# **Dollars and Sense** Be Mindful and Plan Ahead

Before you arrive on campus, you will need to have a plan for how you are going to pay for the expenses that you can expect during the academic year. Examples include:

#### Books, Course Materials, Supplies, and Equipment

\$420 (estimated) at the beginning of each semester





**Miscellaneous Personal Expenses** Laundry, toiletries, entertainment, eating out, etc.

#### **Travel Costs Home** How often? Mode of travel? Plan ahead for better rates!





**Cold-Weather Clothing** Warm coat, socks, boots, etc.

While some of these expenses are accounted for in your financial aid budget, you will need to make sure you have money available to pay for them when you arrive on campus. Most students pay for these with summer earnings. If you do not work or save over the summer, those funds must come from elsewhere. If you have any questions or need help figuring out how this is going to work, please get in touch with the Bowdoin Office of Student Aid.

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### Here are a few ideas for ways to manage your costs at Bowdoin.



**Create a budget.** It can be as simple as listing on a piece of paper all of your forms of income for the year and all of your anticipated expenses and making sure it balances. There are also many online tools available, including Mint, PocketGuard, and studentaid.gov.



Be smart about your textbooks.

Bowdoin partners with eCampus to keep the costs of the books you will need for your classes to a minimum. Rather than purchasing books, you can also borrow or rent them. Compare prices on sites such as booksprice.com and textsurf.com.



**Work at Bowdoin.** There are more than 1,000 on-campus jobs, which are available in most departments and offices. All students are eligible to work on campus, regardless of financial aid status. Check out bowdoin.edu/student-employment to find available jobs.



Take advantage of student discounts. Many local and national businesses offer discounts to Bowdoin students. For a complete list, see the Office of the Dean of Students.

## For more ideas and information, go to bowdoin.edu/student-aid.