

Off-Campus Study and the Office of Student Aid

Thinking about studying away? You can take your financial aid with you! Your family contribution* stays the same when you study away for a semester or for the year.

51 percent of Bowdoin juniors study away.

*Student Contribution + Parent Contribution = FAMILY CONTRIBUTION

How will your Bowdoin Grant change?

Your family's contribution will remain the same as if you were at Bowdoin. However, you may see a decrease in your Bowdoin Grant should the off-campus study (OCS) program cost less than Bowdoin.

BUDGET ITEM VARIABILITY



TUITION/FEES



TRAVEL¹



ROOM/BOARD

CONSISTENT BUDGET ITEMS



PERSONAL EXPENSES²



BOOKS



BOWDOIN OCS FEE

¹One round-trip between home and OCS location (domestic students only).

²Personal expenses include costs not captured by other budget items. Everyone has the same allowance built into their financial aid budget, regardless of study on- or off-campus. Personal expense examples: clothing, laundry, hygiene, recreation. Additional study away expenses might include visas, passport, immunizations, local transportation, and expenses related to breaks in enrollment. Spending beyond your budgeted amount increases your share of expenses.

How is OCS financial aid determined?

Tuition/Fees + Room/Board + Travel + Books + Personal Expenses + Bowdoin OCS Fee = COST OF ATTENDANCE³

Cost of Attendance — Family Contribution (same as if you were at Bowdoin) = BOWDOIN GRANT⁴

³Fees include mandatory fees only. The Office of Student Aid (SAO) will factor the cost of the basic room/board options into your budget. In most circumstances, the budget allowance for books and personal expenses remains the same as if you were on campus. In cases when it is not the same, the budget allowance for books and personal expenses will not exceed the allowance we consider when you study in Brunswick. Optional fees, or more expensive living arrangements, will not be covered by Bowdoin Grant.

⁴If your program is more expensive than a semester at Bowdoin, your Bowdoin Grant will be capped at what it would be if you were studying at Bowdoin for the semester.

Concerned about how to pay for your program's deposit and/or flight prior to when aid is disbursed?

We may be able to help! Some students may request a Davenport Loan, which is an "advance" on part of your Bowdoin Grant. There is no interest associated with the Davenport Loan; the money you request prior to your financial aid's disbursement to pay for upfront costs, such as a program deposit or flight, will simply be deducted from the amount of Bowdoin Grant that is disbursed.

EXAMPLE:

Student A does not borrow a Davenport

COST OF ATTENDANCE	\$25,000
- FAMILY CONTRIBUTION	\$5,000
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BOWDOIN GRANT	\$20,000
- BOWDOIN OCS FEE	\$1,000
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AMOUNT DISBURSED	\$19,000

Student B borrows a \$1,000 Davenport

COST OF ATTENDANCE	\$25,000
- FAMILY CONTRIBUTION	\$5,000
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BOWDOIN GRANT	\$20,000
- BOWDOIN OCS FEE	\$1,000
- DAVENPORT LOAN	\$1,000
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AMOUNT DISBURSED	\$18,000

PLEASE NOTE:

- You may owe slightly more to your OCS program directly since less Bowdoin Grant is disbursed when you request a Davenport Loan.
- Not all students are eligible for a Davenport Loan. E-mail sao@bowdoin.edu and make an appointment to learn more about how this process works.
- If, for any reason, you are unable to depart/attend your OCS program and you received a Davenport Loan for associated fees, the loan is still required to be repaid using your semester's financial aid disbursement.

Contact us at sao@bowdoin.edu and make an appointment to learn more about how this process works.

Hilda Njanike '17

Majors: Government and Legal Studies and Africana Studies

OCS Program: Pitzer in Botswana, Spring '16

Hilda chose to study abroad in Botswana because it “is a successful African country in a continent plagued with political and economic turmoil due to a combination of colonial history, globalization, and corrupt leadership.” She was able to participate in three homestays in various parts of Botswana, as well as make multiple trips to neighboring countries “in an effort to unpack interregional similarities and differences.”

Not only did Hilda’s experience provide her with firsthand research and cultural opportunities relevant to her majors, it also resonated on a personal level. “I learned how to ask for help— [and I have] a renewed sense of my privilege and an appreciation for all the resources I have at my disposal.”

Hilda cites the resources and the OCS staff at Bowdoin as a primary reason for why she was able to study abroad, highlighting that financial aid “played a huge role” in her decision.

If you receive aid at Bowdoin and plan to study away, we highly recommend that you meet with a financial aid counselor before finalizing your plans.

How is financial aid transferred to a study away program?



The Bursar’s Office handles this part of the process. The dates below are approximations.

FALL STUDY AWAY	June	SAO notification of your financial aid and Bursar’s Office e-mails a link to complete the “Off-Campus Study Disbursement Survey”
	September 1	Your deadline to complete the survey
	September 15	Your aid is disbursed to the entity that you indicated on the survey
SPRING STUDY AWAY	November	SAO notification of your financial aid and Bursar’s Office e-mails a link to complete the “Off-Campus Study Disbursement Survey”
	February 1	Your deadline to complete the survey
	February 15	Your aid is disbursed to the entity that you indicated on the survey

Does your program require your bill be paid prior to the bursar’s disbursement dates? No problem!

Most programs have a form that the SAO can complete that allows deferred payment of your aid. However, you should pay your family’s share directly to the program by posted deadlines.

Please note: Bowdoin’s Tuition Management Systems (TMS) installment plan cannot be used for study away.

Organization and Planning Checklist

- View and understand your financial aid for your time away
- Apply for outside scholarships through your program or other entities
- Complete “Off-Campus Study Disbursement Survey”
- Waive Bowdoin’s health plan or apply for the aid credit
- Complete loan request process, if applicable
- Send SAO your program’s financial aid deferral form
- Request Davenport Loan, if applicable
- Determine how your family plans to pay their share

Enjoy your study away experience!



Questions?

Call us at 207-725-3144, e-mail us at sao@bowdoin.edu, or stop by Ashby House at 254 Maine Street.