2. Study Abroad

Sometime during their Williams careers, many students decide to study in remote places of the world - perhaps Turkey, Tanzania, or Senegal or not so remote places like England and Mexico. There are also specific Williams programs: Williams in Mystic and the Williams Exeter Programme in Oxford. These exciting opportunities are not just options for students who are free of money worries; study abroad is affordable for all Williams students. The financial aid office uses your study-away budget, up to the cost of attending Williams, to determine your need for Williams scholarship assistance. Just like studying at Williams, your award is based on your budget less your family contribution. The only difference is that loans may replace campus job expectations.

If you're interested in taking advantage of the affordable and exciting study away programs, talk to a professor in your field of interest to see what opportunities exist or check out this list of approved study abroad programs: www.williams.edu/dean/saguide.php#Programs . Dean Laura McKeon, the study abroad dean, is a great resource, too. Her email address is Laura.B.McKeon@williams.edu.

Thinking Ahead

Okay, it might seem a bit early to be thinking about your future career, but if you like to think ahead, this section is for you. We'll discuss career planning from a financial perspective. Career planning costs are generally low, and for the big costs (e.g. volunteer internships) there are some great funding options.

1. Summer Internships

Summer internships offer students a great opportunity to get experience in a field of interest. Of course, some internship programs only hire volunteers, and others may pay less than the cost of living where the internship is located. But don't let this discourage you because there are great resources available. The Center for Environmental Studies has funding internships having to do with environment and many academic departments have funds for summer research projects on campus. Starting your sophomore year, the **Alumni Sponsored Internship Program** is a fantastic funding resource; each summer program provides funding for 60-75 interns in government, non-profit, the arts, entertainment, and community service sectors. If you're interested, check out the information at:

www.williams.edu/go/careers/alumni_sponsored.php

Recall that the financial aid office expects students to earn money each summer. Obviously, volunteering full-time for an unpaid internship makes earning money next to impossible. However, financial aid students are permitted a **summer earnings reduction** (Williams scholarship replacing a portion of the summer earning expectation) **for one summer** (but *one* summer only!). You can find the guidelines for Williams summer earnings exemption along with related information at: <http://www.williams.edu/admin/finaid/>

2. Career Guidance

One free service that you should definitely take advantage of is the OCC (Office of Career Counseling). They can help you with all your long and short-term career plans, providing you access to tons of books, magazines, and packets full of internships and other job-related opportunities. Plus, you can schedule a meeting with a career counselor to discuss your ideas and receive free career guidance.

Additionally, the OCC provides students many opportunities to meet alumni, attend job fairs, and more. Most costs for these events are paid by the OCC. There is even a special Sunday Career Brunch series at the Williams Inn with free tickets for the Inn's fabulous brunch. Occasionally, there may be some charges. For example, in past years the OCC took interested students to NYC to have lunch with many accomplished alumni and to visit the United Nations. Students were asked to pay \$20 for the day – much less than the real cost of the lunch and travel. Nonetheless, if you're dissuaded from attending events for financial reasons, speak with the Director of the OCC, John Noble (John.H.Noble@williams.edu). He can waive most charges and won't in the least consider it a burden.

Making Money

Let's face it, work is a fact of life. However, at Williams, you aren't expected to work too much. Your course work is your primary job. The great thing about campus work is that college employers know that academic responsibilities come first and are very flexible. Here's some info about campus work and the other cool ways you can earn some cash.

1. Campus Jobs

All first-year financial aid students are assigned a job on campus when they arrive at Williams. You're guaranteed a job and you don't have to stress about finding it. Of course, that means you don't get to choose what work you'll be doing during your first year. In subsequent years you can choose your position. So keep your eyes open in the spring to find out what jobs are available for the next year!

www.williams.edu/admin/finaid/employment

Most students are expected to work 6-8 hours per week at ~\$8 hr. If you feel that you need more hours to meet your financial needs, your first step should be to go to the financial aid office and ask for more hours (and tell them *why* you need more hours!). If that fails, you can always look for outside jobs.

"If you don't want to lose crucial study time, find a job that will allow you to study part of the time."



2. Babysitting

If you like kids, you can put your name into the babysitting list-serve. Students on the list-serve are notified whenever a professor or staff member requests a sitter. If you're the first to reply, you get the job. It's a simple way to **earn a bit more cash and see little kids!** Email the student babysitting coordinator for more info.

www.williams.edu/resources/babysitting

3. Being a Professional Guinea Pig

Another way to earn some quick cash is to take part in psych or econ experiments. They won't make you rich, but you can make enough to pay for some Tunnel City coffees and cookies in a very short amount of time. Plus, the experiments can be a lot of fun! Register at http://132.170.121.59/registration/Subj/subj_reg1.cfm to see when participants are needed for econ experiments. (You'll also see posters on campus or messages on wso.williams.edu (Williams Students Online) asking for participants for both psych and econ experiments.)



Avoiding Charges

Just as important as making money, is making sure you don't lose your money!

As a first-year, you'll have a lot of things on your mind as you settle into campus. It's then, when you're perhaps a bit scattered, that you're most likely to lose things – like your student ID or room key. Here are some fees to be mindful of.

- ❖ Replacement of a **lost ID card is \$10**.
- ❖ If you get locked out of your room, you have one freebie from Security but then you have to pay **\$10 each time it happens** thereafter.
- ❖ If you *lose* your room key, **you're charged \$25**.
- ❖ If you forget your ID when you go to the dining hall and they have you fill out a little yellow sheet, know that you're being **charged \$3 per meal** (processing costs). That means it doesn't really pay to wait around a few days and see if you can find the card before going to Security to pay for a replacement. Many people don't realize this until the term bill makes it clear!

If you're conscious of the costs you incur for losing things, you're more likely to be careful with them. Goff's Sports (the store that sells Williams paraphernalia) sells ID holders for \$10. You could make an ID holder, too. Then add some neon pink ribbon or attach some flashy key chains to it, and you'll be less likely to lose it and more likely to find it in the event that you do lose it.

The libraries also have fees for late or lost items:

- ❖ You are billed for the replacement cost of non-reserve overdue material after a certain period of time. If eventually returned, there's still a \$2.00 billing fee.
- ❖ For late **reserve materials you're charged \$3 per hour for the first two hours and \$1 per hour thereafter.**

Check the date/time that materials need to be returned. You can renew items online:
<https://francis.williams.edu/patroninfo~S0/>.

- ❖ Note, be careful not to lose any books as the **libraries have quite high "replacement" price listings** (and you can't buy a replacement yourself). Consider this before you take a book home during break and lose your luggage!

Snagging Good Deals

The stores around Williamstown aren't particularly cheap (as you'll find out), but there are some sweet bargains to be on the lookout for. This section will tell you where to go to snag good deals throughout the year.

1. Giant Tag Sales

One awesome way to save money is to **hold off on buying furniture** (like night stands, mirrors, or desk lamps) **until after the** giant First Congregational Church tag sale, the St. Patrick's Catholic Church tag sale, and the Methodist tag sale. These are all before the end of the first week of classes:

- ❖ The **Methodist Church** is on the corner of Main St. and Water St.
- ❖ The **Congregational Church** is the big white church on campus.
- ❖ The **St. Patrick's Church sale** is held at the Parish Center on 53 Southworth St.

The next stellar sale is the **ABC Clothing Sale**. This sale is also held at the Congregational Church. You can get really great deals on nice clothing at the sale; there's a big selection! Revenues from the sale go to support the local Greylock ABC house (which provides inner-city youth educational opportunities they would not otherwise have). So not only will you snag great deals at the sale, but you'll also be supporting a great cause! This sale is held sometime near the end of September.

2. The Desperate Senior Phenomenon

There is another chance for you to buy very cheap things at the *end* of the academic year. **Seniors get pretty desperate to get rid of all the things they have accumulated** throughout their Williams career. They sell items at reduced prices, they're generally willing to negotiate, and if they can't find anyone to buy their things, they end up giving them away for free or tossing them. So if you want furniture, a refrigerator, or a new lamp for your dorm during your upperclass years, just wait until the desperate seniors post their sales on www.wso.williams.edu.

3. Consider Storage

But before you go too “desperate senior shopping” crazy, consider the fact that you’ll have to store your things for the summer. You don’t want to move around and store too much stuff - which brings up another financial issue: paying for storage. Not only do you have to move all your things out of the dorm but you also have to pay for a place to put it (unless you can fit it all in one suitcase). Financial Aid has limited storage available for international students and the financial aid students who live the *farthest away* and have the *greatest need*. If you don’t fit the criteria, there are many local storage companies: Connors Brothers 458-8141; Delfree Self Storage 664-4907; Mullen Moving & Storage 458-2580. No matter where you rent a space, the **cheapest method is to split the cost with friends.**

4. Cheap Shopping

Back to great deals... Here are some more opportunities for savings around the area:

- ❖ Random sales found on <http://wso.williams.edu>
- ❖ The Women’s Exchange on Cole Ave., Williamstown (a walk from campus)
- ❖ The Goodwill Store on Howland Ave., Adams (a short drive from campus)
- ❖ The Salvation Army in Bennington (a short drive from campus)
- ❖ Berkshire County Freecycle at <http://groups.yahoo.com/group/BerkshireCountyFreecycle/> (Freecycle is a website for people who want to give or receive items for free. *Nothing* on the site costs a thing.)
- ❖ The Outlets in Lee (an hour or less drive)
- ❖ And there’s always <http://www.ebay.com>!

Where to go when you're in a bind...

If you run into any unexpected emergencies (health problems, family issues, etc) that cause a financial strain, stop by the financial aid office or the dean's office. There are short-term, no-interest loans of between \$50 and \$200 available to financial aid students who encounter unexpected emergencies. In some cases, depending on the circumstances and the extreme nature of the need, the loan can be turned into outright grant assistance at the discretion of the aid officer.

Financial emergencies may include the following:

- ❖ Loss of eyeglasses and/or contact lenses
- ❖ Uninsured medical treatment
- ❖ Serious dental care excluding preventative care and cosmetic improvements
- ❖ Unplanned trips home for family illness and/or funeral

“Want to help you, the financial aid and deans offices do. Shy, young Jedis should not be, when need arises.”



Conclusion

We're confident that if you made it this far (reading this handbook), you will be just fine with your finances. You know what costs to budget for, what you can do to save money, and the resources you have at your disposal. We're a little jealous because nobody did this for us, but hopefully you are thankful that we did it for you. 😊

Take care & have an amazing first year @ Williams!

How and why we wrote this guide

In Winter 2006, a group of Williams students, faculty members, and staff gathered to discuss the topic of “hidden costs” at the college. The students discussed many of the costs that they wished they had known about ahead of time and explained many of the ways they had learned to save money during their time at Williams. One recommendation of the group was that Williams create a financial guidebook for incoming students. So we took up the endeavor, soliciting input from numerous students, administrators, and faculty.

Hopefully our efforts will “pay off” for you! ;)

Sincerely,
Emma Davenport '09

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