# 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.

\*Student Contribution + Parent Contribution = FAMILY CONTRIBUTION

More than **50 percent**of Bowdoin
juniors
study away.

## How will your Bowdoin Scholarship\*\* change?

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

BUDGET ITEM VARIABILITY







TUITION/FEES

TRANSPORTATION 1

HOUSING/FOOD

CONSISTENT BUDGET ITEMS







MISCELLANEOUS
PERSONAL EXPENSES<sup>2</sup>

MATERIALS, SUPPLIES, AND EQUIPMENT

BOWDOIN OCS FEE

 $^2\,\rm Miscellaneous$  personal 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 + Housing/Food + Transportation + Books/
Course Materials/Supplies/Equipment + Bowdoin OCS Fee
= COST OF ATTENDANCE<sup>3</sup>

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

= BOWDOIN SCHOLARSHIP<sup>4</sup>

<sup>3</sup> Fees include mandatory fees only. The Office of Student Aid (SAO) will factor the cost of the basic housing/food options into your budget. In most circumstances, the budget allowance for books/course materials/supplies/equipment remains the same as if you were on campus. In cases when it is not the same, the budget allowance for books/course materials/supplies/equipment 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 Scholarship.

4 Your Bowdoin Scholarship will be capped at what it would be if you were studying at Bowdoin for the semester. If the cost of your program results in your Bowdoin Scholarship being capped, your family is responsible for paying the additional costs.

## Bowdoin

# 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 Advance Request, which is an advance on part of your Bowdoin Scholarship. There is no interest associated with the Davenport Advance; 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 Scholarship that is disbursed.

#### **EXAMPLE:**

## Student A does not request a Davenport

COST OF ATTENDANCE \$25,000

FAMILY CONTRIBUTION \$5,000

BOWDOIN SCHOLARSHIP \$20,000 - BOWDOIN OCS FEE \$3,000

AMOUNT DISBURSED \$17,000

## Student B requests a \$1,000 Davenport

COST OF ATTENDANCE \$25,000

FAMILY CONTRIBUTION \$5,000

BOWDOIN SCHOLARSHIP \$20,000

BOWDOIN OCS FEE \$3,000

- DAVENPORT ADVANCE \$1,000

AMOUNT DISBURSED \$16,000

#### PLEASE NOTE:

- You may owe slightly more to your OCS program directly since less Bowdoin Scholarship is available to send to your program when you request a Davenport.
- Not all students are eligible for a Davenport. Email 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 for associated fees, the advance is still required to be repaid using your semester's financial aid disbursement.

Contact us at <a href="mailto:sao@bowdoin.edu">sao@bowdoin.edu</a> and make an appointment to learn more about how this process works.

<sup>\*\*</sup>Bowdoin Scholarships are need-based grants which do not need to be repaid.

 $<sup>{}^{1}\</sup>text{One round-trip between home and OCS location (domestic students only)}$ 

#### FAQ

## What happens with my on-campus work expectation when I study away?

Additional Bowdoin Scholarship replaces your on-campus work expectation during the semester(s) you decide to study away. The only exception is if replacing your work expectation with additional grant aid would exceed the amount you receive when you're on campus.

### How are scholarships from my program or other sources factored into my financial aid?

We consider scholarships from your program or other sources in the same way as other outside scholarships. We recommend that you review our outside scholarship tip sheet, or contact the SAO if you have questions about your particular situation. You should notify the SAO of any scholarships you receive for your study away program, and we will incorporate your scholarship(s) into your financial aid at the time of notification.

## What if the bill for my off-campus study program is due before my aid is disbursed?

Please see the calendar to the right for approximate aid disbursement dates. Check in with your program to find out how you should let them know about your financial aid. Most programs have an aid deferral form that you and/or the SAO completes to notify the program of your forthcoming financial aid. This allows you to subtract your aid from the amount due and pay the remaining balance to your program by their published deadline. Your aid first covers Bowdoin's \$3,000 off-campus study fee and any Davenport Advance or other unpaid charges on your Bowdoin bill, so be sure to subtract those from your aid to determine the amount that will be available for your program.

**PLEASE NOTE:** Bowdoin's installment plan cannot be used for study away. Some programs may offer their own monthly installment option. Contact your program for more information.

## 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
	July	Bursar's Office emails a link to complete the "Off-Campus Study Disbursement Survey"
	September 1	Your deadline to complete the survey
	October 1	Your aid is disbursed to the entity that you indicated on the survey
SPRING STUDY AWAY	November	SAO notification of your financial aid
	December	Bursar's Office emails a link to complete the "Off-Campus Study Disbursement Survey"
	February 1	Your deadline to complete the survey
	March 1	Your aid is disbursed to the entity that you indicated on the survey

### Organization and Planning Checklist

$\hfill \Box$ View and understand your financial aid for your time away
$\hfill \square$ 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 Advance, if applicable
☐ Determine how your family plans to pay their share
☐ Meet with your aid counselor before finalizing your plans

#### Enjoy your study away experience!

Questions? Call us at (207) 725-3144, email us at sao@bowdoin.edu, or stop by Ashby House at 254 Maine Street.