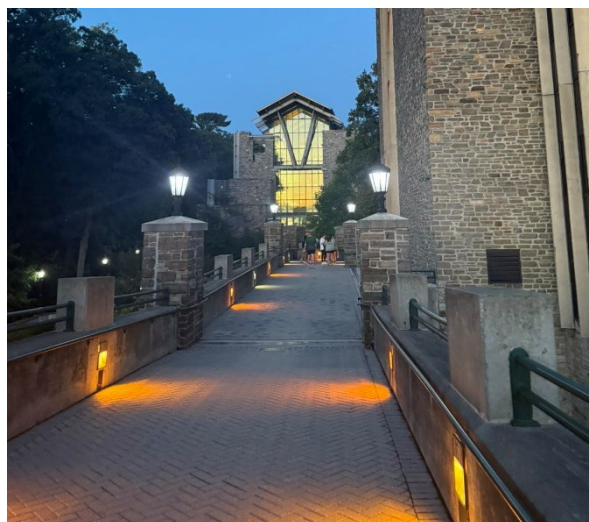


I MADE MISTAKES SO YOU DON'T HAVE TO

By Rachel James

I pictured college from an old high-school desk and imagined freedom: dinner with friends, exploring Baltimore, shopping, saying YES to everything. No one mentioned hidden costs piling up fast in a city like Baltimore. Uber rides, late-night food, Target runs, and social pressure drain a bank account like a slow leak you only notice once the floor feels wet. Saving early gives you freedom to say YES without guilt or feeling left out. Many first-years arrive without a plan for navigating the city, and overspending hits before campus life even settles in. If you are starting at Loyola, know this early: Baltimore dries money fast, but once you learn about free transportation, low-cost activities, and simple budgeting habits, you can enjoy the city fully without stress or guilt.



How Fast Money Disappears

The first semester shows how fast small expenses turn into big ones. I still remember my mom calling after my first weekend and questioning six Uber rides to Target, to Weis, and downtown for dinner with my roommates. As an eighteen-year-old enjoying new freedom, I answered, "Mom, I am having fun." But in reality, I spent close to \$120 on one weekend alone. Fun carried a price I never understood in high school, and those early weekends showed how quickly small choices stack up.

When I asked where Loyola students waste the most money, answers came fast. Mae laughed and said, "DoorDash. Junk food. Ordering feels so easy when you feel tired or stressed." Those habits do not feel harmful, but they become expensive when they replace resources you already pay for, including meal swipes, shuttles, and free campus events. Students across campus share similar experiences. Morgan, my roommate and a freshman, said, "The biggest, unexpected expense came from Uber and DoorDash. I never realized how fast everything added up until I checked my bank account. But I never felt ready to give up Chipotle and poke bowls, but they definitely can't become a regular event." One [Uber to the Inner Harbor](#) costs upward of \$20 to \$40, and during the night hours of the day or weekends deliveries are double the typical price not including delivery fees or tips.



Dorm-style kitchens make saving money doable, buying groceries and cooking with friends instead of relying on UberEats or DoorDash.

Mae, another freshman, added, "I thought I would spend most of my money on textbooks, but honestly, money disappeared through snacks, coffee, and random grocery store runs." A \$6

coffee and a \$15 snack may seem small, but repeated weekly, \$21 on two items, those small choices add up to a major budget drain.

Tuition stays fixed. Daily habits do not.

Transportation Hacks

Transportation creates another factor that increases the overspending trap. Baltimore spreads out, and when you do not know the area, Uber feels easiest. Hearing directly from freshmen helps my point; Kayleigh explained: “I usually take Ubers because I do not have a car, but everything ended up costing way more than I expected. So, I either do not go where I want or split rides with friends.” Many first-year students fall into the same pattern simply because they are unaware of the free or low-cost options available.

Incoming students often do not know:

1. The Collegetown Shuttle runs free with a Loyola ID and connects students to Towson, Hopkins, and nearby campuses
 - [Closest Stop](#): Right on Loyola's campus.
2. The Charm City Circulator runs free and covers major parts of Baltimore, including the Inner Harbor, Federal Hill, and Mount Vernon.
 - [Closest Stop](#): About 1.3 miles from Loyola.
3. The Light Rail offers a cheap ride and is great for reaching downtown Camden Yards and BWI Airport.
 - The [Cold Spring Lane stop](#) is 0.8 miles from campus.
4. [Bus service](#) connects many student-friendly neighborhoods.

Loyola's campus shuttle also saves money. Routes run free all week and can be tracked through the TransLoc app. Weekday service runs from early morning to midnight, with later hours on Fridays and weekend service until one fifteen in the morning. Shuttles run to the Fitness and Aquatic Center, which is helpful instead of paying for a gym membership. Shuttles run to the Ridley Athletic Complex on game days, starting two hours before and ending one hour after games. [ADA-accessible buses](#) are clearly shown in the app. Learning the system early saves hundreds of dollars each semester and helps you feel connected to Baltimore instead of stuck on campus.

Baltimore on a Budget

Baltimore offers plenty of free or low-cost activities. Most first-years simply do not know where to go. Morgan shared, “My favorite affordable thing off campus comes from walking around the neighborhood or going to the Rotunda. Close, safe, free.” The Rotunda is 0.6 miles from Loyola, or a 12-minute walk. Safe, close, and packed with essentials: Giant,



Loyola University Maryland Athletic Complex



The Rotunda Clock Tower rises with immense presence, catching the sunset's last glow as campus settles into evening.

Starbucks, CorePower, CinéBistro, and casual food spots. Students also recommended walking through Hampden, a 20-minute walk from campus, and to Charles Village, with study spots and cheap eats, only a little over a mile away. Other places worth visiting but not walkable include the Inner Harbor, Patterson Park, Federal Hill's overlook, and Loyola athletic games. Baltimore becomes more enjoyable and more affordable once you learn about the neighborhoods and free activities available.

A Realistic Weekly Budget

A realistic student budget stays simple and reflects students' actual lives. A weekly breakdown might look like:

- Food outside swipes: \$20–\$30
- Transportation: \$15–\$25
- Coffee and snacks: \$10–\$15
- Social life: \$20–\$30

Total: \$65–\$100 each week, or \$260–\$400 each month, a number most first-years never consider before arriving. Certified public accountant Frank Johannas advises young adults to “Track every penny they spend for a month or two. That will help them become aware of where the 'wasteful' spending is.” National data show that the average U.S. college student spends about [\\$1,200–\\$1,800 per month](#) on total living expenses, including food, transportation, and social costs, making this Loyola estimate realistic for a first-year student learning to budget.

Mae offered the most practical advice: “Ask for Uber gift cards, do not use DoorDash frequently, maybe only use it as a special treat, and use your meal swipes. Saves so much money.” Simple habits like those stretch a budget without limiting your social life.

If I Could Tell You Three Things

If I could go back to my first semester, I would tell myself three things. Learn the transportation system early. Budget for small things because small things matter more than big ones. Look for the affordability in Baltimore because the city has a lot to offer. You deserve to start at Loyola feeling confident, not overwhelmed. Understanding the financial side of college and the city around you becomes one of the most empowering steps you can take.

