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If you are anything like me, you are a bit nervous at the thought of paying bills and having to budget your money really but don't worry it is entirely possible.

I live in a three bedroom apartment on dark-side, and my monthly rent is \$360. Utilities are typically around \$80 per month, which amounts to \$5,280 annually when you add both of these costs over the course of 12 months.

For food and groceries, the total adds up to around \$250 a month which totals around \$3,000 per year. This would bring my total cost of living yearly to \$8,280. The annual room and board at Radford University is \$9,109, according to the university's website, which also includes the flex meal plan. I estimate I save more than \$829.

This isn't the case for everyone though. When you look at Rentcollegepads.com the average price for a one bedroom apartment in Radford is about \$520. This could bring living expenses to \$9,240.

Radford University Financial Aid Director Karen Hedge said the university looks at the local real estate market when setting the cost of dorms. "We put the same prices on campus as off campus." Saying also that, "From what I hear from students ... you should live on campus, for social reasons, for the first year." By living in an apartment, this introduces you to people and helps you make friends.

"We do try to enforce that people live on campus for two years," said Hedge. When asked about living off campus Hedge said, "More roommates makes living easier," which I say seems to be the case.

Radford University Senior Helen Dawson rents through Bondurant Realty Co., and she pays \$350 per month, including heat, and her other utilities which average around \$100 monthly.

Dawson believes there are some pros to living on campus, particularly for Radford freshman. "I

think that students should stay on campus for at least one year...if you miss that transition period and don't live on campus for a year then you miss the community aspect."

Dawson also noted that when living on campus, students have less of an excuse to miss classes. When it comes to the downsides of Dawson's experiences, she said the part she least enjoyed were her neighbors.

When asked about the off-campus life Dawson said, "cheaper living off campus, there's no babysitting, and you don't have to worry about RA's." The only annoyances she deals with are being further away from her classes and having to buy her groceries.

From experience, I can say that having these significant three elements in living off campus have made life less worrisome and a lot simpler. So if you are thinking of moving off campus, I would say it is not a bad idea, especially if you can afford it.

It helps prepare you for paying your bills, having to budget your money, and gives you even more independence. Living off campus while still in college is a great way to prepare for life post-college.

Photo Credit: ([Tristan Blake Rines](#)-contributing Writer)