

An Integrated Curriculum For The Washington Post Newspaper In Education Program

INcome and OUTlook



- Student Activity: The List: What's Out and In?
- Post Reprint: "The Dirty Secret About Your Clothes"
- Student Activity: Changing Fabric of India's Textile Industry
- Think Like a Reporter: Cover the Business Beat
- Post Reprint: "College's Hidden Costs"
- Student Activity: College Planning with Hidden Costs
- Post Reprint: "After a year of strong jobs growth, D.C.'s unemployment rate drops to its lowest since 2008"

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What's OUT and what's IN begins our look at economics, trade and our daily decisions. "The List" should be an enjoyable way to introduce students (consumers) to how their wants and what they need impact the financial stability of the producers of goods and services.

Journey to India where many of the fabrics they wear are grown, dyed and woven. Ask students to consider the lives and land of the people who work in this industry. And the extent to which they are willing to pay for organic and natural-dyed products. Further exploration takes students into the role of cotton, its planting, production and supply chain.



Although the costs of college may not fit directly into our focus on trade, this *Post* article and activity, give students another way to look at products (the education they receive) and the benefits and cost to consumers (students).

Camille Ramasastry, our new Newspaper In Education (NIE) intern, wrote the "College Planning with Hidden Costs" worksheet. A sophomore at George Washington University, Camille is majoring in international affairs and Spanish. She and her friends are very familiar with the real and hidden costs of college.

The List

Look at your music choices or the shoes you wear. Which are old, but remain favorites? Which are in fashion? Which provide comfort? Which clothing items reflect the concept of “out with the old, in with the new”?

Changing tastes and interests — whether personal, those of your group of friends or merchants — influence what you purchase. What was popular a year ago and on everyone’s wish list? Compare these items to what is currently desired. Change and choice, needs and wants, are reflected in what’s OUT and what’s IN.

Create your own list of OUTs and INs, using the categories in the center.

OUT	Category	IN
_____	After-school Activity	_____
_____	Anticipated concert	_____
_____	Athlete	_____
_____	Automobile	_____
_____	Book	_____
_____	Clothing Brand	_____
_____	Color	_____
_____	Hangout	_____
_____	Makeup	_____
_____	Movie	_____
_____	Music Group	_____
_____	Pet	_____
_____	Shoe — Female	_____
_____	Shoe — Male	_____
_____	Snack Food	_____
_____	Social Media	_____
_____	Toy	_____
_____	TV Show	_____
_____	Vacation Destination	_____
_____	Video Game	_____

1. After working in pairs or group, share your OUTs and INs with the class. How many categories have the same IN items?
2. What or who influences purchases in your home?
 - a. Which of the above products do your parents or guardians purchase?
 - b. For which items do you provide direction before purchase?
 - c. Which items do you purchase?
3. If many people attend events or purchase these items, what economic impact will it make on the individual (author, performer) or business?

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THE DIRTY SECRET ABOUT YOUR CLOTHES

BY ESHA CHHABRA

• Originally Published January 1, 2017

AUROVILLE, India — In the Colours of Nature dye house, Vijayakumar Varathan is busy prepping a vat of indigo. At 51, he looks frail, with a tanned body made mostly of bones, but he runs to and fro, setting up an open fire

where he'll brew cauldrons of natural colorants made from plants.

He's worked here for 15 years. But until his early 30s, Varathan mixed chemicals in a conventional clothing factory in the same region of southern India. There he developed a disease that caused layers of his skin to peel off. Even today, it is discolored. "It was pretty bad," he says, in his fragmented English. "But I didn't have a choice."

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Conventional textile manufacturing is tough on both the people who work in it and their land. Issues arise at almost every stage of the process — the ubiquitous genetically modified seeds that strain farmers' budgets, the pesticides used in cotton fields, the harsh chemicals used in dyes, the toxic waste that pollutes rivers, and the chemically treated clothing that ends up in landfills. The problems are exacerbated in the low-price, quick-turnaround segment of the market known as “fast fashion,” which encourages cheap production and a throwaway mind-set.

A new crop of small businesses are investing in organic farming, natural dyes and a transparent supply chain that encourages shoppers to think about the effect of their purchases — and they're selling their products online and in a small but growing number of U.S. stores, from small trendy boutiques to Target.

These include Colorado-based PACT, which makes underwear

and loungewear from all-organic cotton; New Jersey-based Boll and Branch, which sells organic-cotton bedsheets, blankets and towels; and two companies based in Los Angeles — Jungmaven, a hemp and organic-cotton T-shirt company, and Industry of All Nations, whose clothes are made with natural dyes and fibers from around the world.

The geographical heartland for most of these sustainable start-ups is India, the second-largest manufacturer of textiles in the world, behind China. Textile manufacturing is a \$108 billion-a-year business here, employing more than 35 million people — including Varathan and his fellow workers at Colours of Nature.

'Clean' clothing

The air inside the dye house smells of fermented indigo, oddly similar to the scent of cow dung. Pungent, to say the least. Men squat over indigo vats, dipping in T-shirt after T-shirt — some of them multiple times, to produce a darker, more

intense shade. They hand the colored garments to sari-clad women, who throw them onto a clothesline. The T-shirts transform from green to blue as the indigo encounters oxygen. Dozens in varying shades of blue are drying in rows stretched across a sunny field.

“Just think if this is the way all our clothes were made — dip and dry,” says Juan Gerscovich, as he watches. “There is no need for chemicals. We just need to look to the Earth for answers.”

Gerscovich and his brother Fernando, co-founders of Industry of All Nations, spend several months every year visiting the communities in India, Latin America and sometimes Africa where they source

their products, always including a stop here at Colours of Nature in Auroville. The dyeing shop is a key contributor to what the company calls its “Clean Clothes Project” in south India — clothes produced in a way that promotes clean rivers,



ESHA CHABRA/FOR THE WASHINGTON POST

Vijayakumar Varathan has been working at Colours of Nature dye house for 15 years. Here he's seen standing in front of Industry of All Nation's batik indigo T-shirts, which he helped dye.



ESHA CHABRA/FOR THE WASHINGTON POST

Run-off from the dying process at Colours of Nature is free of toxins and chemicals commonly found in conventional dyes, making it safe for employees to walk around barefoot.

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oceans, soil and air. Juan, dressed in his company's wares — indigo-dyed chinos and a breezy white organic-cotton shirt — stands over a 250-gallon vat of indigo, set in a hole dug in the ground. There are about two dozen of these big holes; each can dye about 50 pounds of cotton.

He acknowledges that the clothes produced this way aren't cheap — T-shirts from Industry of All Nations, sold online or at their retail store in the Venice neighborhood of Los Angeles, start at \$40. But like other organic manufacturers, he says the high cost of this clothing ideally will translate into consumers giving

serious consideration to the impact of their purchases. "Shopping is thought of as fickle, something mindless, but in fact it is one of the most important activities an individual can do," he says. "Shopping is the equivalent of voting."

The Gerscoviches, who created their company in 2010, found common ground and a business partner in Jesus Ciriza Larraona, who founded Colours of Nature here in 1993. Larraona, a Spaniard, lives right next door to his business, and has become a passionate student of the art of natural dyeing. "This is a practice that has been

going on since the Egyptians," he says. "But why had it disappeared?"

The answer isn't hard to understand: Synthetic dyes are quicker and easier to use and they produce more colors. Natural dyes — notably indigo, but also plants such as madder (which produces a red hue), acacia (brown) and myrobalan (yellow), plus resins such as shellac (purple) and minerals including iron (black or gray) — take more time and are labor-intensive.

But chemical dyes take a toll. They can include compounds dangerous to the health of workers, ranging from chlorine bleach to known carcinogens such as arylamines.



A woman hangs dyed yarn to dry at a textile mill on the outskirts of Agartala, capital of India's northeastern state of Tripura.

JAYANTA DEY/REUTERS

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And if they aren't treated properly, they can pollute the water supply.

That's what propelled Mohan Sundaram Eswaran to change his business model. He ran a company in Tirupur, India's textile manufacturing hub, for 12 years, making clothes for U.S. and European brands; the fabrics were dyed with conventional dyes, and the fabrics were not generally organic. Business was good, he says: "I was selling more than 6,000 pieces a month, and had over 150 employees working for me."

But he was dismayed by what the industry was doing to the Noyyal River, which runs through Tirupur — a green and foamy waterway whose water can no longer be used even for livestock or irrigation. "That river used to be clean, I could play on the banks of it. Now, I cannot even look at it — all for a few dollars we earned," he says. "We cannot do that to a river that's been running for a thousand years."

So six years ago he founded a new company, Knitwin Fashion, which stitches and assembles clothing for Industry of All Nations from organic cotton that is dyed in cooperation with Colours of Nature.

Though doubtful at first about the change, Eswaran says he has found that the smaller quantities with higher profit margins characteristic of the organic industry can be profitable. "Before it was about large quantities, and small margins. Now it's the opposite," he says.

Another businessman making changes is Anbalagan Manikam, chief executive of KMA Exports.

Each year his company sells 500 tons of indigo, sourced from more than 100 farms in Tamil Nadu state. Some of them have begun transitioning to organic farming practices. Manikam says he could produce more natural indigo if enough textile and clothing manufacturers sought it out: "We need more demand for indigo. With more demand, we can build more units to process the plant into powder and cakes for dyeing, and move away from chemical dyes."

Raw materials

But dyeing is only one part of the manufacturing process. The clothing material itself, namely cotton, poses a separate threat to farmers. Only a decade ago, Indian farmers planted 80 percent of their crop using seeds saved from cotton grown the year before. But the advent of genetically modified (GMO) seeds drove that tradition out of the market. Farmers were originally attracted to the GMO varieties because they produced bigger yields than natural seeds, and were supposed to be weed-resistant.

But once they stopped replanting natural cotton seeds, those varieties disappeared from the local agriculture. Today, more than 90 percent of Indian cotton comes from GMO seeds, which has forced farmers into a cycle of debt, according to Vandana Shiva, an agricultural activist. GMO seeds are expensive, and because most GMO plants don't produce fertile seeds of their own, new seeds have to be bought each season. Furthermore, expensive chemical pesticides are used on the

GMO cotton fields.

Since 2004, however, a cooperative that now numbers more than 35,000 organic-cotton and fair-trade Indian farmers is forgoing chemicals, and building a new seed bank of non-GMO cotton seeds. The Chetna Co-op connects these farmers to buyers, trains them with better farming practices and educates them on how to manage their finances. Today it sells its textiles to 16 small to midsize brands, mostly in the United States and in Europe. Denver-based PACT apparel, for instance, makes its T-shirts, underwear and loungewear entirely of the co-op's organic cotton. In May of this year, the label landed in 460 Target stores across the United States.

"We want to challenge ... Hanes, Fruit of the Loom and Jockey," chief executive Brendan Synnott said in a telephone interview from Colorado. "Because the first thing you do in the morning is put on underwear and it sits on your skin all day long."

Other U.S. and European brands such as Nudie Jeans, houseware start-up Boll and Branch and apparel company Loomstate buy from Chetna, too. Payments are sent to the farmers through a cooperative bank account, says Vipul Kulkarni, marketing head for Chetna. A crucial element is that these brands commit to buying a certain amount of organic cotton from the farmers at the beginning of the season.

"For farmers, their finances are already stretched to the limit by the time they harvest the crop," Kulkarni said, "and they will be ready to

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sell their organic cotton even at lower conventional rates, as they are desperate for cash by then.”

Synnot predicts that movement toward natural, sustainable practices will spread faster in the fashion world than the parallel movement that has made organic produce a staple of Western groceries.

“The organic-food movement started around 1980,” he says. “It’s taken over 30 years. But now we have technology, which means we can get the stories out quicker, and we can sell directly to customers. Fashion is next.”

And it doesn’t have to be a boutique industry, he says: Big-box retailers are ready.

“I put in one phone call to Target and we were in,” he said. “When we make such mass-market moves, that’s when we’re going to make change happen in fashion.”

This reporting was supported by the Pulitzer Center on Crisis Reporting.



WEARPACT.COM

PACT, a Colorado-based business, makes underwear and loungewear from all-organic cotton. It is one of a new crop of small businesses investing in organic farming, natural dyes and a transparent supply chain that encourages shoppers to think about the effect of their purchases.

SUPER SOFT
ORGANIC
 COTTON



Changing Fabric of India's Textile Industry

Read the Business section article, "The Dirty Secret About Your Clothes."

1. "The Dirty Secret About Your Clothes" begins with an anecdotal or delayed lede.
 - a. Who is Vijayakumar Varathan?
 - b. What change does his life represent?
 - c. "But I didn't have a choice," Varathan stated. By the end of the article, what do you understand about his statement?
2. "Conventional textile manufacturing is tough on both the people who work in it and their land." Give examples from the article that support or explain this idea in each of these areas:
 - a. Chemical dyeing
 - b. Pesticides
 - c. Seeds
 - d. Toxic waste
3. Explain each of the following terms:
 - a. Fast fashion
 - b. Natural dye
 - c. Organic cotton
 - d. Supply chain
4. Select one of the textile manufacturers that are given as examples of the "new crop of small businesses."
 - a. What products does the firm make and/or sell?
 - b. Locate the business website and give the URL. What do you know about the company from its home page? From images and text?
 - c. Is your selected business "fair trade certified"? What does this mean?
5. How important is textile manufacturing to India's economy?
6. *The Post* reporter makes use of interviews to add credibility and depth to his article. "Just think if this is the way all our clothes were made — dip and dry," says Juan Gersovich, as he watches. "There is no need for chemicals. We just need to look to the Earth for answers"
 - a. Who is Gersovich?
 - b. What is he watching?
 - c. If in each 250-gallon vat of indigo 45 pounds of cotton can be dyed, and there are two dozen vats, how many pounds of cotton will hang on the lines to dry in the sun before the vats are refilled?
 - d. Explain the company's "Clean Clothes Project."
 - e. What does he mean by "look to the Earth for answers"?
7. Compare and contrast the use of natural dyes and synthetic dyes. Include specific examples of benefits and drawbacks.
8. The article also addresses the production of the cotton crop.
 - a. Compare and contrast natural cotton seeds and GMO seeds.
 - b. What has been the impact of GMO seeds on farmers?
 - b. What is the impact of Chetna-Co-op, a new business, one that is creating seed banks?
 - c. In what way is this new business model changing the way farmers have sold their crops? How do retailers select clothing lines to sell? How do consumers make purchasing decisions?

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Cover the Business Beat

The business beat requires an understanding of the industry you are covering — the leaders and companies, applicable government regulations and industry standards, the influence of weather and other environment conditions, and trade policies. The more complex the stages of production and manufacture, the more reliable sources you need to develop.

Your assignment with the Business section is to cover the textile and clothing manufacturing segments of the economy. “Textile” refers to thread, yarn and fabric. Textiles may be animal-based (wool, silk) plant-based (linen, cotton), or synthetic-based (polyester, rayon). Textiles are used to produce clothing, carpets and rugs. During 2015, a year in which world textile and clothing trade declined, China, the EU and India were the biggest exporters of textiles. In the same year, the EU, U.S. and China imported the most textiles.

1. The charges on imported goods include cost, insurance, freight (CIF). In addition, tariffs may be imposed. Tariffs add to the manufacturer’s cost.
 - a. What tariffs does the United States currently place on imported goods?
 - b. In particular, what tariffs are imposed on textile products? Include the raw material, the thread or yarn and the fabric.
 - c. Are there tariffs on clothing, carpets and rugs?

2. USDA “Cotton and Wool Outlook Tables: January 2017” [<https://www.ers.usda.gov/publications/pub-details/?pubid=82046>] indicate (in 1,000 pounds) report the U.S. import of cotton yarn, thread and fabric: 246,271 in Sept. 2016; 258,288 in Oct. 2016; and 267,116 in Nov. 2016. Export of cotton yarn, thread and fabric: 126,230 in Sept. 2016; 133,820 in Oct. 2016; and 121,452 in Nov. 2016.
 - a. Create a graph using this data. The source of the USDA report was the USDA, Economic Research Service, U.S. Dept. of Commerce and U.S. Census Bureau.
 - b. What conclusions can be drawn from the data?

3. The January 1, 2017, Business section’s cover story focuses on the textile industry. Read “The Dirty Secret About Your Clothes.”
 - b. What companies are leading the return to natural or organic dyeing of fabric?
 - c. Who are the company executives of Industry of All Nations? What motivates their business decisions? Why do they think they can make a profit and support organic farming?
 - d. Chetna Co-op and Mansanto sell the same product — cotton seeds. What is the difference between their products that farmers must consider before buying from one or the other? Has there been recent research on cotton seeds that should be reported?

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E. What factors influence the price of a cotton shirt? Include two websites of reliable data sources in your response?

Competitiveness and Apparel Production

Apparel production is labor-intensive, making wages a large share of the cost of production. Thus, relative wages tend to determine where clothing is produced. Over the last 200 years, rising U.S. incomes first shifted clothing production from within individual households to factories, and later concentrated it in lower-income regions of the country. Then, during the 20th century, clothing production migrated to foreign countries with wages lower than those in the United States.

Competition in apparel production is not entirely wage-driven. Highly-skilled workers supported by good communication and transportation infrastructure can often compete with workers in countries with much lower wages and much less developed economies.

However, as education and investment have risen in developing countries, wage differences have increasingly offset the productivity-enhancing attributes of the domestic U.S. clothing industry. Consequently, as import limits have been relaxed, production has shifted to non-U.S. locations.

Textile production (e.g., yarn and fabric) is more capital-intensive than clothing production, but to some extent is concentrated in countries where clothing production is important. Yarn and fabric are internationally traded, but coordination between apparel and textile producers is often enhanced — and costs reduced — when both are produced in the same country. Textile producers, therefore, may find it beneficial to be located near clothing producers, who are their customers.

SOURCE: U.S. Textile and Apparel Industries and Rural America, U.S. Dept. of Agriculture
<https://www.ers.usda.gov/topics/crops/cotton-wool/background/us-textile-and-apparel-industries-and-rural-america.aspx>

4. Cotton is the most important textile fiber in the world. Consumers want clothing made of cotton. In the midst of global demand, U.S. cotton manufacturers have closed their doors for good or relocated outside of U.S. borders.
 - a. Read “Competitiveness and Apparel Production, a U.S. Dept. of Agriculture document. In addition to wages, what factors influence the cost of apparel production?”
 - b. Most of the world’s cotton, according to the National Cotton Council of America, is grown in the U.S., Uzbekistan, the People’s Republic of China and India.
 - Which American states produce the most cotton?
 - Is cotton thread produced in the U.S.?
 - Which of these states have active fabric-producing mills?

5. As a reporter covering the textile industry, you would be familiar with Textile World (<http://www.textileworld.com>).
 - a. Who produces the content of this website?
 - b. What kinds of information does this website provide?
 - c. Review the website’s NEWS. Which article and topic would be of interest to students in your school? Write a news brief (1-3 paragraphs) on that topic that could be published in your student media.

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BUSINESS

College's Hidden Costs

Expenses that admission's office doesn't mention can add up fast

BY BRUCE HOROVITZ

• Originally Published November 26, 2016

Whatever you think you know about college costs, you're wrong. It's going to cost more. Lots more.

For many families, college's hidden costs will probably be a prime topic of discussion this Thanksgiving weekend, when students filter home — many for the first time since school started — for urgently needed refills on home-cooked grub, family face time and cold cash.

Take it from me — the father of a college freshman. We thought we knew what our daughter's first year at school would cost, but we were dead wrong. You, however, don't have to be. Think of this as a guide to figuring out what college will actually cost you and your kid. This story isn't about the basics such as tuition, room and board. Most — but not all — colleges spell that out on their websites.

This is about everything else. The costs that you usually cannot pilfer from the 529 College Saving Plan account. Like the Uber rides to those off-campus parties. The off-campus food runs. Even orientation — with, of course, a stop at the college bookstore for sweatshirts.

On a monthly basis, these costs typically stack up to \$250 to \$500 a month, estimates Mark Kantrowitz, publisher of Cappex.com, a website focused on how to pay for college. These costs may be close to what students pay for tuition.

"If you don't budget for this, you are bound to get a call around the middle of the first semester for more money," Kantrowitz said. "Perhaps the goal of college should not just be about getting a good education but learning how not to run out of money."

The real costs of college are not for the meek of heart or weak of wallet. What most colleges post on their websites as the estimated "cost of attendance" is typically focused on tuition, room and board and books. At James Madison University in Harrisonburg, Va., for example, that's listed at \$20,952 for an in-state undergraduate for the 2016-2017 school year. That adds up to just under \$84,000 over four years. Sorry to be the bearer of bad news. But if you factor in the top end of the "hidden" costs — as estimated by Kantrowitz — that four-year price tag suddenly balloons to nearly \$108,000.

"The parents are probably the most surprised," said David Levy, editor of Edvisors, a website that assists families in planning and paying for

college. "Students often have no idea how expensive it is because Mom and Dad are paying for it."

Not that Mom and Dad planned it this way. Nearly half of all parents of college students expect their children to pay for all or some of their costs, according to a recent Discover Student Loans survey of parents. That compares with 39 percent in 2012. Then reality sets in. Many students who plan to work get to school and find their class loads too heavy or available jobs too few.

We're learning ourselves, on the fly.

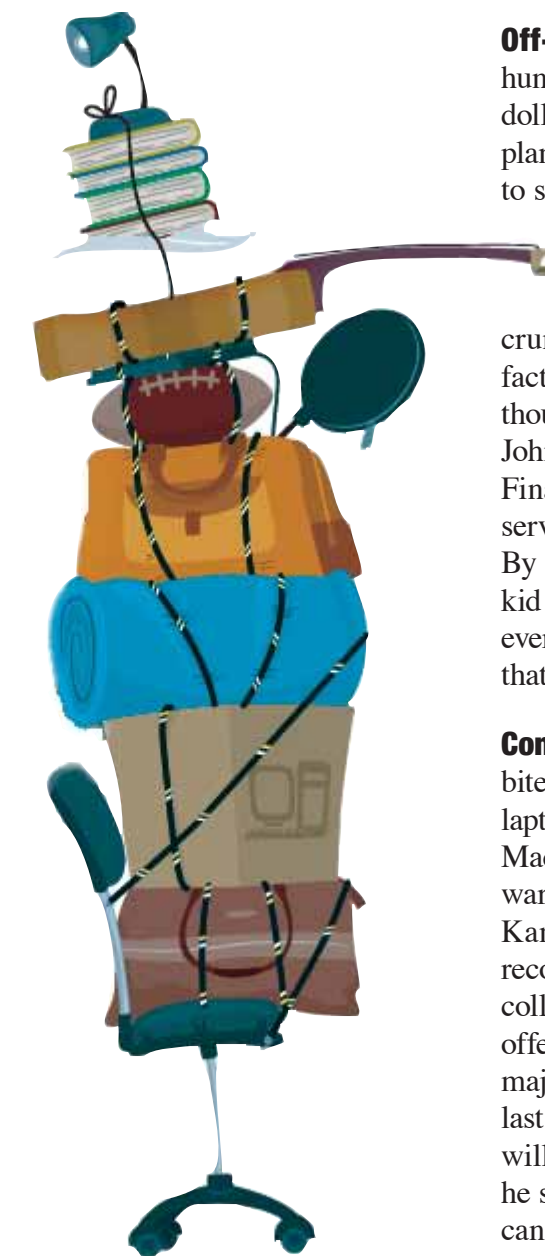
Our daughter, Rachel, is a freshman at California State Polytechnic University at Pomona, one of those not-too-insanely-expensive California State colleges. Never mind that Rachel previously toured and applied to a handful of Virginia colleges including Virginia Commonwealth University and James Madison University. We even sent a down payment to JMU shortly after Rachel was accepted there. Things change. During a gap year that Rachel mostly spent volunteering abroad, she had a change of heart. We went through a second round of out-of-state college applications, and with Rachel's heart set on a Los Angeles lifestyle and a Left Coast learning style, Cal Poly won her over.

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Before writing that first check to Cal Poly, during a family campus visit, I sat down with the school's associate director of financial aid, who figured, to the penny, that our daughter's freshman year would cost \$33,221. Wrong. Well, maybe if Rachel never flew home for vacation. And we never went to visit her. And if she never ate a bite off campus. And, well, don't just take it from me. Take it from the experts. Here, in no particular order, are costs to consider:

Transportation. Few college costs are more unpredictable — and unnerving — than transportation, Levy said. The typical student attending an out-of-state school requires at least two, and usually three, round-trip tickets home during the school year, he said. Never mind that these flights are often pegged around holidays when fares are at their peaks. Many students attending in-state schools want their own cars — whose annual costs are typically magnified by exorbitant campus parking fees and added costs for on-campus traffic violations. For those without cars, frequent Uber charges can quickly break the bank. Most student Uber accounts are set up to parent credit cards, noted Jodi Okun, founder of College Financial Aid Advisors. “For safety reasons, most parents are willing to pay these costs,” she said.

Mandatory fees. Most colleges require students to pay a laundry list of mandatory fees each semester, which are seriously consequential when added together.



At American University, for example, undergraduates each semester pay a \$120 student technology fee, a \$65 sports center fee, an \$88.50 undergraduate activity fee and a \$130 Metro University Pass fee. That comes to \$403.50 per semester; or \$807 annually. “Sometimes it feels like the college is nickeling and diming you,” Kantrowitz said.

Off-campus eats. Forget the hundreds — if not thousands — of dollars you pay for the campus meal plan each semester. Your kid is going to spend at least \$765 eating off

campus annually, according to a study by Farmers Financial Solutions. Since that study, crunched in 2011, the “Starbucks factor” has increased that figure, though it’s unclear by how much, said John Mueeting, president of Farmers Financial Solutions, the financial services arm of Farmers Insurance. By Kantrowitz’s estimates, if your kid opts to eat a \$10 meal off campus every Friday night, over four years, that could cost upward of \$2,000.

Computer. Few costs bear the instant bite of buying that new college laptop. If your kid wants a new Apple MacBook Air with the works and a warranty, it can cost close to \$2,000, Kantrowitz said. Levy strongly recommends checking first with the college bookstore, which typically offers fat educational discounts via major manufacturers. Best bet: Buy last year’s model, which typically will be on sale, or even a used one, he said. (Computer costs, by the way, can come out of 529 savings.)

Expensive majors. Some majors cost more than others. Art majors will likely need to pay hundreds of additional dollars for materials each semester, Kantrowitz said. Majors in chemistry and physics will likely have costly lab fees. And some performing arts majors will have to pay extra for studio or practice room time.

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Greek life. Should your kid opt to join a fraternity or sorority, it's gonna cost you. A spokesman for the National Panhellenic Conference declined to give an average cost of dues, saying that they vary greatly from campus to campus. But dues alone can stretch to \$1,200 per semester, said Jane Horowitz, a career launch coach for college students. Some schools even require students to live in sorority or fraternity houses to join. But the real financial pinch of Greek life is often the cost of clothes, she said. One of her client's daughters had to buy seven dresses (at about \$150 each) after she was recruited to chair her sorority at a large, Southern university. The dresses alone cost more than \$1,000.

Internship. "This is one of the biggest hidden costs of college,"

Horowitz said. A typical summer internship — most of which are nonpaying gigs — can cost upward of \$5,000 in transportation, housing, food and other related costs. One of her clients recently spent more than \$10,000 on their kid's 13-week summer internship at Sony in Los Angeles. "How do you put a price on this kind of experience, which your kid would never get in the classroom?" she asked.

Spring break. This one's a killer. A spring break vacation for a college student can easily cost in the \$2,000 range for a full week, Okun said. Students from the East Coast often head west, and students from the West Coast often head east or south to Mexico. Airfares jump at spring break time, as do hotel costs. "I talk to parents about making certain their

students pay their fair share of the spring break costs," Okun said.

Study abroad. If your child plans to study abroad for even one semester, figure an additional \$10,000 in costs — excluding tuition, Horowitz said. Those costs include airfare, housing, food and any additional travel the student has in mind. "You don't think of this as a cost of college, but for many people, it really is," she said.

Silly stuff. Don't fall for the marketing hype that's certain to fill your inbox right after your kid enrolls at college. Within days of Rachel's registration at Cal Poly, we started receiving regular emails from Our Campus Market, a school-approved marketer that, for \$120, would send her bimonthly care packages loaded

10 college costs you do not want to forget

Here are 10 college costs you probably hadn't thought about:

Annual boosts in tuition/housing. These costs don't stay static. Most years, these increase by 1 percent to 3 percent.

Storage fees. Don't forget about where your kid plans to store all of that college "stuff" over the summer. It's going to cost you to rent or share storage space. And then there's the cost of transporting it, if your kid doesn't have a car.

Rental insurance. Your home insurance policy may — or may not — cover your kid's college digs. Better check.

Room decoration. No, you won't have to carpet or wallpaper your kid's dorm room, but even minimal decorations such as posters, lights and knickknacks have a price. Once they move off campus, there's furniture and sometimes appliances to purchase.

Personal hygiene. College will likely be the first time your kid comes face to face with the high costs of keeping clean.

Late payments and fines. Few college students are able to avoid the maze of late payments and fines at college. Those library fines can be particularly nasty.

Changing majors. This one can be a killer. Pay for a year or two of classes in one major, but then your kid changes to another. This move can cost many thousands of dollars in additional required classes. Much cheaper to change majors earlier than later.

Cellphone. No matter what mobile phone plan your family is on, it's almost guaranteed that your kid will consume more data at college.

Printing and photocopying. Your kid might need a printer — or plan to hook up to one in the dorm or elsewhere at school. Either way, it adds up.

Graduation fees. It's not just the cap and gown that will cost you. So will the photos, celebration party and, of course, graduation gifts. Most parents are only too happy to pay this one.

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with Doritos, Cheez-Its and Snickers bars. The pitch almost makes it sound like by ignoring it, your kid will be the only student who doesn't get TLC from Mom and Dad. Levy strongly discourages these kinds of purchases. "What your kid probably wants most is a thoughtful letter from

home with a picture of the family pet," he said.

In the end, Kantrowitz said, it's too easy to blame the colleges and everyone else instead of looking inward. Yes, many colleges understate the real costs of attendance. But parents and students have to do their

homework, too. For that matter, these additional college costs should not all be looked at with dread or horror. "You can avoid some of them, but you don't really want to avoid all of them," Kantrowitz said. "If you do, your kid will miss out on the full college experience."



McKeldin Mall at the University of Maryland at College Park.

SARAH L. VOISIN/THE WASHINGTON POST

College Planning with Hidden Costs

Imagine you are an eighteen-year-old high school senior who is preparing to head to college in the fall. You live in Bethesda, Maryland. You have received your acceptance letters. Now you must decide which university is most affordable for you and your family.

Your choices have narrowed to **Northern Virginia Community College, George Washington University, Howard University, University of Maryland-College Park, University of Virginia** and **Princeton University**. Locate the campuses of these colleges on a map.

Select one of the six universities to find information about tuition, board and room, other mandatory fees, and scholarship availability they have posted online or in your school’s career center files. You will use the chart (below) to record this information.

In addition to doing the research to find the expenses involved in one of the five colleges, read “College’s Hidden Costs.” Which of the hidden fees surprised you most? Why?

Using the categories listed, map out the costs (including hidden costs) of attending one of the six universities. Compare your findings with those of your classmates.

1. Chart the Expenses Involved in Attending College

Name of college _____

Type of Expense	Cost
Tuition for one year Is there a guarantee of the tuition not increasing over the next four years? Would you be considered an in-state or out-of-state resident?	
Room & Board On campus? Live at home and commute?	
Books	
Mandatory Fees	
Off-campus Eats Give yourself a weekly budget	
Other Expenses	
OVERALL COST OF ATTENDANCE	

2. Answer the following questions with the help of your classmates. Compare and contrast the expenses for the six colleges?

- a. Which of the six colleges is the most expensive for the first year? By how much?
- b. Which of the six colleges is the least expensive for the first year?
- c. If you qualified for a scholarship (academic, athletic, other), how much is this likely to reduce the annual costs of college?

3. What additional expenses must be considered?

- a. Which of the hidden costs are you most likely to encounter?
- b. Can you avoid any of the “10 college costs you do not want to forget”? Which one(s)?

4. Family Budget — Expenses, Savings

Will your family be able to assist you in paying for college? To answer that question, you will need to know the income, expenditures and saving habits of your family. Your parents both make \$48,000 a year as accountants.

- a. What expenses must a family pay monthly? Which must be budgeted for payment every six months or annually?

Type of Expense	Cost
Housing Mortgage or rent payments Utilities (water, electricity, gas, heat) Insurance Taxes	
Bills Health insurance Car insurance Cell phone Cable, Internet	
Family Groceries Clothing Commuting, parking Medicine Other goods	
Enrichment Music lessons Plays, concerts Sports events	
Vacation	
Savings College fund (for all children) Retirement Emergency	
OVERALL FAMILY EXPENSES	

Name _____ Date _____

5. Answer the following questions with the help of your classmates.

- a. After monthly household and personal expenses are paid, is there money available to assist with college expenses?
→ Add overall cost of attendance with overall family expenses. Is this more or less than your total family income?
By how much?
- a. Which college is the best choice for you? Explain your answer.
→ Take into consideration the location of the school, the career opportunities provided, and the ranking of the school's undergraduate programs.
- c. Which college is the best choice for your family's financial health? Explain your answer.

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CAPITAL BUSINESS

After a year of strong jobs growth, D.C.'s unemployment rate drops to its lowest since 2008

BY AARON GREGG

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The Washington region added 66,600 jobs in 2016 as the District's unemployment rate finished the year at 5.8 percent — its lowest point since 2008 — according to new government data. Maryland's unemployment rate held steady at 4.2 percent and Virginia's dropped slightly to 4.1 percent.

The growth came as the national economy continued to gain strength, despite the tumult of an unpredictable presidential race. Throughout 2016, the D.C. area consistently added jobs at a faster pace than the nation as a whole.

"I think 2016 will go down as quite a good year for the Washington metro area economy on many dimensions including employment," said Anirban Basu, an economist with Baltimore-based Sage Policy Group.

In a departure from the norm, the jobs report released Tuesday found the District added jobs more quickly than either Northern Virginia or suburban Maryland, and yet the unemployment rate fell, suggesting those seeking jobs found them.

The biggest gains regionally came in professional and business



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services, healthcare and the federal government, according to an analysis by the Stephen S. Fuller Institute at George Mason University.

It's too early to tell how the regional economy will fare under President Trump. The new president ordered a federal hiring freeze this week.

Those keeping tabs on the local economy generally agree that in the short term such a freeze is unlikely to do real damage to the D.C. economy, despite the region's dependence on federal spending.

What really matters, they say, is how federal budgets will change under Trump and where federal money will be spent.

The government data released Tuesday "relate to the Washington D.C. area economy under the

Obama administration," Basu said. "They don't speak to how it will be under the Trump administration. He has called Washington a swamp and he doesn't seem to have much sympathy for the federal worker."

The hiring freeze "could be hollow, but it does set a tone about the administration's intentions," said Stephen S. Fuller, an economist with George Mason who studies the local economy. He said the region is being buffered for now by the progress it has made in recent years to build a base of business not tied to the fortunes of the federal government.

Aaron Gregg covers the local economy for Capital Business, the Post's local business section. He studied music (Jazz guitar) and political science at Emory University in Atlanta, and has a graduate degree in public policy from Georgetown.